

# **Debt-Anon Family Groups Participation Meeting**

**10:00am PST / 1:00pm EST – Sundays  
Call in number: (339) 207-6409**

**Email Contact: [debtanon.telephone.meeting@gmail.com](mailto:debtanon.telephone.meeting@gmail.com)**

May 2025 Revision  
(Per Group Conscience)

## Debt-Anon Family Groups Sunday Participation Meeting

Meeting begins promptly:

**10:00am PST / 1:00pm EST – Sundays**

**Call in number: (339) 207-6409**

1. Hi, I'm \_\_\_\_\_, your leader for this meeting. After a moment of silence to remember why we are all here, will all who care to please join me in the Serenity Prayer?

[The Serenity Prayer]

*God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference.*

**[NOTE FOR LEADERS: Please press \*8 once to mute the entry and exit chimes if you have dialed in using the leader code. If you have not dialed in using the leader code, please ask another member who has dialed in on the leader code to mute the entry/exit chimes for you. Please do this before proceeding to the Phone Etiquette section below.]**

2. Phone Etiquette: It is important to be conscious that your line is muted in order to keep our meeting free of feedback and background noise. Use \*6 or the mute function on your phone to keep your line muted. Please un-mute yourself ONLY when you need to be heard by the group. We never put our phone on hold during the meeting, for example to take a call on call waiting. Many of us actually block call waiting by pressing \*70 before calling the meeting.
3. Debt-Anon Preamble: Debt-Anon is a fellowship of people who share their experience, strength and hope with each other so that they may solve their common problems and help others to recover from the effects of compulsive debting. The only requirement for membership is that there be a problem of compulsive debting in a relative or friend. There are no dues or fees for Debt-Anon membership; we are self-supporting through our own contributions. Debt-Anon is not allied with any sect, denomination, politics, organization, or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to recover from the effects upon us of another person's compulsive debting, and to help families and friends of compulsive debtors.
4. Will someone please read the **Debt-Anon Welcome?**

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5. "It is startling, and humbling, to realize that we are often as addicted as the compulsive debtor. We may not be addicted to money or substances, but sometimes we are addicted to people and situations in our lives. Ours is no less serious an addiction; in some cases we've suffered as devastatingly from our addiction as the compulsive debtor has. We need the help of a Power greater than ourselves to bring us back to sanity."
6. We are seeking recovery from our own progressive illness. Will someone please read the **Debt-Anon Signposts**?
7. Will someone please read the **Explanation of a Debt-Anon Member**?
8. Will someone please read the **Keys to Debt-Anon Recovery**?
9. Our recovery depends upon our willingness to adopt new ways of thinking about ourselves and our problems. Will someone please read **The Twelve Steps**?
10. Our group experience suggests that the unity of the Debt-Anon Family Group depends upon our adherence to the Twelve Traditions. Will someone please read the **Tradition of the month and the twelfth tradition**?
11. If there are any newcomers present, we welcome you to Debt-Anon. You are free to share during the meeting, and we have also reserved the last 10 minutes for you to share if you desire.
12. In this meeting we introduce ourselves by first name only, and say where we are calling from; we do this by time zone. [Leader determines order of time zone.] If this is your first, second or third meeting, please let us know. I'm \_\_\_\_\_.
13. This meeting focuses on the Debt-Anon approach to recovery, so we avoid the mention or discussion of specific titles and authors of publications other than Debt-Anon or Al-Anon Approved Literature. We leave our other identities outside the discussion – other Twelve-Step issues, philosophies, religions, therapies and occupations. We speak about and from the Debt-Anon point of view. The leader will remind other members, during the meeting, if necessary, of our commitment to these guidelines.
14. Per group conscience, we have timed 3 minute shares at this meeting. Who would like to be our time keeper? The time keeper will let us know when we have one minute left and when our time is up. We acknowledge the time keeper and wrap up our shares when we hear "Time."

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15. Topic:

Please note that the Debt-Anon fellowship has received permission<sup>1</sup> from the Al-Anon World Service to verbally substitute the words compulsive debtor for alcoholic when reading from Al-Anon Approved Literature. This group elects that each reader decides if they wish to change the words compulsive debtor for alcoholic.

Week 1: We read the step of the month from the Al-Anon 12 Steps and 12 Traditions, How Al-Anon Works, or the Paths to Recovery for no longer than 10 minutes.

Week 2: We read The Other Side of the Coin from cover to cover for no longer than 10 minutes.

Week 3: We read the tradition of the month from the Al-Anon 12 Steps and 12 Traditions, How Al-Anon Works, or the Paths to Recovery for no longer than 10 minutes.

Week 4: The leader may choose a topic or read from conference approved Al-Anon literature.

Week 5: Speaker Meeting: The speaker shares their experience, strength, and hope with the group for up to 15 minutes. The leader may select a speaker prior to the meeting or may elect to speak themselves.

*Just a friendly reminder for the meeting chair-person that there is one share per person. If there is extra time the chair may read something from CAL literature.  
(This does not need to be read aloud.)*

**Will the time keeper please let us know when the allotted time is up?**

16. Sharing:

**After the reading the meeting is open for sharing. Our group has agreed upon one share per person. We do not engage in crosstalk, which we define as interrupting or directly addressing another's shares. If there is time left after everyone has shared once, the group may elect to read from literature or may vote to end the meeting early. Who would like to share?**

**\*\*\*\* Leader stops the General Sharing at 1:45 pm EST/ 10:45am EST. \*\*\***

We have reserved the last 10 minutes for **newcomer sharing** and any burning desires. Would anyone like to share?

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<sup>1</sup> This permission does not extend to changing any words if put into a written document.

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**\*\*\*Leader stops the sharing at 1:55 p.m. EST/ 10:55am PST \*\*\***

17. Our Seventh tradition states that every group ought to be fully self-supporting, declining outside contributions. Our Seventh Tradition helps to continue carrying the message of Debt-Anon through our Debt-Anon web site. Seventh tradition donation options:
- a) Mail: Keri R. PO Box 1526, Willow Creek, CA 95573
  - b) Venmo: @Keri-Raphael
- Telephone for questions: 707-845-7462

18. *Debt-Anon announcements:*

- **Welcome Newcomers! To get the Readings and Format for this meeting you can go to [Debtanon.org](http://Debtanon.org) and download the information. You can stay on the line after the meeting, ask questions, request phone numbers and email addresses of other Debt-Anon members on this call. To be added to or receive our ongoing phone list, email us at [debtanon.telephone.meeting@gmail.com](mailto:debtanon.telephone.meeting@gmail.com).**
  - **To purchase the book “The Other Side of the Coin,” please email us at [debtanon.telephone.meeting@gmail.com](mailto:debtanon.telephone.meeting@gmail.com).**
  - **In addition, we encourage everyone to read Al-Anon approved literature, substituting the words compulsive debtor for alcoholic.**
  - **Is there a volunteer who would like to serve as a leader for next Sunday’s meeting?**
  - **Our business meeting is directly after the regular meeting on the first Sunday of even months (e.g., February, April, June, etc.). All participants are encouraged to stay for the business meeting.**
  - **Standing announcement regarding WSO meeting times and open service positions**
  - **Are there any other Debt-Anon related announcements?**
19. This is an anonymous program. We ask all members to respect our anonymity. The stories you hear here are told in confidence and should not be repeated outside. They are told so that we might better understand this program and ourselves, to give encouragement and help to the newcomer, so we may keep what we have been given.
20. Would someone please read the Gifts of the Program?
21. We will exchange telephone numbers and answer questions for newcomers directly after the meeting. After that, there will be time for fellowship.
22. After a moment of silence, let’s un-mute and say the Serenity prayer together.

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## ***Business Meeting Format***

***1<sup>st</sup> Sunday of each month:***

***2 p.m. -2:30 p.m. Eastern/11 a.m. to 11:30 a.m. Pacific***

Per group conscious, the time allotted for the Business Meeting is 30 minutes. Group consensus is required to extend the meeting beyond 30 minutes, or to close the meeting earlier, as applicable.

- 1.) Chairperson invites all to open with Serenity Prayer
- 2.) Ask for attendees to identify themselves (for voting and record keeping purposes). Identification is optional, but necessary if the participant wishes to vote.
- 3.) Read last month's business meeting minutes. Ask for corrections to the minutes/notes, if none; ask for motion to approve the notes.
- 4.) Treasurer's report
- 5.) Literature report.
- 6.) Summarize all OLD & NEW Business items on today's agenda.
- 7.) Time keeping. Per group conscious, the time allotted for the Business Meeting is 30 minutes. Group consensus is required to extend the meeting beyond 30 minutes, or to close the meeting earlier, as applicable. The Chairperson can delegate the time keeping task to another volunteer.
- 8.) Begin with OLD Business items. Take group conscience on each item.
- 9.) NEW Business items. As time permits, take a group conscience on each item
- 10.) Ask for motion to close the meeting
- 11.) Close with the Serenity Prayer

**NOTE:** Business Chairman and Recording Secretary positions rotate every 6 months (First weeks of January and July). Volunteers/elections take place at the June and December Business Meetings.

\*Adapted from the *Al-Anon/Alateen Service Manual* and from *Debtors Anonymous Manual for Service* (pgs 39-40)

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## The Debt-Anon Welcome

We welcome you to the Sunday Debt-Anon Family Group and hope that in this fellowship you will find the help and friendship that we have been privileged to enjoy. We would like you to feel that we understand as perhaps few can. We too were lonely and frustrated; but here we have found that there is no situation too difficult to be bettered, and no unhappiness too great to be lessened.

The Debt-Anon Family Groups consist of relatives and friends of compulsive debtors who realize that by banding together they can better solve their common problems. We urge you to try our program. Without spiritual help, living with or having lived with a compulsive debtor is too much for most of us. We become nervous, irritable, and unreasonable; our thinking becomes confused, and our perspective becomes distorted. Rarely have we seen a person who was not greatly benefited by working the Debt-Anon program. The Twelve Steps of Debt-Anon, which we try to follow, are not easy. At first we may think that some of them are unnecessary, but if we are honest, open-minded and willing to apply the principles of the Twelve Steps to our lives, we find that the benefits can be limitless, including God's gift of serenity.

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## Debt-Anon Signposts:

### How Does One Know if they are Addicted to Compulsive Debtors?

*Many of the following behaviors are common experiences or “signs” shared by those considering recovery through the Debt-Anon fellowship.*

1. Choosing to get close to people who have emotional, mental, and spiritual problems with money/debt and are repeatedly harmed by their behavior.
2. Becoming financially irresponsible ourselves, making choices about our time, money, and energy based on trying to please, placate, or rescue others.
3. Missing and/or ignoring red flags about these patterns, and then are surprised when we are hurt or betrayed.
4. Spending time with people who are not self-supporting, hate their jobs, or compulsively spend.
5. Paying another’s share or assuming their debt, thinking money is love; we do for others what is their responsibility to do for themselves.
6. Harboring resentment, we become stingy with our time, money, and energy; we consider ourselves superior to the debtor and act condescending and withhold our love and care towards them.
7. Avoiding assertiveness and direct respectful communication about money, burying our discomfort and pretending it doesn't matter.
8. Observing or participating in financially abusive situations/behavior (for example, we may witness our partner, boss, sibling, or child committing fraud or theft and remain silent).
9. Shrinking or enlarging ourselves to fit -- we make ourselves smaller so we don't threaten others or larger to make up for their short comings.
10. Judging and criticizing other people’s money behavior, dwelling in fear, resentment, and chronic conflict or frozen compromise.
11. Overvaluing wealth and luxury or undervaluing our ability to have or deserve nice things. We have lost touch with our fundamental needs, including health, safety, security, and serenity.
12. Trying to "fix" and help others without being asked. Or we are repeatedly drawn to debtors or debting situations that lead us to ignore our own needs and distract us from being present in our own lives.

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## Explanation of a Debt-Anon Member

We had lost our identity of self by becoming an extension of another's illness, either in a subtle fashion or via direct manipulation. Our days were devoted to brooding over the past, and feeling anxious about the future. Panic buttons were close to the surface and easily pressed.

As we consumed more and more energies in an effort to resolve the debt problem in the family, our self-image deteriorated and we too, became enveloped in a spiritual emptiness. Contact with inner reality had become lost. At this point, some of us turned twisted with hostility and frustration, while others were wrapped in self-pity and inertia.

As we embrace Debt-Anon's philosophy and begin to heal, we slowly recognize our positive capabilities. We perceive that we are powerless over the disease of compulsive debting and therefore, can only change ourselves, not others. We are now ready to march forward, traveling toward new horizons, as we explore the wonders of serenity, dignity and emotional growth.

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## Keys to Debt-Anon Recovery

Over time, Debt-Anon members learn to accept a number of new ideas:

- 1) Compulsive debting is a disease very similar to alcoholism. At first many of us could not accept this idea. For Debt-Anon members it means that we see compulsive debtors as sick people, not bad people. They are powerless over debt.
- 2) The actions of the compulsive debtor are not a result of something we did or did not do, and we do not have the power to control their behavior.
- 3) Our *attempts* to control or ignore money addiction led to a decline in our emotional health and may have enabled the compulsive debtor to continue to practice his or her disease.
- 4) When we first come to Debt-Anon, we, too, are spiritually and emotionally ill.

As we work toward full acceptance of these ideas, we begin to see our problems in a new light, and the awareness dawns that we do have choices concerning our own actions. This is the beginning of our recovery.

We remind ourselves that we are powerless over the behavior caused by compulsive debting. We ask a Higher Power to help us to stop blaming and trying to control the compulsive debtor; the solvency of the compulsive debtor is not our responsibility. We realize we cannot find serenity for ourselves if we continue to focus on someone else's recovery, so we commit ourselves to our own recovery. With the loving help of other Debt-Anon members and the God of our understanding, we take positive action to make our lives more serene and fulfilling. We attend as many meetings as we can, get a sponsor, if possible, and begin to apply the principles of the Twelve Steps to our lives. We use the telephone, the Debt-Anon literature and the Debt-Anon slogans. Eventually we reach out to help others and try to carry the message of our own recovery. We do these things in our own way, one day at a time -- striving for progress, not perfection. This is what is meant by "working the program."

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## The Twelve Steps

1. We admitted we were powerless over debt -- that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God *as we understood God*.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked God to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God *as we understood God*, praying only for knowledge of God's will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to others, and to practice these principles in all our affairs.

(The Twelve Steps and Twelve Traditions reprinted and adapted with permission of Alcoholics Anonymous World Services, Inc. Permission to reprint and adapt the Steps and Traditions does not mean that AA is affiliated with this program. AA is a program of recovery from alcoholism--use of this material in connection with programs which are patterned after AA, but which address other problems, does not imply otherwise.)

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## The Twelve Traditions of Debt-Anon

1. Our common welfare should come first; personal progress for the greatest number depends upon unity.
2. For our group purpose there is but one authority-- a loving God as expressed in our group conscience. Our leaders are but trusted servants - they do not govern.
3. The relatives of compulsive debtors, when gathered together for mutual aid, may call themselves a Debt-Anon Family Group, provided that, as a group, they have no other affiliation. The only requirement for membership is that there be a problem of compulsive debting in a relative or friend.
4. Each group should be autonomous, except in matters affecting another group or Debt-Anon as a whole.
5. Each Debt-Anon Family Group has but one purpose: to help families of compulsive debtors. We do this by practicing the Twelve Steps of Debt-Anon, by encouraging and understanding our debting relatives, and by welcoming and giving comfort to the families of compulsive debtor.
6. Our Debt-Anon Family Groups ought never endorse, finance, or lend our name to any outside enterprise, lest problems of money, property and prestige divert us from our primary spiritual aim. Although a separate entity, we should always cooperate with Debtors Anonymous.
7. Every group ought to be fully self-supporting, declining outside contributions.
8. Debt-Anon Twelfth Step work should remain forever non-professional, but our service centers may employ special workers.
9. Our groups, as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. The Debt-Anon Family Groups have no opinion on outside issues; hence our name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, TV and films. We need guard with special care the anonymity of all Debt-Anon and DA members.
12. Anonymity is the spiritual foundation of all our Traditions, ever reminding us to place principles above personalities.

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## Gifts of the Debt-Anon Program

When we approach the process of recovery with honesty, open-mindedness and willingness to apply the principles of the Twelve Steps to our lives, we will soon begin to see the rewards. We will become able to surrender our self-defeating behavior. We will find that we have the strength and insight to make good choices for ourselves. Our ability to act positively on behalf of our health, families, jobs and bank accounts will amaze us. We will find that others are doing things for themselves which we thought we had to do for them. Our ability to love and receive love will expand tremendously, and we will become increasingly available for loving relationships with others. We will recover the feeling of joy. We will become more honest with ourselves and experience a new comfort in our intimate relationships. We will feel the security that arises from true fellowship with others in the program, knowing that we are loved and accepted just as we are. Feelings of failure and inadequacy will be replaced by self-confidence and independence of spirit. We will no longer expect other people to provide us with an identity or a sense of self-worth. We will find the courage to be true to ourselves. We will know peace of mind and feel a stronger connection with the Higher Power of our understanding, and our Hope will turn to faith that God is really working in our lives, as we explore the wonders of serenity, dignity, and emotional growth.

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