

**San Francisco Bay Area
Debt-Anon Meeting Readings**

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.

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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 family member or friend. There are no dues or fees for DebtAnon 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; and 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 the families and friends of compulsive debtors.

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Debt-Anon Welcome

We welcome you to Debt-Anon 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, the negative effects of another person's compulsive debting on our lives. We too were lonely and frustrated but in Debt-Anon we have found that there is no situation too difficult to be bettered, and no unhappiness too great to be lessened.

Debt-Anon consists of the families and friends of compulsive debtors who realize that by banding together, we can better solve our 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 has not greatly benefited by working the Debt-Anon program. The Twelve Steps of Debt-Anon 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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The Twelve Debt-Anon Signposts: How Does One Know if One is 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 helping 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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The Debt-Anon Problem*

Debt-Anon members have much in common with the friends and families of other addicted people. Most of us grew up in families with secrets and we were not taught to think about our own needs and take positive action to meet them. We chose friends and partners who could not or would not love and support us in a healthy way. We lived life from the standpoint of victims and perceived any personal criticism as a threat. For most of us, anger, fear and depression were nearly constant. We acquired some unhealthy beliefs about ourselves very early in our lives -- that we were not worthwhile and lovable, that we were able to control other people's behavior, and that money was the most important sign of love.

We have also felt the shame of thinking we were responsible for the compulsive debting behavior of a family member or friend. Our self-esteem dropped to low levels, and we doubted our attractiveness, our emotions, and our sanity. We have felt betrayed by those we loved the most. Many of us were financially abused, stolen from or otherwise placed in physical danger. We were often too ashamed to ask for help.

Some of us minimized the importance of the compulsive debting behavior or denied it until we felt emotionally numb. Others focused on the compulsive debting and the financial behavior to the point of obsession and tried every known method to control it. Some of us participated in financial behavior that made us ashamed of ourselves or used money to manipulate the compulsive debtor. Some of us misused drugs, alcohol, or food and others kept so busy that we didn't have time to feel our emotions. We often neglected our health, our jobs and our children. No matter how we tried to struggle against it, deny it or minimize its effects, the failure of our efforts to cope with compulsive debting brought us to the point of despair. This is what we mean when we say in the First Step, "our lives had become unmanageable.

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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 member or friend, our self-image deteriorated and we too became blanketed 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 their 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 of Debt-Anon

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.

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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 families and friends of compulsive debtors, when gathered together for mutual aid, may call themselves a Debt-Anon 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 family member or friend.
4. Each group should be autonomous, except in matters affecting another Debt-Anon group or Debt-Anon as a whole.
5. Each Debt-Anon Group has but one purpose: to help the families and friends of compulsive debtors. We do this by practicing the Twelve Steps of Debt-Anon, by encouraging and understanding our debting family members and friends, and by welcoming and giving comfort to the families and friends of the compulsive debtor.
6. Our Debt-Anon 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 to be organized but we may create service boards or committees directly responsible to those they serve.
10. The Debt-Anon Groups have no opinion on outside issues hence our name ought never to 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 film. 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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Crosstalk Statement

In Debt-Anon meetings we do not crosstalk. We do this for two reasons. First, when many of us were growing up, no one listened to us. They told us our feelings were wrong. Second, as adults, many of us are accustomed to taking care of others and not taking responsibility for our own lives. So at these meetings, we speak about our own experiences and feelings. We accept without comment what others say because what they are saying is true for them. Rather than giving advice to others, we work toward taking more responsibility for our own lives.

Crosstalk can be defined as giving advice, asking questions, referring to another by name, or directing comments to a specific individual. When others comment about what we say, we find it more difficult to express our true feelings. The honesty, safety and support this meeting is designed to provide, become obscured. Please maintain the quiet of the room by not making inappropriate overt responses to others' shares such as whispering and side conversations. The person sharing has the floor.

Anyone may ask for the Crosstalk Statement to be re-read if they feel that crosstalk is taking place. This request should come after the share is done.

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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, family, friends, jobs and bank accounts will amaze us. We will find that others are doing for themselves that 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.

*** Credit and Appreciation:**

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Positive Affirmations

Just for today, I will respect my own and others' boundaries.

Just for today, I will be vulnerable with someone I trust.

Just for today, I will take one compliment and hold it in my heart for more than just a fleeting moment. I will let it nurture me.

Just for today, I will act in a way that I would admire in someone else.

I am a child of my Higher Power.

I am a precious person.

I am a worthwhile person.

I am beautiful inside and out.

I love myself unconditionally.

I have ample leisure time without feeling guilty.

I deserve to be loved by myself and by others.

I am loved because I deserve love.

I am a child of my Higher Power and I deserve love, peace, prosperity and serenity.

I forgive myself for hurting myself and others.

I forgive myself for letting others hurt me.

I forgive myself for accepting sex when I wanted love.

I am willing to accept love.

I am not alone: I am one with my Higher Power and the universe.

I am whole and good.

I am capable of changing.

The pain that I might feel by remembering can't be any worse than the pain I feel my knowing and not remembering.

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History of Edits to these Readings (in reverse chronological order – most recent to oldest edits)

Date	Summary of Changes	Updated by (first name of Debt-Anon member)
Mar. 5, 2020	Reversed order of Crosstalk Statement in readings so that it comes on page after the 12 Traditions and before the Gifts of the Program, consistent with the meeting script's format.	Natalie