

Debtors Anonymous Hawai'i Intergroup

Newcomer's Packet



Is your life unmanageable because of
debt and overspending?

Are you sick of bouncing checks, paying late
fees and having creditors calling?

Meetings In Hawaii

Maui – Friday nights in Kihei
6-7 pm @ St Theresa's Church on the corner of
Lipoa and S. Kihei RD, Kihei
Contact Keith 808.874.0711

Big Island of Hawaii – Wednesday noon in Hilo,
12 noon to 1:00 pm @ Central Christian Church,
109 Haili ST, enter behind church.
Email Karen@honomutropicals.com

Oahu - 2 meetings weekly, in Honolulu
Thursdays 6:30 pm @ Unity Church, 3608
Diamond Head CL, Rm 201 (Preschool Bldg – Up
stairs) Contact David 808.375.5766

& Saturday mornings 8:30-9:30 am
First United Methodist Church, 1020 S Beretania
ST, Contact Paul 808.739.7762

Kauai – Currently doesn't not have a meeting.
Leave a message @ 800.887.1017 & we can put
you in contact with DA members on Kauai.

Phone Numbers

DA Hawaii Intergroup
DA National Office

800.887.1017
800.421.2383

Toll Free
Toll Free

www.dahawaii.org

www.debtorsanonymous.org

info@dahawaii.org

This packet is a publication of the Debtors Anonymous Hawai'i Intergroup

About Debtors Anonymous

"Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debting.

The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions.

D.A. 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 stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt."

- Preamble of Debtors Anonymous

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©2003.*

The Twelve Steps of DA

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 Him.
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 Him 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 Him, praying only for knowledge of His 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 compulsive debtors, and to practice these principles in all our affairs.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©
(Copyright © A.A. World Services, Inc. Adapted and reprinted with permission.)*

The Twelve Traditions of DA

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority--a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.

3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose--to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. 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, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©
(Copyright © A.A. World Services, Inc. Adapted and reprinted with permission.)*

The Tools of Debtors Anonymous

1. Meetings - We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

2. Record Maintenance - We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

3. Sponsorship - We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. Pressure Relief Groups and Pressure Relief Meetings - After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

5. Spending Plan - The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.

6. Action Plan - With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. The Telephone and the Internet - We maintain frequent contact with other D.A. members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. D.A. and A.A. Literature - We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting. In A.A. literature we can identify with many of the situations described by substituting the words "compulsive debt" for "alcohol."

9. Awareness - We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. Business Meetings - We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

11. Service - We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

12. Anonymity - We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©2006*

Notes To Newcomers

Welcome to Debtors Anonymous!

Here you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.

Here are some suggestions to help you get started: first and foremost, we suggest that you stop incurring any new unsecured debt one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

We recommend attending D.A. meetings regularly. Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us.

To gain clarity about how we use money, we record our expenses and our income. A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

We recommend purchasing and reading D.A. literature, where you may find useful suggestions and new insights. We also find it helpful to read these books: *A Currency of Hope*, *Alcoholics Anonymous*, and *the Twelve Steps and Twelve Traditions of Alcoholics Anonymous*. When you read A.A. literature, we suggest substituting the words debt and debting for alcohol and drinking.

We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools because we did not arrive overnight at the circumstances that brought us to D.A., so solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long lasting recovery results from a spiritual experience gained by working the Steps.

We recommend beginning with Step One. The sense of despair or "hitting bottom" we felt when we first came to D.A. was the first step in our recovery. We say that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and make a commitment to D.A., we suggest that you ask two members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©2001.*

Sponsorship

"We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

Third Tool of Debtors Anonymous

What Is A Sponsor?

For most of us, just asking questions of people at meetings is not enough. We need someone to talk with on a regular basis between meetings, who knows us individually. So we ask someone to be our sponsor and guide us in our recovery. No written materials dictate what a sponsor can and can't do. Each person is free to develop his or her own form of sponsorship and to set limits on his or her own availability. Generally, a sponsor is available on a one-to-one basis to answer questions by sharing his or her own experience, strength and recovery and also by offering suggestions. At times a sponsor acts as a sounding board or is contacted when bookending a difficult task. Most often, it is also our sponsor who guides us through the Twelve Steps of the D.A. program by explaining the program, by identifying or exposing the debting issues in us and by suggesting specific actions appropriate to our particular situation and may, if agreeable to both, serve as a member of our pressure group.

What Do We Expect From Our Sponsor?

A sponsor offers us support in our recovery by being available on the phone or in person to listen to our concerns and to answer our questions. We look to a sponsor for understanding and compassion. The

sponsor often provides a contact at meetings and introduces us to other members. At the same time, we understand that our sponsor is not responsible for our recovery. Our sponsor merely provides us with a helping hand as we take steps toward health.

What Do We Not Expect From Our Sponsor?

A sponsor does not bail us out of debt or any other situation, is not a therapist, lawyer, investment advisor or banker. We do not expect our sponsor to abuse us by judging us, or demeaning us because of our problems. At the same time, we do not make unreasonable demands on our sponsor's time, realizing that our sponsor has a life filled with other responsibilities. The sponsee can ask for as much as he or she wishes, while understanding that the sponsor cannot always comply.

In D.A. there is only one authority, a loving God, as we understand God. Therefore we do not expect our sponsor to tell us what we should do, or what we have to do in any given situation. Many of us spent our lives rebelling against such authority. We learned in D.A. to accept a sponsor's experience, strength and hope along with his or her suggestions (as opposed to directives). In our experience it is best for each individual to make his or her own decisions based on the information received from a sponsor or other members of D.A.

Does A Sponsor Have To Be A Member of Our Pressure Relief Group?

Not necessarily. Each individual can decide what works best for him or her. When we decide not to ask our sponsor to sit on our pressure relief group, we usually take a look to see if our motives are unhealthy. Are we trying to hide something? Are we hoping to pit the pressure relief group's suggestions against our sponsor's? We have found that our support network in D.A. serves us best when it is harmonious. On the other hand, we may meet a member who offers a unique understanding of our situation and would help us tremendously on a pressure relief group, but is not available as a sponsor. Then we may choose that individual and not our sponsor to serve on our pressure relief group. In a case like this our motive may be a healthy one. And of course, our sponsor may not be available for pressure relief meetings for any number of reasons.

Why Would Someone Want To Sponsor Me?

The Twelfth Step of Debtors Anonymous states, "...we tried to carry this message to compulsive debtors..." Sponsorship is one way to carry the message. We do this because our recovery depends upon and is enhanced by helping new members. A sponsor gives as others have given to him or her in a sponsorship relationship. It is by having a sponsor that we learn to sponsor and therefore learn the benefits of sponsoring.

How Do We Choose A Sponsor?

Choosing a sponsor is an informal process. The basic rule of thumb is: We must ask someone. We usually say that we chose a sponsor because he or she has "something we want." In other words, we admire his or her recovery from compulsive debting and feel comfortable talking with him or her. A sponsor need not have the same circumstances as the sponsee. We have seen as much success with sponsorship between two people who are very much alike as with those who are completely different. A prospective sponsor's commitment to his or her own abstinence might also be an important consideration in choosing a sponsor.

Remember, ours is a spiritual program, and for us, recovery can be found in the Twelve Steps. A sponsor, in guiding us and helping us work the Twelve Steps, helps us in our spiritual program. We have a slogan "You can't keep it unless you give it away." A sponsor helps his or her own recovery as much, or possibly more than his or her sponsee's recovery by his or her willingness to be of service to another compulsive debtor.

Remember, too, that sponsorship is not a lifelong commitment for either party, and changing or severing the relationship may become necessary for a variety of reasons. As always, we terminate these situations with love, gratitude, and acceptance.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©*

Anonymity

Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.
—Twelfth Tradition of Debtors Anonymous

Anonymity is an important principle in the Debtors Anonymous program of recovery; it takes on different meanings depending on the circumstances. On a personal level, anonymity means that D.A. members do not reveal the names of anyone we see at meetings nor what is shared at meetings. This safeguard protects all members from identification as compulsive debtors and provides the assurance that what we share is not repeated. This is very important for all of us, and is usually a newcomer's special concern.

At the media level, anonymity means we do not disclose our membership in D.A. in the press, TV, film, or any other media. On this level, anonymity promotes the equality of all members in the fellowship and helps to further develop the humility that is so important to our recovery.

As a spiritual principle, anonymity is part of the practice of humility and gratitude. "Principles before personalities" is a statement of our willingness to trust that we are equal and that our higher power speaks through all of us, without judgment. No one person speaks as an authority on the program. No position in society exemplifies spiritual principles better than others.

Personal Anonymity

Most compulsive debtors are ashamed of the circumstances of their lives when they arrive at D.A. Newcomers may be fearful that others will find out about their problems. Most of us kept money problems and feelings to ourselves before joining D.A. However, our program suggests that sharing our secrets helps us to change destructive patterns in our lives. Confidentiality, one aspect of anonymity, is important because it makes sharing about our problems easier.

Without such protection, many debtors might avoid attending meetings or sharing at meetings. Because meetings are a key tool in our recovery, they need to be a safe haven for all of us. D.A. suggests that members use only their first names at meetings and respect the anonymity of other members. This does not mean, however, that we always hide our last names from other members. At times, we may choose to reveal our last name.

Revealing Your D.A. Membership

Individual members may reveal their D.A. affiliation with friends and family. When we disclose our membership to others some of us find it helpful to let them know that the information is something that we would prefer to share only with the people we choose. We also inform them that no revelation of our membership is to be made at the media level.

The D.A. program is a program of attraction, and many new members come to a meeting because they met a member and liked what the member said or did. Therefore, many of us believe that when we meet someone who is looking for help, it is appropriate to reveal our D.A. membership. However, this is an entirely personal matter. When we have doubts we consult with friends or a sponsor about making such decisions.

Respecting the Personal Anonymity of Others

On a personal level, anonymity means that if we see people in meetings whom we know as friends, acquaintances or public figures, we do not reveal it to anyone. These people are in the meeting for the same reason we are. We respect their right to remain anonymous and expect the same in return.

Anonymity applies as much to the things shared as it does to the person sharing. Therefore, in addition to respecting an individual's need to keep his or her identity anonymous, we do not reveal the substance of what they share. Also, when we leave the meeting, we avoid gossip and criticism of one another.

Anonymity at the Media Level

Since its beginning in 1976, the story of D.A. has appeared in newspapers and magazines and on television. These are very effective ways of carrying the message to others and membership has always

increased after a story appears. D.A. suggests that when talking with the media, anonymity is preserved by only revealing first names and never having photos or pictures published or broadcast. It is the responsibility of the individual members, not the media, to maintain this tradition.

Many D.A. members have spoken to the media and have been quoted in articles. At those times D.A. stresses precaution be taken to preserve the individual's anonymity. For example, in one meeting a local news team showed up at the meeting site right before the meeting began and asked if they could tape the meeting. Of course, this would not be in accordance with the tradition of anonymity at the media level and the camera crew was sent away. However, later arrangements were made with the same television station to tape a meeting of people who volunteered to participate with the promise that their faces would not be revealed and their last names would not be used. This is an acceptable way to provide the public with information about the program without undermining the tradition of anonymity.

It is the D.A. organization that we wish to make known, not its individual members. Anonymity at the level of press, radio, TV and film deters members from speaking out as the purported voice of D.A. or capitalizing on their D.A. membership. D.A. members adhere to the tradition of anonymity because, in our experience, and in the experience of other twelve step programs, anonymity helps the fellowship flourish.

*Reprinted with permission, as group #1171, from
Debtors Anonymous General Service Board, Inc. ©2006*