

# Northwest Debtors Anonymous

## Glossary of Terms for DA Members and DA Service

[northwestda.org](http://northwestda.org)

**12 Concepts of DA:** Just as the Twelve Steps are guides for personal recovery and the Twelve Traditions are guides for group unity, the Twelve Concepts are guides for World Service. These Concepts serve as a path for Twelfth Step work on a world service level, and show how the DA groups, the World Service Conference, and the Debtors Anonymous General Service Board work together to carry recovery in DA to the still suffering debtor.

**12 Promises of DA:** In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working DA's Twelve Steps, we have developed new ways of living. When we work DA's Twelve Steps and use DA's Tools, we begin to receive these gifts of the program.

**12 Steps of DA:** As members of Debtors Anonymous, we have chosen a spiritual path of healing and growth which requires working the "Twelve Steps." The Twelve Steps form the foundation for our recovery. As a result of beginning this recovery process, we have been able to stop incurring new unsecured debt, one day at a time, and to retire our existing debt through reasonable debt repayment within our means. We are learning to understand ourselves and to form genuine loving connections with others and to discover a relationship with a Higher Power of our own choice.

**12 Tools of DA:** The DA Tools aid us in working the Steps. Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the Twelve Tools.

**12 Traditions of DA:** DA's Twelve Traditions apply to the life of the Fellowship itself. They outline the means by which DA maintains its unity and relates itself to the world about it, the way it lives and grows.

**15 Questions:** DA is a program of self-diagnosis. Most compulsive debtors will answer "yes" to at least eight of the fifteen questions we ask ourselves about compulsive debting. If you answer yes to eight or more of the 15 questions, the chances are that you have a problem with compulsive debt, or are well on your way to having one. If this is the case, today can be a turning point in your life.

**ACOH (A Currency of Hope):** "A Currency of Hope" serves as DA's "basic text," originally published in 1999. The first edition is no longer in print. The second edition was released in 2014.

### Why Twelve?

*"Bill W, an AA co-founder and author of the original 12 steps, simply wrote down the program as it was being practiced in the 1930s. The emphasis on 12 has come from the memberships of the many 12-step programs in the years that have followed."*

— Anonymous

**Anonymity:** We practice anonymity, which allows us freedom of expression by assuring us that what we say at DA meetings or to other DA members at any time will not be repeated. We respect the anonymity of others. The principle of anonymity means we do not take outside the meetings what we hear and see in the meetings. Most of us like our identities and stories to remain confidential. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

**BDA (Business Debtors Anonymous):** Business Debtors Anonymous is a distinct but not separate part of DA, created to focus on the recovery of members of the fellowship who are business owners. BDA meetings focus on business owner's issues, but are open to all DA members.

**The Big Book:** The "basic text" of Alcoholics Anonymous (AA). The book which is actually entitled simply "*Alcoholic Anonymous*," was written by Bill W., a New York stockbroker, after founding the group with Dr. Bob in a kitchen in Akron, Ohio. Until 2015, DA used AA's books until we had our own.

**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.

**Compulsive Debting:** We, the men and women of Debtors Anonymous, have found compulsive debting to be a painful, confusing, and destructive disorder. Compulsive debting takes many forms from incurring unsecured debt to compulsive shopping, from grandiose thinking to deprivation mentality. All these symptoms of debting seriously affect our quality of life — financially, emotionally, mentally, spiritually, physically, and socially.

**Compulsive Spending:** Compulsive spending is one of the symptoms of the disease of compulsive debting, and begins to lose its hold on us only after we have stopped incurring new unsecured debt one day at a time, and have begun the process of working the steps.

**Compulsive Underearning:** Another symptom of the disease of compulsive debting. Just as compulsive spending affects our expenses, compulsive underearning affects our income. When we stop incurring new unsecured debt, one day at a time, underearning becomes less of a problem.

**Conference-Approved Literature:** It is not the purpose of DA to acquaint its members with all the approaches to the problem of compulsive debting — only the DA approach. Conference-approved literature keeps the focus on our spiritual message. As our Fellowship grows we each benefit in many ways. We are able to attend meetings anywhere in the world, knowing that the DA message of hope and help will be consistent and uniform. Around the world, we study and practice the very same principles of the DA program — that is unity!

**DAMS:** "*The Debtors Anonymous Manual for Service*" was first published in 2011. It supplanted the GSR / ISR manual with updated contents of that service material along with much new content and twelve essays on the Twelve Concepts. It is updated regularly as DA continues to grow as a service organization.

*com·pul·sive*

*kəm 'pəlsiv / adjective*

*1. Resulting from or relating to an irresistible urge, especially one that is against one's conscious wishes.*

*2. Irresistibly interesting or exciting; compelling.*

*— online dictionary*

**eNews:** One of the many avenues of communication the GSB has established with the fellowship, eNews is distributed to subscribers via a commercial social media platform. You can sign up for eNews by sending an email to [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org).

**ESH / ES&H:** Found in AA's preamble, originally written in 1947, "experience, strength, and hope" supports the intention that DA 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]." We share our experience, strength, and hope with one another to arrest the disease of debting.

**Fellowship-Wide Call:** The GSB has instituted international conference calls on a variety of subjects. These calls are announced well in advance of each event, and recordings of the presentations are often made available to the fellowship afterward for those members who could not attend. (These calls are considered to be "open" DA meetings, and members of other programs may be encouraged to attend.)

**Gratitude:** In DA, we move from desperation to hope, and from hope to gratitude. We become grateful not only for our solvency but also for the difficulties which brought us to DA, where we feel a sense of happiness and satisfaction we had thought long-since forfeited. In times of trouble, many of us write "gratitude lists" of five or ten things we can feel grateful for even on our worst days. A gratitude practice makes our hardest days easier, as gratitude helps us maintain hope in difficult times.

**Group Conscience:** The group conscience is the collective conscience of the group membership and thus represents substantial unanimity on an issue before definitive action is taken. This is achieved by the group members through the sharing of full information, individual points of view, and the practice of DA principles. To be fully informed requires a willingness to listen to minority opinions with an open mind. On sensitive issues, the group works slowly — discouraging formal motions until a clear sense of its collective view emerges. Placing principles before personalities, the membership is wary of dominant opinions. Its voice is heard when a well-informed group arrives at a decision. The result rests on more than a "yes" or "no" count — precisely because it is the spiritual expression of the group conscience. The term "informed group conscience" implies that pertinent information has been studied and all views have been heard before the group votes.

**Group Inventory:** All shapes and sizes of DA groups and meetings can benefit from a written inventory. Some groups occasionally or regularly take a "group inventory" using an entire meeting for an honest and fearless discussion of the group's weaknesses and strengths. It is wise to plan and announce this some months in advance and to ask former members to come back for the inventory to share why they stopped coming. Usually a facilitator is obtained from another meeting. He or she will chair the group inventory, making sure that a positive tone is maintained at all times and that a fair discussion is held.

**GSB (General Service Board):** The Board of Trustees of DA is responsible for putting into practice DA's group conscience as expressed through the will of the World Service Conference. The General Service Office (GSO) assists the GSB in carrying out their responsibilities.

### *Groups, Groups, Groups!*

*"Meetings are the vehicle for debtors to find the help they need to stop debting, share their successes and problems, laugh at their compulsion, and give to others what they have received from the program and their HP. Every meeting can be a strong meeting."*

*— DA Manual of Service (2015), pg 47*

**GSO (General Service Office):** The General Service Office, presently based in Needham, MA, is the administrative “heart” of Debtors Anonymous. It is the hub of day-to-day communication with the suffering newcomer, with DA members and groups and Intergroups, between the groups and the General Service Board, with the media, and with the larger world.

**GSR (General Service Representative):** A registered local DA group’s elected representative, who acts as the primary link between the group and the Fellowship as a whole. The GSR assumes responsibility for performing service for the WSC of DA and may serve for up to two consecutive three-year terms. The GSR serves as a delegate, a voting member representing the group, to the World Service Conference, and serves on a committee (and sometimes a caucus) throughout the following year.

**Helping Professionals:** DA has a long history of cooperation, but not affiliation, with outside organizations. We provide professionals with information on members’ experiences of the Debtors Anonymous program. We welcome comments and suggestions from helping professionals.

**HIP (Hospitals, Institutions, and Prisons):** A DA service effort focused on carrying the message of DA to debtors confined in hospitals, institutions, and prisons. This is one of the conference committees serving the World Service Conference. There are also regional HIP committees in some urban areas.

**Intergroup:** Together we can accomplish what none of us could accomplish separately. This is the simple principle underlying the need for Intergroups. The primary purpose of any group is to carry the message of recovery to the still-suffering debtor. In many instances, a group operating by itself cannot do this effectively. Our InterGroup is a gathering of DA members who represent DA groups throughout our geographic region, including Idaho and Montana. Our Intergroup meets, usually every 4th Saturday, to plan and provide services for the entire region. Our Intergroup plays a vital role in carrying the DA message to the still-suffering debtor. We are often the first source of recovery materials found by someone who is struggling with debting. Therefore, the primary purpose of our Puget Sound Intergroup (PSIG) is to support the local DA meetings and to help direct newcomers to those meetings.

### *Do You Know an IG Rep?*

*“Together we can accomplish what none of us could accomplish separately. This is the simple principle underlying the need for Intergroups. Intergroups can provide opportunities for cooperation in fellowship projects beyond the capacity of any one group.”*

*— DA Manual of Service (2015), pg 56*

**IR (Intergroup Representative):** The IR (formerly titled GR for Group Representative) attends local Intergroup meetings and represents his or her home group in matters that affect the geographic area and the Intergroup’s interests. This position is different from the Intergroup Service Representative.

**ISR (Intergroup Service Representative):** The ISR is a registered local or area DA Intergroup representative elected or appointed (the Intergroup’s decision) who assumes responsibility for acting as a liaison between the WSC and the Intergroup, including representing Intergroup as a voting delegate during the annual WSC convocation, and performs service for the World Service Conference. The ISR may serve for up to two consecutive three-year terms.

**John H:** The idea that would give rise to the Fellowship of Debtors Anonymous started in 1968, when a core group of recovering members of Alcoholics Anonymous began discussing the problems they were experiencing with money. Led by a man named John H, they began an eight-year spiritual odyssey to understand the causes and conditions behind their self-destructive behavior with money.

**John H Scholarship Fund:** A reserve fund earmarked to provide support for delegates traveling to the WSC. Members and groups are encouraged to contribute to the fund, which benefits under-supported groups.

**NWDAC (Northwest DA Conference):** International recovery conference for members of DA. Newcomers welcome! Our conference offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others. Our conference vision is that all who attend will have a profound, growing, and sustained spiritual experience.

**PI (Public Information):** The Public Information committees – both regional and national – work to carry the message of DA to the still suffering debtor by interfacing with the media, helping professionals, the general public, and the DA Fellowship at large, in person, on the telephone, and through written information. The Debtors Anonymous Public Information Manual and other DA service literature are available to the entire DA Fellowship as a tool for outreach efforts.

**PIR (Public Information Representative):** The primary purpose of the Public Information Representative is to carry the message of recovery to the still-suffering debtor and to other people and groups who come in contact with debtors. We seek to be a credible community resource by providing information on DA websites and via other communications to the general public, the media, and helping professionals. We also provide information to institutions when there is no local hospital, institution, and prison (HIP) committee. PIRs report to their Intergroup or home group meeting.

**PRGs (Pressure Relief Groups) and PRMs (Pressure Relief Meetings):** After we have gained some familiarity with the DA 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.

**Primary Purpose:** Our primary purpose, as defined in our Fifth Tradition, “is to carry our message to the still-suffering compulsive debtor.”

**Prudent Reserve:** Our spending plans include categories for savings (to help us build cash reserves, however humble). Savings can include prudent reserve, retirement, and special purchases. Prudent reserve is generally an emergency-use-only fund that would cover three to six months of normal living expenses in case of the loss of a job or other crisis.

### *Carrying the Message*

*“We have something to offer debtors still suffering from the same compulsion that once ruled our lives. It is vital that we share it, that we open the door of Debtors Anonymous recovery to others and invite them to step through it.”*

*—The Twelve Steps of DA, pgs 63-64*

**Responsibility Pledge:** “I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.”

**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.

**Seventh Tradition:** This Tradition simply states: “Every DA group ought to be fully self-supporting, declining outside contributions.” Yet this is bigger than the dollars we put in the basket each week. This Tradition is also concerned with encouraging members to participate in service at all levels and increasing awareness within the DA Fellowship about the importance of self-support.

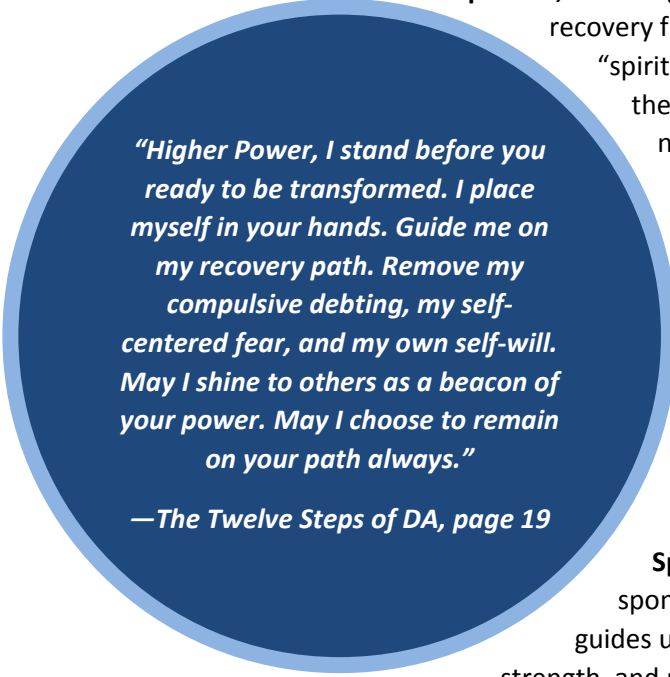
**Solvency:** Solvency, the primary goal of Debtors Anonymous members, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any debt that is not backed up by some form of collateral, such as a car, house, etc. Solvency is also referred to as abstinence and sobriety by some DA members.

**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.

**Spiritual, Not Religious:** New members, when confronted with DA’s emphasis on recovery from compulsive debting by spiritual means, often translate “spiritual” as “religious.” They shy away from meetings, avoiding what they perceive as a new and frightening set of beliefs. Other newcomers are flooded by negative memories of spiritual concepts which have not served them in the past; some have been harmed by their religious upbringing or experiences. By the time they walk into their first meeting, many compulsive debtors have lost what faith they might once have possessed; others have tried religion to stop debting and failed; still others simply want nothing to do with it. Yet with rare exceptions, once DA members achieve any length of solvency, they have found a source of strength outside themselves — a Higher Power, by whatever name — and the stumbling block has disappeared.

**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.

**Stepping Together (sometimes called STP):** A 14-week guide to working the Steps of Debtors Anonymous as part of an existing group or meeting. The format was developed by a group of people in DA. It is not conference-approved and is meant to be used as one way to work the Steps. It is based on the principles of Alcoholics Anonymous and Debtors Anonymous.



*“Higher Power, I stand before you ready to be transformed. I place myself in your hands. Guide me on my recovery path. Remove my compulsive debting, my self-centered fear, and my own self-will. May I shine to others as a beacon of your power. May I choose to remain on your path always.”*

*—The Twelve Steps of DA, page 19*



