

PERSONAL STORY



Finding Hope in the Rooms

By Lisa F.

When it comes to my struggles with money and debt it seems like it started at a very early age. Even as a child I remember not having "enough". I remember my brothers getting more money for allowance, and when I questioned it, I was told they had to pay when taking girls out. And later when I questioned it further I was told that they had to do hard work outside like mowing the lawn (like doing dishes for a family of eight 2-3 times a day was a picnic, LOL). And, yes, when I questioned it once again I was told not to worry because I would get married one day and my husband would take care of the finances.

Fast forward twenty years and it came as no surprise that I would have issues with money and debt. I suffered in silence with no courage to let anyone else into my pain. On the outside all looked well. I owned a business, a home, and an automobile. But inside I was maxed out on my credit and was months behind on many of my bills. I quit opening the mail--like that would magically make these problems go away. I had an account frozen by the IRS for a mistake on my taxes. The mistake was not my fault but how I handled it, or rather didn't handle it; was. The account also happened to be managed by my brother. Ignoring issues is not a good strategy and it does catch up with you. I also had one of my neighbors come and talk to me about being behind on my association dues and that I could lose my house if I didn't clear it up. My secret was out. I was at a point where it was getting hard to juggle accounts and money--robbing Petra to pay Paula was also not a great strategy.

So when I walked into my first DA meeting in Denver CO in 1997 I immediately found a sense of Hope. It was a small meeting, but 3-5 people all equally yoked in pain was all I needed. There was very little DA literature at the time so we followed a book that was not official DA Literature that was contained some of the tools that we use in DA today. I followed

that book sentence by sentence. If it said make a list, I made a list. If it said record my spending and income, I recorded my numbers. I call it "keeping my numbers". I took all my credit cards and put them in a bag and filled it with water and into the freezer they went. They were on ice. Frozen. Not to be used. At the meeting they said just not to debt one day at a time. I could do that for 24 hours. Since our group was small when someone had a PRG (pressure relief meeting) all or most members attended. We all worked the steps as a group.

It was that group and that book that helped me learn to commit to keeping my numbers and helped me become solvent. I kept my numbers and went to cash for my daily expenses. When I compiled a list of debts, I was overwhelmed by just the process of figuring out what I owed, who I owed, and the exact amounts. I was completely vague about money which is a symptom of being a debtor. When I figured it out the total came to over \$52,000. It was a hard number to cope with, but it was my number, and I found instant relief in knowing it.

I started working the steps and keeping my numbers and going to group. Almost immediately everything started to change. I was introduced to the concept of a "prudent reserve"--which is a savings account. I didn't have one when I came to program which was another part of the problem. I opened one and committed to start saving no matter how humble. Every Friday I would empty my jeans, ashtrays in my car, purse and deposit whatever I could scrounge up...one week it was \$1.32 the next week \$1.68. It was a humbling experience and once teller at my Credit union asked me about it. Here I was depositing \$800/\$1500 into my business account and \$2.62 into my savings account...always in change. I remember being kind of embarrassed but said "you gotta start somewhere". I was determined to establish some savings. My account grew at an amazingly slow rate and was wiped out many times but I found in this program it is that slow methodical, incremental progress that is not only what helped me to become solvent, but after 4 years in the program, retire my debts. I made amends. I had Hope. I spread the word. I even hosted our first DA weekend retreat in the year 2000.

I wish I could say "and I lived happily ever after"- with abundance and prosperity but that wasn't my story. I found myself once again in an all too familiar place when I went back to school. I struggled with debt once again but I found the tools of the program work if you work them. There is always a meeting to attend and there is always steps to work along with the hand of other DA members. After many years in the program I now have visions for my life. I am debt free and have savings and prosperity. I rarely feel vague about money and even though life is not perfect...it is not without Hope.