



## My Story

By Stephanie R.

I sat at my tiny desk looking out over the tree-lined street and the world passing by. The stained glass, vine covered window could be opened on a hot day. I converted a closet and decorated it so I could have a quiet place to pay attention to my money life. The index cards had their own little slot, as did the calculator, pens, DA phone list, the stack of mail and my bills. I had clarity about medical bills and could write payment plan letters to creditors. My life had become more calm and serene.

All of this was possible because I walked into the rooms of DA in 2001 and started listening. A dear friend, the only person I could ever talk to about money problems, had recently died of cancer. The Promises meeting in St. Paul was close to my IT job by the fairgrounds, and I drove over after work one Tuesday night.

My money problems actually began in junior high when I withdrew money from my savings account at TCF bank to buy clothes. Later dysfunctional behavior came in the form of bounced checks, lying to and manipulating my parents. I look back now on my behavior and, in some ways, it truly saved my life in the absence of healthy tools. I felt terrible about myself, so buying clothes to appear "normal" was a coping mechanism. Much later a health professional told me, "you were so smart; you couldn't have walked down the halls of your high school looking like that," referring to me, curled up in a rumped ball on the floor.

The dysfunction peaked in college, when I got my first credit card. Everything about my money life was spiraling out of control. When I was working out of state I needed to pay the registrar for my overdue tuition, and until the bill was paid in full, I could not register for fall classes. My bank closed my checking account so I could not mail a check, and of course the college did not accept credit cards. I decided I had no choice but to recruit a friend to help me. I overnighted \$500 cash to her to pay the registrar, and I said the money was for library fines. She told other friends about it, and the situation damaged my reputation. Another time, I waited until the last second to ask my dad to pay my sorority dues. As my enabler, he overnighted me a check right away.

My unhealthy money behavior worked until it didn't work anymore. We are all familiar with the credit card narrative: we think it is free money, we pay only the minimum, we get cash advances, and the list goes on. I did not realize until recently just how much life energy I have given to FedEx in the name of "it must happen right now!" My disease is that I see only two options: do it my way right now or don't do it at all. I know now through the grace of this program, that there are often 3-4 options for every situation or crisis (thanks to my sponsor for pointing that out!), and, most importantly, my brain cannot come up with the options. I need the help of others!

My dysfunction was about the money, but it was not about the money. Acting out with money was the problem that caused me the most stress, but it was not my only problem. Another big problem was strained relationships with other human beings. My problem was me. I needed my Higher Power, I needed structure, and I needed to grow up. DA gave me all of that.

I gave up the apartment with the adorable office in 2004 when I got married. I drive by the building, in the Loring Park neighborhood, whenever I can. It was there that my Higher Power came into my life and showed me a new way to live.