



## I Owe My Life to DA

By Chris S.

Understanding where I come from helps me understand how a number of my views on money were shaped. I grew up in a large family and we were lower middle class. One of the first beliefs around money that I internalized is that “there was not enough”. Not enough money, sometimes not enough food, not enough attention, not enough love. My father was an alcoholic and frequently suffered bouts of depression. Most probably he had a proclivity to depression but I am sure the alcoholism exacerbated the problem. He was also physically and verbally abusive of his children and my mother. My mother was checked out on many levels and did not attend my needs. I’ve been told that my older teenage sisters took care of me and my siblings. Since they were children themselves they could not provide what we needed. Consequently, I was abused by several of my siblings also. We were constantly scrapping for attention and love.

As I grew older and went out on my own, I lived in fear that there was never enough and it drove me to dishonesty and manipulation to get what I thought I needed and wanted. Another belief was, “I am worthless”. Let’s take that word apart. I was worth “less” than others. I was smart, hardworking and actually very good at earning money but was unable and perhaps subconsciously unwilling to take care of myself. I would spend or debt away any prosperity in order to bring myself back where I was most comfortable – in deprivation. Being worth less meant I did not deserve to be financially secure. It also meant, I didn’t deserve self-love and did not care for or value myself.

Add to all that, an addictive personality and we have a perfect set up for issues around money and they were evident throughout my life. I always had a job even when very young, starting at 11 when I babysat. I lived paycheck to paycheck since high school when I worked part time jobs. The money always ran out, long before the next paycheck. I could never save money. I saved no money for college and had my first experience of NSFs at that time. Being a “starving student” reinforced my beliefs that there was not enough and I lived in chaos and drama around money, mostly not having any. I had not to that point discovered – credit cards.

My husband taught me about credit cards. I was a willing convert. Since I had never learned how to save, credit cards seemed the perfect answer. Our life proceeded to one financial crisis after another because we spent more than we earned and used credit to cover the difference. Savings – what is that? We both earned a fair salary. However, we never looked at our income and set our spending based upon that income. We used credit to purchase whatever we wanted, when we wanted it. Inevitably, stress and anxiety around money was constant in our life. I remember laying out all of our “bills” on the floor of our living room because they no longer fit on the desk or even the dining room table. Every credit card (we had at least seven) was maxed to the limit. We would make a payment on one credit card so we could use it to buy groceries, diapers and gas. Do we pay the electric bill this month, so we have light, heat and hot water or do we make the car payment so we can get to work? When my son was born we could no longer work extra hours to pay creditors (Sign 10). We split our work schedule into a day and night shift to avoid sending him to daycare. Some might find this commendable, and there was a portion of that decision tied to keeping our son at home. However, the money or lack thereof was huge part of that decision. How could we afford daycare? It was a financial decision we had to make because of our debt that took a very large toll on our marriage. We ended up filing for bankruptcy. Eventually and for numerous reasons the marriage failed but money was certainly a factor.

After the bankruptcy and divorce, I remember thinking since my husband was gone, my money problems were over! I did not own up to my part of the problem. I wasn't aware I had a compulsion. I was still very willful about spending and stayed in chaos around money. It was how I had always lived. I refused to consider a budget when friends and family offered to help with my money problems. Budget was a bad word. I never balanced my check book which became my “drug” of choice because I no longer had access to credit cards due to the bankruptcy. Once I was in DA, I estimated my overdraft fees at around \$3,600 a year from the time of my bankruptcy to my finding DA. That is \$28,800 in NSF fees and eight long and painful years from bankruptcy to DA.

In 2000, my abuse of my checking account and all my overspending came to a crashing halt when I changed jobs. I was working for a bank. Yes, the irony is not lost on me. The bank had been letting me run around \$1,000 in the red in my bank account. They knew they were always going to have my auto deposit of my paycheck. When I left for a new job all that stopped. They took my last paycheck, closed my checking account and wrote me a letter that I owed them \$1,065.32. I was at my end. I needed help. I admitted I had a problem. I finally stopped, acknowledged and experienced the pain of my absolute insanity around money. I contemplated suicide as a solution to the chaos and drama. I include this in my story to remind us we die from this disease or at the very least our lives are shortened.

And so, I walked into the meetings of Debtors Anonymous. I belonged there immediately and I was willing to go to any means to relieve my pain.

How did I recover?

- I showed up – attend meetings, do service, Step 12

- I practiced honesty – Steps 1, 4 – 9 and 10
- I asked for what I needed – Step 11, use the phone, have PRGs, get a sponsor
- I became aware – record keeping, knowing bank balances, self-knowledge revealed in the steps, how our program works – the Traditions
- I turned it over - Step 3, Step 6 & 7, Serenity prayer

This was not magic like the magic of credit cards. Magical thinking was a hallmark of my disease. Magically in my mind, my bank balance never reduced even when I used the ATM or made purchases with my debit card as long as I didn't look or calculate my bank balance. I would always have enough. Magical thinking was the belief that being unclear about my financial situation made me free, when in fact; I experienced the exact opposite – deprivation.

DA did not bring magic but miracles. I experienced my first miracle – my pain was removed. The second miracle or spiritual awakening was my belief that there is not enough was transformed. I was changed at depth and I now believe there is enough – enough money, enough time, enough laughter and enough love. I am blessed with joy and true prosperity. I define true prosperity as the experience of what I truly need and want in this life. Understanding what I need and want in life came to me from PRGs and spending plans, my Higher Power in action. I travel (debt free). I have a career I love. I purchased a home. I have friends and community. I have enough and more is coming to me every day.

My third spiritual awakening, I now believe I am worthful (full of worth), not worthless. As the dictionary defines worthful: worthy of honor and respect; having merit, valuable. With this awakening, I learned to care for and value myself. This means, I know my bank balance, record my numbers and live within my means. I have clear boundaries financially, emotionally and physically. I intuitively know how to handle situations that used to baffle me and if I don't, I have my sponsor, PRGs and my Higher Power and I ask for help.

Giving back to DA is integral to my recovery and to my continued prosperity. I am a sponsor, participate in PRGs, volunteer to do service at meetings, have served in a number of service positions at Intergroup and am a GSR at the world service level and make sure to share my abundance by giving generously when the 7<sup>th</sup> Tradition basket is passed at meetings. I send contributions to Intergroup and to DA-GSB monthly. I always include DA when I receive a windfall.

As long as I am willing to work the program, I have honesty, clarity and I am free.