

## **WHAT IS HOW?**

HOW is a movement within Debtors Anonymous whose basic principle is that abstinence is the only means to freedom from compulsive debting, spending and underearning and the beginning of a spiritual life.

Where and why did HOW begin? HOW began in Minnesota in 2003 as a means of sponsorship within Debtors Anonymous. Its meeting format is derived from other 12 step groups and centers around the concept of service. The members of this group have found the HOW concept to be effective in working the DA program.

## **THE ONLY REQUIREMENT**

The only requirement for DA membership is a desire to stop incurring unsecured debt. Anyone who says he or she is a member, is a member. We of Debtors Anonymous welcome all members with open arms.

The members of this group have found the HOW Concept to be effective in working the DA program. The opinions expressed here tonight by those who share, are their own and not necessarily those of DA. We understand the third tradition to mean that individual ways of working one's program should not exclude any compulsive debtor from attendance and participation at DA meetings anywhere, anytime.

## **THE HOW CONCEPT**

DA HOW has been formed to offer the compulsive debtor, spender and/or underearner a disciplined and structured approach to recovery. We support the belief our compulsive debting has reached a critical level and that acceptance of the DA HOW approach will offer us a sustained recovery. Therefore, in addition to DA's only requirement, we use the Twelve Steps and Twelve Traditions of Debtors Anonymous and the tools of recovery as requirements rather than suggestions.

Much of our strength is found in the structure of meetings and in the daily adherence to the program as it is written in our literature. We understand that after our recovery has begun, through abstinence and taking the first three steps of the program, our further surrender to the remaining steps offers us a promise of happiness, contentment, and achievement in all areas of our lives. The H-O-W of this concept means we are Honest, Open-minded, and Willing.

We ensure our continued abstinence from compulsive debting by being aware God is doing for us what we have not been able to do for ourselves. May God, as each of us understands God, open our minds and our hearts to the love that is here in this room.

## Reflections for the Newcomer

We welcome you to DA HOW and are glad you have decided to come to our meeting. We believe the discipline of the DA HOW approach leads to a life of recovery from compulsive debting and accord rather than discord.

One way we begin to develop discipline is by calling a sponsor daily. If the newcomer does not follow the requirements of the DA HOW approach, the sponsor will give the time slot to another DA HOW member. Without discipline the individual's recovery is threatened. Many who think they should recover may not be ready.

Finally, we must believe we need each other. Problems that arise can be worked on via the phone or person-to-person contact. Only positive, upbeat recovery belongs at our meeting.

Good luck. Everyone in the fellowship is hoping you find the release from the obsession so many of us have. God bless, and no matter what, keep coming back!

### **CHAPTER 3 (adapted from the book *Alcoholics Anonymous*)**

Most of us have been unwilling to admit we were real compulsive debtors, spenders and/or under earners. No person likes to think he is bodily and mentally different from his fellows. Therefore, it is not surprising that our debting careers have been characterized by countless vain attempts to prove that we could incur debt like other people. The idea that somehow, someday he will control and enjoy his debting and spending is the great obsession of every compulsive debtor. The persistence of this illusion is astonishing. Many pursue it into the gates of insanity or death.

We learned that we had to fully concede to our innermost selves that we were compulsive debtors, spenders or in some cases, under earners. This is the first step in recovery. The delusion that we are like other people, or presently may be, has to be smashed.

We compulsive debtors are men and women who have lost the ability to control our debting and spending. We know that no real compulsive debtor ever regains control. All of us felt at times that we were regaining control, but such intervals – usually brief – were inevitably followed by still less control, which led in time to pitiful and incomprehensible demoralization. We are convinced to a man that compulsive debtors of our type are in the grip of a progressive illness. Over any considerable period we get worse, never better.

We are like men who have lost their legs: they never grow new ones. Neither does there appear to be any kind of treatment which will make compulsive debtors of our kind like other people. We have tried every imaginable remedy. In some instances there has been brief recovery, followed always by a still worse relapse.

### **CHAPTER 3 (adapted from the book *Alcoholics Anonymous*)**

Despite all we can say, many who are real compulsive debtors are not going to believe they are in that class. By every form of self-deception and experimentation, they will try to prove themselves exceptions to the rule, therefore non-compulsive debtors. If anyone who is showing inability to control his debting can do the right-about-face and spend and borrow like a normal person, our hats are off to him. Heaven knows, we have tried hard enough and long enough to spend like other people.

Here are some of the methods we have tried: Using only one credit card; limiting the stores we visit; never debting during the week; never carrying credit cards with us; never debting during working hours; switching from one credit card to another with lower interest rates; debting on only certain types of expenditures; restricting expenditures as part of a bet or an agreement; swearing off a particular type of expense forever; taking a trip; taking a solemn oath; going to debt counselors; seeking psychological treatment; going to someone we know to bail us out financially; reading inspirational books – we could increase the list ad infinitum.

We do not like to pronounce any individual a compulsive debtor, spender or underearner, but you can quickly diagnose yourself. It will not take long for you to decide if you are honest with yourself about it.

## **CHAPTER 5 – HOW IT WORKS (adapted from the book *Alcoholics Anonymous*)**

Rarely have we seen a person fail who has thoroughly followed our path. Those who do not recover are people who cannot or will not completely give themselves to this simple program, usually men and women who are constitutionally incapable of being honest with themselves. There are such unfortunates. They are not at fault; they seem to have been born that way. They are naturally incapable of grasping and developing a manner of living which demands rigorous honesty. Their chances are less than average. There are those, too, who suffer from grave emotional and mental disorders, but many of them do recover if they have the capacity to be honest.

Our stories disclose in a general way what we used to be like, what happened, and what we are like now. If you have decided you want what we have and are willing to go to any length to get it – then you are ready to take certain steps.

At some of these we balked. We thought we could find an easier, softer way. But we could not. With all the earnestness at our command, we beg of you to be fearless and thorough from the very start. Some of us have tried to hold on to our old ideas and the result was nil until we let go absolutely.

Remember that we deal with debting, spending and/or underearning – cunning, baffling, powerful. Without help it is too much for us. But there is One who has all power – that One is God. May you find Him now.

Half measures availed us nothing. We stood at the turning point. We asked His protection and care with complete abandon.

Here are the steps we took, which are suggested as a program of recovery:

## THE TWELVE STEPS OF DEBTORS ANONYMOUS

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.

Many of us exclaimed, “What an order! I can’t go through with it.” Do not be discouraged. No one among us has been able to maintain anything like perfect adherence to these principles. We are not saints. The point is that we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection.



## THE TWELVE TRADITIONS OF DEBTORS ANONYMOUS

1. Our common welfare should come first; personal recovery depends upon DA 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 DA membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or DA as a whole.
5. Each group has but one primary purpose—to carry its message to the debtor who still suffers.
6. A DA group ought never endorse, finance, or lend the DA name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every DA 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. DA, 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 DA 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.

## RECORD MAINTENANCE

DA HOW was designed for debtors, spenders, and/or under earners who need a disciplined and structured approach for record maintenance.

We keep precise records of our daily spending and report it to our sponsors daily to help achieve financial clarity. Our spending plan for the day ahead is written down and committed to our sponsors.

Those who work the HOW Concept use the following guidelines for record keeping:

- We keep a notebook or other record keeping device with us at all times.
- We write down everything we spend when we spend it.
- If we engage in spending during the day that has not been planned and reported to our sponsors, we call a sponsor.
- We keep weekly and monthly records of our checking accounts by maintaining a check register.
- We reconcile our checkbook once a month, so we know exactly what is in our checking account.

Above all, we do not vacillate or water down the disciplined nature of the HOW program. ***Demonstrate the Abstinence Kit for up to one minute.***

## SPONSORSHIP

We have found it essential to our recovery to have a sponsor and to be a sponsor. DA sponsors are recovering debtors who share their experience, strength, and hope in working the 12 Steps of DA.

DA HOW sponsors have refrained from incurring unsecured debt for at least 70 consecutive days and have completed the initial set of DA HOW assignments. If a sponsor slips, get a new one. Sponsors may not sponsor again until they have at least 30 days of back-to-back abstinence from debting because sponsors cannot give what they do not experience.

Sponsors continually renew and affirm their own recovery through sponsorship. DA HOW sponsors set a regular time each day for their sponsees to call them to share recovery for up to 15 minutes.

As DA HOW sponsees, we call our sponsors daily at the agreed upon time. We report our previous day's spending and our current day's planned spending (this is done so we do not obsess over what, whether, or how much to spend that day). We read aloud our writing assignment from the previous day and then receive our next day's assignment. If time permits, we may discuss other matters related to our recovery. Negative thinking is a large part of our disease, so we practice positive thinking. Accountability between sponsors and sponsees reinforces our commitment to recovery.

## **PRESSURE RELIEF GROUPS, PRESSURE RELIEF MEETINGS, SPENDING PLAN, AND ACTION PLAN**

### **Pressure Relief Groups and 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.

### **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.

### **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.

## ANONYMITY

Anonymity ensures that what we say at meetings or to other DA members will not be repeated. Whatever is shared within the DA Fellowship is held in respect and confidence.

“Anonymity is the spiritual foundation of all our 12 Traditions ever reminding us to place principles before personalities” (*Twelve Steps and Twelve Traditions*, p. 184). It offers each of us protection against gossip and ensures that only we have the right to make our membership known within our community.

Anonymity at the level of press, radio, films, television, and internet means we never allow our last names or faces to be used once we identify ourselves as DA members. In DA HOW we also practice anonymity by not revealing the names of our sponsor or sponsees.

Anonymity must not be used to limit our effectiveness within the DA Fellowship. It is not a break of anonymity to give our names and contact information for mutual support and twelfth-step work.

Anonymity allows us to grow and recover from a serious disease. It protects us and keeps us safe within the DA Fellowship. Remember, “Whom you see here; what you hear here; when you leave here; let it stay here.”

## **THE PHONE, INTERNET, AND AWARENESS**

### **The Phone and Internet**

We maintain frequent contact with other DA members by using the phone, email, and other forms of communication. We make a point of talking to other DA members before and after taking difficult steps in our recovery. When appropriate we call a DA sponsor before making purchases we have not previously committed to our sponsor. Those of us working the HOW format make at least one person to person phone contact every day with another DA member. It provides an immediate outlet for those hard-to-handle highs and lows we all experience. The phone is also a daily link to our sponsors; and, as part of the surrender process, is a tool by which we learn to ask for help, reach out, and extend that same help to others.

### **Awareness**

We maintain awareness of the danger of compulsive debting 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.

## MEETINGS

Meetings are gatherings of two or more compulsive debtors, spenders and/or under earners who come together to share their experience before and after recovery, and to share the strength and hope DA has given them. Though there are many kinds of meetings, fellowship is the basis of all of them. Meetings are an opportunity for us to identify and confirm our common problem by relating to one another and by sharing the gifts we receive through this program.

Those of us working the HOW format attend at least one DA meeting each week. Unless we give to newcomers what we have received from DA, we cannot keep it ourselves.

## LITERATURE AND WRITING

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and how to recover from compulsive debting. This generates hope there is a solution for us.

We have found writing is an indispensable tool for working the steps. Writing about our thoughts and feelings, or our actions and reactions, has a way of revealing things to us that are not discovered by thinking or talking about them. When we write about our challenges, it becomes easier to see them more clearly and to identify actions we need to take.

Those of us working the DA HOW format complete daily reading and writing assignments which we share with our sponsors.

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## **BUSINESS MEETINGS AND SERVICE**

### **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 helps us to become responsible for our own recovery.

Our business meetings are held from 6:00 PM to 6:55 PM central time on the third Monday of each month.

### **Service**

We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery.

Carrying the message to the compulsive debtor, spender, and underearner who still suffers is the basic purpose of our Fellowship; and, therefore, the most fundamental form of service. Any service, no matter how small, that will help a fellow sufferer adds to the quality of our own recovery. Putting away chairs, talking to newcomers, doing whatever needs to be done in a group or for DA as a whole are ways in which we give back what we have so generously been given. Do what you can when you can. “A life of sane and happy usefulness” is what we are promised as a result of working the twelve steps. Service fulfills that promise.

Always to extend the hand and heart of DA to all who share my compulsion, for this I am responsible.

Those of us working the HOW Concept also believe our greatest service is abstinence.

## **MEDALLIONS**

In DA HOW we celebrate victories by acknowledging continuous freedom from debting. These milestones are a sign recovery is possible. We invite you to come forward to claim your medallion.

Today, is anyone celebrating an anniversary for two years or more of not incurring any new unsecured debt? How about 18 months, 1 year, 9 months, 6 months, 90 days, 60 days, or 30 days.

And now, for the most important medallion. The only requirement for membership in DA is a desire to stop debting. It does not say you have 24 hours of freedom from debting; it simply acknowledges you have a desire to stop debting. The 24-hour medallion can be your reminder of hope. Would anyone like a 24-hour medallion?

## TWELVE PROMISES OF DEBTORS ANONYMOUS

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 develop 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:

1. Where we once felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous, and we will share them with others and with DA.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity, and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come.

## **TWELVE PROMISES OF DEBTORS ANONYMOUS**

All this and more is possible. When we work the program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

## ANNIVERSARY READING

*(Adapted from Step 12, pages 111-112, Twelve Steps and Twelve Traditions of Alcoholics Anonymous)*

Now comes the greatest question yet. What about the practice of these principles in all our affairs? Can we love the whole pattern of living as eagerly as we do the small segment of it that we discover when we try to help other compulsive debtors achieve sobriety? Can we bring the same spirit of love and tolerance into our sometimes-deranged family lives that we bring to our DA group? Can we have the same kind of confidence and faith in these people who have been infected and sometimes crippled by our own illness that we have in our sponsors? Can we actually carry the DA spirit into our daily work? Can we meet our newly recognized responsibilities to the world at large? And can we bring new purpose and devotion to the religion of our choice? Can we find a new joy of living in trying to do something about all these things?

Furthermore, how shall we come to terms with seeming failure or success? Can we now accept and adjust to either without despair or pride? Can we accept poverty, sickness, loneliness, and bereavement with courage and serenity? Can we steadfastly content ourselves with the humbler, yet sometimes more durable satisfactions when the brighter more glittering achievements are denied us?

The DA answer to these questions about living is, "Yes, all of these things are possible." We know this because we see monotony, pain, and even calamity turned to good use by those who keep on trying to practice DA's Twelve Steps. And if these are the facts of life for the many debtors

## ANNIVERSARY READING

*(Adapted from Step 12, pages 111-112, Twelve Steps and Twelve Traditions of Alcoholics Anonymous)*

who have recovered in DA, they can become the facts of life for many more.

## **DA HOW STEPPING UP CEREMONY**

### **Leader reads first – before the candle readers:**

Before you, you see five candles: Truth, Reality, Surrender, Acceptance, and Knowledge.

DA offers each of us a wonderful opportunity to develop and hasten an attitude change known as ego reduction. The use of the disciplines of record maintenance, following a spending plan, phone calls, reporting to sponsors, and attending meetings, all combine to reinforce our growth. In DA, action is the magic word. Until we so humble ourselves through these acts, there is no evidence of our ego reduction or our surrender to anyone or anything outside ourselves.

Each candle signifies a step toward arresting the progression of our disease. The first two represent truth and reality. Without these two qualities, we would not be recovering compulsive debtors.

**Note to Leader -- After the reading of Candle 5, read the next page**

## DA HOW STEPPING UP CEREMONY

### Leader reads the following after Candle 5 has been read:

Even the newest of newcomers finds undreamed rewards as he tries to help his sister or brother debtor, the one who is even blinder than he. This is indeed the kind of giving that actually demands nothing. He does not expect his sister or brother sufferer to pay him, or even to love him. And then he discovers that by the divine paradox of this kind of giving he has found his own reward, whether his sister or brother has yet received anything or not. His own character may still be gravely defective, but he somehow knows that his Higher Power has enabled him to make a mighty beginning, and he senses that he stands at the edge of new mysteries, joys, and experiences of which he had never even dreamed.

Practically every DA member declares that no satisfaction has been deeper and no joy greater than in a Twelfth Step job well done. To watch the eyes of men and women open with wonder as they move from darkness into light, to see their lives quickly fill with new purpose and meaning, to see whole families reassembled, to see the debtor outcast received back into his community in full citizenship, and above all to watch these people awaken to the presence of a loving Higher Power in their lives – these things are the substance of what we receive as we carry the message to the next debtor.

**Leader says: On behalf of the Monday Night DA HOW meeting, I would like to present this cactus to you. The cactus signifies the tough love of the program and a reminder that we do not water down the program.**



## CANDLE READINGS

### Candle (1)

The candle of truth is the keynote of those who strive to stop the advancement of compulsive debting. It is the unrelenting freedom that permits no double standard. Its attainment brings the satisfaction of inward peace. We fearlessly face the truth to avoid the ever present pitfall of self-deception.

### Candle (2)

This is the candle of reality, and it is a new light. It opens the door to a new life. It holds a promise of new understanding. It offers a chance for personal renewal. It makes a statement that goes beyond fantasy and holds the dream of a better tomorrow. Without the light of reality, we are destined to remain in that sick, shadowy world of past mistakes and unrealistic dreams of false tomorrows.

### Candle (3)

This is the candle of surrender. In DA surrender is the first and most important act necessary to launching you into the other steps. Without the surrender of your ego and your will, all else is hopeless. When you surrender, you suspend such negative emotions as disbelief and grandiosity and open yourself up to the process of learning who you are and where you fit into the scheme of things.

### Candle (4)

This is the candle of acceptance. Without acceptance you could not have come this far, acceptance is seeing things as they really are. Acceptance is

## CANDLE READINGS

understanding that we have spent our lives denouncing everything and now must open up our hearts, as well as our minds and accept. We must accept the will of our Higher Power and accept that only our Higher Power can restore us to sanity.

### Candle (5)

This is the candle of knowledge, and it opens the door wide. We now know that our Higher Power is on our side. We can see and hear our Higher Power's pronouncements in our lives. We recognized what it is that we may do and what only our Higher Power can do. We acknowledge that the greatest gift our Higher Power has given us is knowing ourselves.