

**October 2024**

**Tuesday Beginner's Meeting of the  
DA HOW Common Solution Group**

**Meeting Script**

**Scroller: Alexandra A.**

**Info Poster: Andrea**

**Spiritual Time Keeper: Andrea**

**Newcomer Greeter: Rebekah L.**

**1. Opening**

- a. "Hello. My name is Sommer and I am a compulsive debtor. Welcome to the Debtors Anonymous HOW Common Solution Beginner's Meeting. Please join me in a few moments of silent meditation followed by the Serenity Prayer."

**2. Serenity Prayer for Individuals**

- a. "God grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference. Thy will, not mine, be done, amen."

**3. Zoom Meeting Etiquette**

- a. I will now ask everyone to mute themselves, to quiet our meeting.

**4. What is DA HOW**

- a. DA HOW is a movement within Debtors Anonymous whose basic principle is that abstinence is the only means to freedom from compulsive debting, spending and under-earning. DA 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 sponsorship. The members of this group have found the HOW concept to be effective in working the DA program.

- b. The opinions expressed here today, by those who share, are their own and not necessarily those of DA HOW. "The only requirement for membership is a desire to stop debting". Anyone is a member when they say they are a member. We of Debtors Anonymous welcome all members with open arms.

## **5. Introductory Readings**

- a. Here are two readings from the forward and step one from the DA 12, 12, & 12 which we have found to be helpful:
- b. Forward Pages roman numerals 7 and 8 "...the disease of debting could not be dislodged or overcome through financial tools and actions alone, however responsible or thorough such efforts might be, or even through earning more."
- c. Step One P. 5: "...we are powerless over debt. It wasn't that we needed to better understand our debting behavior, figure out a smarter way to manage our money, get control over our spending, learn the rules of smart borrowing, or even earn more money. There are many individuals who can improve their lives by doing these things, but for us, such methods were not sufficient. Unlike most people, we of Debtors Anonymous found ourselves in the grip of a chronic, progressive illness: compulsive debting."

## **6. Readings**

- a. *Weeks 1, 3 and 5:* "Would someone please introduce yourself and read the Fifteen Questions to Ask Yourself about Compulsive Debting?"

**OR**

- b. *Weeks 2 and 4*: “Would someone please introduce yourself and read the Twelve Signs of Compulsive Debting?”
- c. “Would someone please introduce yourself and read the Twelve Steps of Debtors Anonymous?”
- d. “Would someone please introduce yourself and read the Twelve Traditions of Debtors Anonymous?”
- e. “Would someone please introduce yourself and read the introduction to and then the headings of the Twelve Tools, pausing and reading the full description of the tool of the month when you come to it?”

## **7. DA HOW**

- a. Leader: Thank you \_\_\_\_\_. For those new to DA-HOW: We are happy to share our experience, strength, and hope in working the HOW concept as part of our recovery in Debtors Anonymous. As you may know, the HOW Concept is very disciplined. We believe that the discipline of record keeping, phoning your sponsor at a particular time, of attending meetings and making telephone calls all lead to a life of clarity, usefulness, and wholeness. If there is a breakdown in any of these areas, the concept is threatened as is the individual’s abstinence. We believe this discipline must remain as constant for the beginner as for the sponsor. If the newcomer shies away from this responsibility, the sponsor will give the newcomer’s time slot to someone more committed to recovery. This is not a personal affront but a matter of necessity. So many who think they should recover in fact are not ready. The rationale here is, if the newcomer insists on debting behavior before picking up the telephone, there is a breakdown in the level of communication between the sponsor and the newcomer. “Frothy emotional appeal seldom suffices.”--from the Doctor’s Opinion in the book Alcoholics Anonymous Roman numeral 28. If a sponsor slips, get a new one. The pitfalls of self-deception cannot be over-stressed if you are to recover. Therefore, sponsors in all self-honesty must release all the people they are sponsoring in

order to work on their own recovery. Sponsors cannot qualify as sponsors at meetings or sponsor again until they have at least 30 days of back-to-back abstinence because sponsors cannot give what they do not experience. Finally, you must believe that we need each other. All problems that arise during this period can be worked on via the telephone or person-to-person contact. Everyone in the fellowship is hoping that you find the release from the obsession so many of us have. No matter what, keep coming back! We'll always be here for you.

## **8. DA HOW Sponsor Call-Up**

- a. From the DA 12, 12, & 12, Step 12, p. 59 "Attempting to carry the message is not an afterthought; it is essential to living a life free of compulsive debting."
- b. We would now like to celebrate "step-ups". We "step-up" to become a sponsor in DA HOW when we reach 30 days of continuous back-to-back abstinence, have answered the first 30 questions with a DA-HOW sponsor, and are now eligible to become a DA-HOW sponsor ourselves. Do we have any Step-ups today? (If so, please ask all attendees to unmute and whoop and holler in congratulations!)
- c. DA-HOW Sponsors are compulsive debtors who have Stepped up in the past. They set a regular time every day for their sponsees to call them, and are available for that call which typically lasts no longer than fifteen minutes. Sponsors do not play God. We help each other. At this time we will invite all DA HOW Sponsors to share their name and number. Please be prepared to record the DA HOW Sponsors contact information for outreach calls and sponsoring inquiries. Will all DA HOW Sponsors please post in the chat:
  - DA HOW Sponsors, please share:
  - Your name

- Your contact information, including time zone and best time to reach you
- How long abstinent in DA HOW
- If you are available for sponsorship, ad hoc, outreach, and/or PRG's

## 9. A Word to Newcomers

- a. "This meeting has a special focus to welcome beginners to DA HOW. If you are new to DA HOW, please keep an open mind and be patient with the process. We were all newcomers to DA HOW at one point. Together we can recover and carry the message that we are not alone and never have to debt again."
- b. "If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and Internet meetings, and we suggest attending at least six meetings within 2 weeks to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether this fellowship is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the peace, joy, and love that we have found in Debtors Anonymous. After the meeting we have time dedicated to answer any questions a newcomer might have."
- c. "To preserve the anonymity of all our members and to allow people the feeling of being free to speak, we ask that you please use headphones or use a room with a closed door."
- d. "Everyone is welcome at a DA HOW meeting. If you are with us today for the first time, please unmute and introduce yourself. Do we have any newcomers today?"
- e. You and everyone can unmute and welcome the newcomer(s)
- f. If you are new and, if you would like, you can share your phone number in the chat to receive outreach calls.

## 10. Topic of the Meetings

- a. "In our group's D.A. HOW meeting, we have agreed to follow the following schedule:
  - i. Week 1: Tools 1, 2, & 3
  - ii. Week 2: Tools 4, 5, & 6
  - iii. Week 3: Tools 7, 8, & 9
  - iv. Week 4: Tools 10, 11, & 12
  - v. Week 5 is DA HOW speaker
- b. "Tonight is week \_\_\_\_, we are focusing on Tools \_\_\_\_, \_\_\_\_, & \_\_\_\_."
- c. OR, if the 5th Week: "Tonight is week 5, so help me welcome our DA HOW speaker \_\_\_\_\_."
- d. Our Spiritual Time Keeper is Andrea (If there is No One as time keeper, ask for a volunteer to be time keeper, who can display the time on the screen or keep time another way - and, either way, notify the sharer when 2 minutes is up.)
- e. "Are there 3 DA HOW members who are using the tools that would read and share for **2 minutes** on one of the 3 tools of the week? Please raise your digital hands."

## 11. Sharing

- a. "Now is the time for sharing from the group. We avoid cross-talk that is corrective, or directive, and we strive to share only our experiences. Please limit your shares to three minutes as we will be using a time keeper.
- b. The time keeper will:

- i. Show the time on the screen and give a reminder if sharing lasts past the time.

-OR-

- ii. (if not sharing timer on screen ) when the 3 minutes is up the time keeper will give a notification.
- c. Please acknowledge the time keeper, and wrap up your share so that others may have the opportunity to speak.
- d. Please share your phone number after your share by sharing it after you're done speaking or you can list your number on your screen name, or share your number in the chat after your share.
- e. There is no solvency requirement to share. It is certainly encouraged to share on the Tools, however sharing is open to any topic, or current events in your recovery. Sharing will pause at 20 minutes before the hour for new people to share or just introduce themselves.
- f. "Please raise your digital hand to be the next to share"
- g. *(At around 40 minutes after the hour)* At this time are there any newcomers, or people who don't often share, who would like to share, or introduce themselves?
- h. Resume sharing from the group
- i. *At 50 minutes after the hour:*

## **12. Wrapping Up**

- a. Thank you to all who have shared. And for those offering their silent presence. If you did not get a chance to share, or if you have any questions for us, please stay on after the meeting to talk with us - if you would like. Our newcomer greeter is designated to answer any questions newcomers may have. Rebekah L. is tonight's newcomer greeter! (If No One please ask for a volunteer from the meeting) If you are not able to stay on after the meeting our Newcomer Greeter

will leave their number now so that you can call later with any questions.

- b. At this DA HOW meeting, we celebrate milestones of continuous abstinence and celebrations in our recovery. Are there any milestones or celebrations today or recently? If so, congratulate the celebrant (with whooping and hollering!)
- c. Download the WhatsApp app, set up an account, and open the link and you can join this DA HOW online community. WhatsApp allows international calls over WiFi with no long distance charges: <https://chat.whatsapp.com/E7LgWNzF7pz7EvZ7x73MKA>
- d. DA HOW Website: <https://www.dahowintergroup.org/>
- e. Do we have any announcements for the good of this group or for the good of Debtors Anonymous as a whole?
- f. Please consider announcing this meeting at other DA HOW meetings you may attend
- g. Our business meetings are held on the last meeting of the month - and our business meetings are scheduled to end in 15 minutes or less.
- h. If you wish to purchase literature from D.A., please go to the link that is in the chat, which gives you the order form that you can print off and mail in with a check:  
<https://debtorsanonymous.org/daliterature/>
- i. Electronic versions are also available of the Debtors Anonymous conference approved literature for the Amazon kindle ereader, as well as the hard copy versions of DA Literature. You can find the Debtors Anonymous Official Amazon store by following the link placed in the chat:  
[https://www.amazon.com/Debtors-Anonymous/e/B07K6YBR65?ref=dbs\\_p\\_ebk\\_r00\\_abau\\_000000](https://www.amazon.com/Debtors-Anonymous/e/B07K6YBR65?ref=dbs_p_ebk_r00_abau_000000)



### **13. Seventh Tradition**

- a. “Now it is time for the Seventh Tradition which states, ‘Every D.A. group ought to be fully self-supporting, declining outside contributions.’ Debtors Anonymous has no dues or fees. We are self-supporting through our own voluntary contributions. You may contribute to this group using the link provided in the chat:

<https://www.paypal.com/paypalme/CommonSolutionDAHOW>

if you cannot contribute today, please keep coming back, that’s what is important.”

- b. “Keep in mind that our meeting's monthly expenses are \$5.00 per month for zoom. We keep a 3 month prudent reserve. After our group's needs are met, we contribute the balance, at a 50/50 ratio to the General Service Office of Debtors Anonymous, and the DA HOW Intergroup.

### **14. The Promises**

- a. “Would someone please introduce yourself and read the Twelve Promises of Debtors Anonymous?”

### **15. Closing Statement**

- a. “In closing, we would like to remind you that in Debtors Anonymous we practice anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. ‘Who you see here, let it stay here, but what you hear here, please take it with you.’ As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is

possible and that we are all here for a common purpose—to recover from compulsive debting one day at a time.”

- b. Our newcomer greeter will stay on after the meeting to answer any questions for the newcomers

## **16. Closing Serenity Prayer**

- a. “Would you please unmute yourselves as we recite the We version of the Serenity Prayer?”
  - i. “God, grant us the serenity to accept the things we cannot change, courage to change the things we can, and wisdom to know the difference. Thy will, not ours be done, amen.”
- b. The last meeting of the Month is our business meeting, invite everyone to stay around for the 15 minute business meeting following this meeting.