

**DA HOW 5th Tuesday Speaker Meeting for the**  
**Beginner's Meeting of the Common Solution Group**  
**Meeting Script**

**1. Opening**

- a. "Hello. My name is \_\_\_\_\_ and I am a compulsive debtor. Welcome to the Common Solution DA HOW Group of Debtors Anonymous. 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. A Word to Newcomers**

- a. "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 week to have an opportunity to identify with the speakers and

become familiar with D.A. before deciding whether this program 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."

- b. "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 go into a room with a closed door."
- c. "Everyone is welcome at a DA-HOW meeting. If you are with us today for the first time, please unmute and introduce yourself, tell us where you are joining us from, and if you would like, you can share your phone number in the chat to receive outreach calls. Do we have any newcomers today? [Please do not wait very long. Ask twice for newcomers and then move on if no one introduces themselves.]
- d. "We are glad you are here, if, you would like, you can leave your phone number in the chat to receive outreach calls?"

## 6. 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."

## 7. DA HOW

- a. 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.

- b. 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."
- c. Will all DA HOW Sponsors please raise their digital hands and place their phone number in the chat? Please look to these members for sponsorship inquiries.

## 8. Topic of the Meetings

- a. "In our group's D.A. HOW meeting, we have agreed to follow the following schedule:
  - i. Week 1 is Tools 1, 2, & 3
  - ii. Week 1 is Tools 4, 5, & 6
  - iii. Week 1 is Tools 7, 8, & 9
  - iv. Week 1 is Tools 10, 11, & 10
  - v. Week 5 is a DA HOW speaker
- b. "Since tonight is week 5, please help me welcome tonight's speaker: \_\_\_\_\_"
- c. After the speakers are done sharing (no real time limit) open the meeting up to questions and sharing from the group
- d. *(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?
- e. Resume sharing from the group

f. At :50 minutes past the hour:

## 9. 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 ask a question, or if you have any questions for us, please stay on after the business meeting to talk with us, if you would like. We have a newcomer greeter designated to answer any questions newcomers may have. This months Newcomer Greeter is \_\_\_\_\_, 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. 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>
- c. DA HOW Website: <https://dahowintergroup.weebly.com>
- d. “Do we have any announcements for the good of this group or for the good of Debtors Anonymous as a whole?”
- e. “Please consider announcing this meeting at other DA HOW meetings you may attend”
- f. Our business meetings are held on the last Wednesday of the month - and our business meetings are scheduled to end in 15 minutes or less.
- g. 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!)
- 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/fellowship-services/order-literature/>

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)

## 10. 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 group's monthly expenses are \$5 per month for zoom. We keep a three-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 Phone Meeting Intergroup website.

## 11. The Promises

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

## 12. 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. ‘What you see here, what you hear here, when you leave here, let it stay here.’ 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.”

## 13. 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 Tuesday of the Month is our business meeting, invite everyone to stay around for the 15 minute business meeting following this meeting.