

October 2024

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

Meeting Script

Meeting Positions

Scroller

Info Poster

Spiritual Time Keeper

Newcomer Greeter

Opening

- a. "Hello. My name is _____ and I am a compulsive debtor. Welcome to the Debtors Anonymous HOW Common Solution Beginner's Meeting. Please unmute and 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 stands for Debtors Anonymous Honesty Open-mindedness, and Willingness. It is a concept within Debtors Anonymous which believes that abstinence from incurring unsecured debt 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.

- 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

1. Here are two readings from the DA 12 Steps, 12 Traditions, & 12 Concepts book:
2. 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.”
3. 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 and 3*: “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

- 4. Leader: Thank you all. For those new to DA HOW: We are happy to share our experience, strength, and hope in working the DA HOW concept as part of our recovery in Debtors Anonymous. As you may know, the DA HOW Concept is very structured. We believe the disciplines of record keeping, phoning your sponsor at a particular time, of attending meetings and making outreach calls 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. 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. Some who think they are ready to recover, may not be. 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.

5. 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 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. We’ve come to believe that we cannot recover alone and 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 relief so many of us have. No matter what, keep coming back!

8. DA HOW Sponsor Call-Up

6. 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.”
7. 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? Please unmute and whoop and holler in congratulations!

8. 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 put in the chat:

- 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. “Everyone is welcome at a DA HOW meeting. If you are with us today for the first time, please unmute and introduce yourself so that we can welcome you - do we have any newcomers today?”
- d. You and everyone can unmute and welcome the newcomer(s)
- e. If you are new or are returning to DA HOW 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:
- b. Week 1: Tools 1, 2, & 3
- c. Week 2: Tools 4, 5, & 6
- d. Week 3: Tools 7, 8, & 9
- e. Week 4: Tools 10, 11, & 12
- f. Week 5 is DA HOW speaker
- g. “Tonight is week ____, we are focusing on Tools ____, ____, & ____.”
- h. Our Spiritual Time Keeper is _____ (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.)

- i. “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 do not engage in cross-talk, that is, members interrupting or directly addressing another member. Please limit your shares to three minutes. The time keeper will show the time on the screen / or off screen and give a reminder, please acknowledge the time keeper, and wrap it up so that others may have the opportunity to speak. _____ is tonight’s Spiritual Time Keeper (if they are not present, please ask for a volunteer to be the timekeeper). There is no solvency requirement to participate. It is certainly encouraged to share on the reading, however you may speak to any topic, or current events in your recovery. Sharing will end around ten minutes before the end of the hour. If you are joining on video, it can be helpful to select “Speaker View” to help focus on the person sharing. If you would like to be the next to speak, please raise your digital hand. To do this by phone, dial *9.
- b. *(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?
- c. Resume sharing from the group
- d. *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. _____ is tonight’s newcomer greeter! 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. If there are any milestones or celebrations today or recently please raise your digital hand. After their celebration or milestone let's unmute and congratulate the celebrant with whooping and hollering!
- c. To find Ad Hoc, Sponsors and Outreach calls and join this DA HOW community download the WhatsApp app, set up an account, and open the link. WhatsApp allows international calls over Wi-Fi 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
- g. Our business meetings are held on the last meeting of the month - and are scheduled to end in 15 minutes or less.
 - i. To purchase electronic and hard copy D.A. literature please go to the link that is in the chat:
 - ii. <https://debtorsanonymous.org/daliterature/>

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."

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.