

The Twelve Steps

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 God*.
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. We're entirely ready to have God remove all these defects of character.
7. Humbly asked God 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 God*, praying only for knowledge of God's 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 others, and to practice these principles in all our affairs.

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Gifts of the Debt-Anon Program

When we approach the process of recovery with honesty, open-mindedness and willingness to apply the principles of the Twelve Steps to our lives, we will soon begin to see the rewards.

We will become able to surrender our self-defeating behavior. We will find that we have the strength and insight to make good choices for ourselves. Our ability to act positively on behalf of our health, families, jobs and bank accounts will amaze us. We will find that others are doing things for themselves which we thought we had to do for them. Our ability to love and receive love will expand tremendously, and we will become increasingly available for loving relationships with others.

We will recover the feeling of joy. We will become more honest with ourselves and experience a new comfort in our intimate relationships. We will feel the security that arises from true fellowship with others in the program, knowing that we are loved and accepted just as we are. Feelings of failure and inadequacy will be replaced by self-confidence and independence of spirit. We will no longer expect other people to provide us with an identity or a sense of self-worth. We will find the courage to be true to ourselves. We will know peace of mind and feel a stronger connection with the Higher Power of our understanding, and our Hope will turn to faith that God is really working in our lives, as we explore the wonders of serenity, dignity, and emotional growth.

The Problem, the Keys and the Gifts

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Debtanon.org



Debt-Anon

For anyone who has been affected by another person's compulsive debting.

The Debt-Anon Problem

Debt-Anon members have much in common with the friends and relatives of other addicted people. Most of us grew up in families with secrets, and we were not taught to think about our own needs and take positive action to meet them. We chose friends and partners who could not or would not love and support us in a healthy way. We lived life from the standpoint of victims and perceived any personal criticism as a threat. For most of us, anger, fear and depression were nearly constant. We acquired some unhealthy beliefs about ourselves very early in our lives -- that we were not worthwhile and lovable, that we were able to control other people's behavior, and that money was the most important sign of love.

We have also felt the shame of thinking we were responsible for the compulsive debting behavior of a family member or

friend. Our self-esteem dropped to low levels, and we doubted our attractiveness, our emotions, and our sanity. We have felt betrayed by those we loved the most. Many of us were financially abused, stolen from or otherwise placed in physical danger. We were often too ashamed to ask for help.

Some of us minimized the importance of the compulsive debting behavior or denied it until we felt emotionally numb. Others focused on the compulsive debting and the financial behavior to the point of obsession and tried every known method to control it. Some of us participated in financial behavior that made us ashamed of ourselves or used money to manipulate the compulsive debtor. Some of us misused drugs, alcohol, or food and others kept so busy that we didn't have time to feel our emotions. We often neglected our health, our jobs and our children. No matter how we tried to struggle against it, deny it or minimize its effects, the failure of our efforts to cope with compulsive debting brought us to the point of despair. This is what we mean when we say in the First Step, "our lives had become unmanageable."

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Debt-Anon Signposts

1. Choosing to get close to people who have emotional, mental and spiritual problems with money/debt and are repeatedly harmed by their behavior.
2. Becoming financially irresponsible ourselves, making choices about our time, money, and energy based on trying to please, placate, or rescue others.
3. Missing and/or ignoring red flags about these patterns, and then are surprised when we are hurt or betrayed.
4. Spending time with people who are not self supporting, hate their jobs, or compulsively spend.
5. Paying another's share or assuming their debt, thinking money is love; we do for others what is their responsibility to do for themselves.
6. Harboring resentment, we become stingy with our time,

money, and energy; we consider ourselves superior to the debtor and act condescending and withhold our love and care towards them.

7. Avoiding assertiveness and direct respectful communication about money, burying our discomfort and pretending it doesn't matter.
8. Observing or participating in financially abusive situations/behavior (for example, we may witness our partner, boss, sibling, or child committing fraud or theft and remain silent)
9. Shrinking or enlarging ourselves to fit - we make ourselves smaller so we don't threaten others or larger to make up for their short comings
10. Judging and criticizing other people's money behavior, dwelling in fear, resentment, and chronic conflict or frozen compromise.
11. Overvaluing wealth and luxury or undervaluing our ability to have or deserve nice things. We have lost touch with our fundamental needs including health, safety, security, and serenity.
12. Trying to "fix" and helping others without being asked. Or we are repeatedly drawn to debtors or debting situations that lead us to ignore our own needs and distract us from being present in our own lives.

Keys to Debt-Anon Recovery

Over time, Debt-Anon members learn to accept a number of new ideas:

- 1) Compulsive debting is a disease very similar to alcoholism. At first many of us could not accept this idea. For Debt-Anon members it means that we see compulsive debtors as sick people, not bad people. They are powerless over debt.
- 2) The actions of the compulsive debtor are not a result of something we did or did not do, and we do not have the power to control their behavior.
- 3) Our attempts to control or ignore money addiction led to a decline in our emotional health and may have enabled the compulsive debtor to continue to practice their disease.

- 4) When we first come to Debt-Anon, we, too, are spiritually and emotionally ill.

As we work toward full acceptance of these ideas, we begin to see our problems in a new light, and the awareness dawns that we do have choices concerning our own actions. This is the beginning of our recovery.

We remind ourselves that we are powerless over the behavior caused by compulsive debting. We ask a Higher Power to help us to stop blaming and trying to control the compulsive debtor; the solvency of the compulsive debtor is not our responsibility. We realize we cannot find serenity for ourselves if we continue to focus on someone else's recovery, so we commit ourselves to our own recovery. With the loving help of other Debt-Anon members and the God of our understanding, we take positive action to make our lives more serene and fulfilling. We attend as many meetings as we can, get a sponsor, if possible, and begin to apply the principles of the Twelve Steps to our lives. We use the telephone, the Debt-Anon literature and the Debt Anon slogans. Eventually we reach out to help others and try to carry the message of our own recovery. We do these things in our own way, one day at a time -- striving for progress, not perfection. This is what is meant by "working the program."

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