

DAY 1, HOUR 1

Step 1 PowerPoints: <https://tinyurl.com/DASTEP1>

Step 1 PDFs <https://tinyurl.com/DASTEP1pdf>

I. Opening and Serenity Prayer

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Welcome to the **DA International Step Study!** We are glad you are here.

Your participation is helping to create an event happening around the globe this weekend! The Asia Pacific Workshop is being presented by Australia DA Intergroup and the Northwest DA Intergroup, with DA members from New Zealand and South Korea. The Atlantic Workshop is being presented by the Europe, Middle Eastern, Africa DA Intergroup, the New York DA Intergroup, the Washington, DC Capitol Area DA Intergroup, and the Central and Eastern Canada DA Intergroup. The Spanish Language Workshop is being presented by Spain DA Intergroup and Latin America. The Russian Language Workshop is being presented by Russia DA Intergroup with DA members from Ukraine.

Let us start with the **Serenity Prayer:**

God, Grant me the Serenity, To accept the things I cannot change, The Courage to change the things I can, And the Wisdom to know the difference.

II. Intro

The International DA Step Study Workshops intend to bring the steps to as many people and countries as possible. We have Speakers on each step, and Sponsor Groups for working on your 4th/5th and 8th/9th steps! Afterwards, the Speaker recordings and Powerpoints will be freely available for study and translations!

The material we're going to cover is based on DA's 12x12x12, which is available on the DebtorsAnonymous.org website. We will also be using questions from the new DA Step Study manual.

We are covering one Step an hour, with a break for Sponsor groups after Step 4 today and after Step 8 tomorrow. If you already have a sponsor, you may take that time to connect with them about your stepwork. Otherwise, you will be added into breakout rooms of small groups with two temporary sponsors in each group.

For many of you, this may be your first introduction to the Steps, and for others, it is a boost to a program you are already working. Don't expect to complete all twelve steps perfectly this weekend, but if you attend all the sessions with an open mind, willingly participate in the exercises and the sponsor groups, or connect with your own sponsor, you will notice a definite spiritual change.

Make sure you have something to take notes with. As each session is only an hour, we request that you write down any questions that you have, or anything that you do not understand or need clarified and post it to the chat. Our Chat coordinator will collect

them and give them to the chair/secretary. We will try to answer as many questions as possible during the time allotted.

III. Guidelines

For ZOOM: Please keep yourself muted. If you choose, you can change your name to remain anonymous. This is an active participation workshop. **Please keep your video ON** unless you are eating or moving around as lots of movement in your video can be distracting.

Unless specifically noted: The Chat will be disabled until Q&A time. The Chat is for questions to the chair/secretary or Zoom hosts *only*. No cross talk will be allowed. There will be times for interactions in small groups throughout the workshop.

The speakers and chairs have agreed to be audio recorded. As mentioned, these recordings will be available after the event, along with the Powerpoints, for any DA member to have access to this Step Study and to allow for translation into other languages.

ZOOM HOSTS START RECORDING

IV. STEP ONE INTRODUCTION

Slide: . STEPS 1-3
WE CAME.
WE CAME TO.
WE CAME TO BELIEVE

Slide: THE IMPORTANCE OF STEP SPONSORS

Slide: "If we are going to stay sober we had better get busy." Dr. Bob Smith

V. STEP ONE SPEAKER (10 MINUTES)

Our Speaker for this step is _____(name) from (Location)
How would you like your time?

VI. STEP ONE CHAIR FACILITATION WITH SPEAKER on POWER POINTS (10 MINUTES?)

Slide: We admitted we were powerless over debt—that our lives had become unmanageable.
"...something was terribly wrong."

Slide: What are the forms debting takes for you?
What are your past, present, and future debts?

Slide: EXAMPLES OF WHAT CAN BE "TERRIBLY WRONG"
I will be okay when I learn to live on less money.
I will be okay when I learn how to save money—then I won't have to borrow it.
The problems are outside of me and I have to debt.

Slide: It's a bad economy.
I have/had bad luck.

I had a crisis.
I had a moment of real need
I'd be okay if I had sufficient discipline.

Slide: I will be okay when my debit is paid off.
I will be okay once I rebuild my credit score.
I will be okay when I can get people, institutions, things off my back.
I will be okay as soon as my utilities are back on.

Slide: I'd be okay if I had sufficient financial experience.
I'd be okay if I had mathematical ability.
I'd be okay if I filed bankruptcy and started with a clean slate.
I'd be okay if I refinanced the house and used the money to pay off my debts.

Slide: Our present self and our first thoughts encourage us to debt.

VII. WRITING EXERCISES (3 MINUTES?)

Slide: List 5 examples of what is "terribly wrong" and how it makes your life worse.

VIII. MORE TEACHING (10 MINUTES?)

Slide: What IS the real problem?
We are powerless over debt.

Slide: What is NOT the real problem?
Lack of understanding about how to use debt.
Not being a smart money manager.
Not being in control of spending.
Not being a smart borrower.
Not being a good/smart earner.

Slide: Unrecovered Debtors who earn high dollars can have debts with more zeros.

Slide: We are in the grip of a chronic, progressive illness: compulsive debting—a consuming need.

Slide: The problem is the compulsion—not the circumstances.
In the problem all that matters is my present self, my first thought. In the problem, delayed reward is a loss. In the problem, if you save then you can't spend immediately and therefore it's perceived as a loss.

Slide: What is the foundation of recovery? To stop incurring debt—one day at a time—
NO MATTER WHAT.
Understanding is the booby prize. Self-knowledge is another expression of self-control, not an admission of powerlessness.

Slide: How does recovery begin?
We admit we are powerless over debt—that our lives have become unmanageable. Not mis-managed—unmanageable.

Slide: We are afraid. Our fear feeds our denial about our actions and the consequences.

IX. MORE WRITING EXERCISES (3 MINUTES?)

Slide: List 5 examples of how you believe "I have to manage _____myself" and how it has made your life worse.

X. CONCLUSION STEP ONE

Slide: The truth can be painful AND it can bring hope. It works for others and it can work for us.
We (I) (You) are not different. We are the same. We admit. We recover. We recover together, not alone.

XI. NEW STEP STUDY MANUAL STEP ONE QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

XII. Q&A (10 MINUTES or to 5 minutes before the end of the hour)

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

(If you run out of questions it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 2

Step 2 PowerPoints <https://tinyurl.com/DASTEP2>

Step 2 PDF <https://tinyurl.com/DASTEP2pdf>

ZOOM HOSTS START RECORDING

I. STEP TWO INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: Came to believe that a power greater than ourselves could restore us to sanity

II. STEP TWO SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (10 MINUTES?)

Slide: The compulsion to live beyond our means is not about money; it is about compulsion.
DA 12 X 12 X 12

Slide: “Unmanageability is one thing, but insanity? Isn’t that just a little melodramatic?”
DA 12 X 12 X 12
The thing in us that recognizes we’re insane but thinks it can cause us to be sane is the insanity.

Slide: We are compulsive debtors. Sometimes we recognize we’re compulsive debtors, then think that we (the compulsive debtor) can cause ourselves to not be compulsive debtors

Slide: “We had repeated the same cycle thinking that somehow we would find a way to make debt work for us, and we had failed. Yet on we went, same old thinking, same old behaviors, same old results—in short, same old insanity. DA 12 X 12 X 12

IV. READ SIGNPOSTS:

<https://debtorsanonymous.org/download/twelve-signs-of-compulsive-debting/?wpdmdl=728>

V. MORE TEACHING (5 MINUTES?)

Slide: What is sanity? The peace of not being driven to debt compulsively and knowing that this peace is not of our own making.

Slide: We have lived in isolation, carrying the burden of wellness, joy, success on our own backs. Now we learn that we can’t do it alone. Transformation
The word transformation breaks down into TRANS (to cross, to transit, to change, beyond or above) and FORM (what’s true now.)

VI. WRITING EXERCISES (5 MINUTES?)

Slide: EXERCISE:

How do we come to believe?

List 5 possible thoughts, actions, observations that can support you in coming to believe that a Power greater than you can restore you to sanity?

Slide: Describe your ideal Higher power. What does your Higher Power do and say to you?

Or what will your Higher Power ideally do and say to you? What are the characteristics of your ideal Higher Power

VII. NEW STEP STUDY MANUAL STEP TWO QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

VIII. CONCLUSION

Slide: Do you believe this Higher Power can restore you to sanity?
Make that decision.

ZOOM HOSTS STOP RECORDING

IX. Q&A (however many minutes are left until 5 minutes before the end of the hour)

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

(If you run out of questions it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 3

PowerPoints Step 3 <https://tinyurl.com/DASTEP3>
PDFs Step 3 <https://tinyurl.com/DASTEP3pdf>

I. STEP THREE INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

JUST A REMINDER THAT As each session is only an hour, we request that you write down any questions that you have, or anything that you do not understand or need clarified and post it to the chat. Our Chat coordinator will collect them and give them to the chair secretary. We will try to answer as many questions as possible during the time allotted.

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ZOOM HOSTS START RECORDING

Slide: Made a decision to turn our will and our lives over to the care of God as we understood God.

II. STEP THREE SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP THREE CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (5 MINUTES?)

Slide: DECISION:
To consider the possibilities/the possible future paths and choose one over the other(s)

Slide: We are facing a dilemma. We are told that it is a spiritual solution, but belief in a Higher Power isn't enough.

Slide: In addition to the belief in a Higher Power, what does it take to release the compulsion to live beyond our means and replace it with a commitment to recovery?

Slide: Working the remaining 9 Steps, which gives us the ability to surrender to our HP.

IV. WRITING EXERCISES (5 MINUTES?)

Slide: WHAT DOES IT MEAN TO LIVE BEYOND OUR MEANS?
Write 5 ways you are living beyond your means.

V. MORE TEACHING (10 MINUTES?)

Slide: Are we giving up our independence? No
Step Three gives us our first true experience of spiritual independence.

Slide: Working the Tools only will make our lives better for awhile—before we start to slip and slide.

Slide: SIGNS OF SLIPPING AND SLIDING:
Paying bills late
Keeping a credit card “just in case”
Accepting a job without a contract
Shopping for sales for items not needed that went unused
Letting health coverage lapse
Getting a student loan

VI. MORE WRITING (3 minutes)

Slide: SIGNS OF SLIPPING AND SLIDING:
What are some other signs of slipping and sliding that you’ve seen in yourself or others?

VII. MORE TEACHING

Slide: “Neither self-knowledge or understanding of recovery will protect us from compulsion to live beyond our means.” DA 12 X 12 X 12

VIII. NEW STEP STUDY MANUAL STEP THREE QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

IX. CONCLUSION

Slide: In completing Step Three, we set our intention to recover, to quit trying to do it alone, to turn outside of ourselves for guidance in all our affairs. Each of us experiences this in our own unique way. There is no right or wrong experience.

ZOOM HOSTS STOP RECORDING

X. Q&A (10 MINUTES or to 5 minutes before the end of the hour)

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

If you choose to make this commitment through the 3rd Step Prayer, you will have entered into a new phase of recovery.

STEP THREE PRAYER:

Higher Power, I stand before you ready to be transformed. I place myself in your hands. Guide me on my recovery path. Remove my compulsive debting, my self-centered fear, and my own self will. May I shine to others as a beacon of your power. May I choose to remain on your path always.

DA International Step Study 2022
Workshop Format

(If you run out of questions it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 4

PowerPoints Step 4 <https://tinyurl.com/DASTEP4>
PDFs Step 4 <https://tinyurl.com/DASTEP4pdf>

ZOOM HOSTS START RECORDING

I. STEP FOUR INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: STEPS 4-7 (we'll be doing Step 7 tomorrow morning)

Appraisal

Admission

Readiness

Humility

Slide: STEP FOUR: Made a searching and fearless moral inventory of ourselves.

II. STEP FOUR SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP FOUR CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (15 MINUTES?)

Slide: "Avoiding Step Four generally means we are absorbed in self-centered fear. It is vital that we move forward" DA 12 X 12 X 12

Slide: "STEP FOUR is not an exercise in harsh self-judgement. It is a process of honest self-appraisal. We shine a light in all the corners of our compulsive debting and the emotional imbalance it thrives on, no matter how dark." DA 12 X 12 X 12

Slide: "How do we take the inventory? The method is important, but the guiding principles are even more important. These include honesty, thoroughness, humility, a focus on our own shortcomings, and connection to HP." DA 12 X 12 X 12

Slide: The DA 12 X 12 X 12 does not provide a method for doing the 4th Step inventory. It says to trust your sponsor on this.

Slide: From the AA 12 X 12:

We write about our desires for:

Financial security, Emotional security, Companionship, Sex, and an important place in society.

Slide: THE BASIC PROBLEM

What is the basic problem? An imbalance in our natural instincts. One or two desires become obsessions. Fear governs us. We attempt to control others. We impose

our instincts unreasonably on others. We become a battleground of instincts out of balance. We become set in conflict with ourselves and others

Slide: We debt to drown feelings of fear, frustration, depression.

Slide: We debt to escape the guilt of passion, then debt again to make more passion possible.

Slide: We debt to experience power and grandeur.

Slide: We wallow in the messy bog of self-loathing and guilt.

Slide: Debting alone is not the cause of our drift into imbalance. Solvency alone does not restore that balance

Slide: We lose all perspective and all genuine humility. This is pride in reverse.

Slide: In our 4th Step, we avoid blaming others. If all we can do is make it someone else's fault, we can't find peace.

Slide: Balance is important. We look for assets and liabilities

Slide: Those of us driven by self-pride are unconsciously blind to our liabilities and prone to self-justification, the make of excuses about conditions.

Slide: Conditions do not cause us to debt. We can change some outside conditions to better support our desires and goals. When we can't, we change ourselves to meet outside conditions.

Slide: We slowly learn that something has to be done about our vengeful resentments, self-pity, and unwarranted pride.

Slide: We learn that we beat ourselves with the club of anger we intend for others. Erratic emotions often victimize us.

Slide: Pride, greed, lust, anger, envy, sloth. Pride is the basic breeder of most human difficulties. All seven generate fear. Fear generates more defects of character.

Slide: "We saw that we needed to move forward, so move forward we did" DA 12X12X12

VI. CONCLUSION STEP FOUR QUESTIONS *from the new Step Study manual will be provided during the Sponsor Hour*

ZOOM HOSTS STOP RECORDING

V. Q&A 10 MINUTES or to 5 minutes before the end of the hour

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

(If you run out of questions it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 5

I. SPONSOR GROUP INTRODUCTION

We are now going to break out into small groups with 2 temporary sponsors per group, to work on the Step 4 questions.

If you have a sponsor and wish to work with them on these questions you may leave and come back in 1 hr.

GUIDELINES FOR PARTICIPATING IN BREAKOUT ROOMS:

**II. ZOOM HOST PUTS PARTICIPANTS INTO BREAKOUT ROOMS
[TIME?]**

ZOOM HOST AND CO HOST REMAIN TO ANSWER QUESTIONS AND PROBLEM SOLVE DURING THE HOUR.

III. PARTICIPANTS RETURN FROM BREAKOUT ROOMS AT

US EDT 1:55pm
UK 6:55pm
EU 7:55pm

US PDT 7:55pm
NZST 2:55pm
AEST 12:55 pm

US 1:55pm
UK 6:55pm
EU 7:55pm
10:25 PM IRDT

CET 1955
ART 2:55pm
ECT 12:55pm

It is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 6

PowerPoints Step 5 <https://tinyurl.com/DASTEP5>
Step 5 PDFs <https://tinyurl.com/DASTEP5pdf>

I. STEP FIVE INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

JUST A REMINDER THAT As each session is only an hour, we request that you write down any questions that you have, or anything that you do not understand or need clarified and post it to the chat. Our Chat coordinator will collect them and give them to the chair secretary. We will try to answer as many questions as possible during the time allotted.

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ZOOM HOSTS START RECORDING

SLIDE: Admitted to God, to ourselves and to another human being the exact nature of our wrongs.
Appraisal
Admission
Readiness
Humility

II. STEP FIVE SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP FIVE CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (5-10 MINUTES?)

Slide: We are not alone and these things are ready to be released. We had carried these things and painted ourselves in a corner of more and more isolation.
"Living beyond our means thrived on secrets, so we would stop keeping secrets."
DA 12x12x12

Slide: Who do we choose to share this with?
~Compassionate and trustworthy, forthright, yet nonjudgmental.
Sponsor or not sponsor? Clergy, spiritual counselor, psychotherapist? How do you decide? DA 12x12x12

Slide: As a person hearing the steps we make sure we have enough time and privacy.
Sponsor may give examples of their own life, careful not to have the experience be all

about them.

They may ask: "Start with three things you were never, ever going to tell anyone."

DA 12x12x12

Slide: Once we were finished with our sharing, we paused alone and reviewed everything, making sure we had been thorough. We may pick a place where we feel spiritually connected and sit in "found a way to bring the Fifth Step to conclusion." DA 12x12x12

V. NEW STEP STUDY MANUAL STEP FIVE QUESTIONS (5 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

VII. Q&A 5 MINUTES

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

HALFWAY THROUGH THE WORKSHOP / 30 MINUTES BEFORE THE END OF THE WORKSHOP

VIII. HOW TO DO THE 5TH STEP

You have options for doing your 5th Step. If you have a sponsor, you can take your 4th step answers to them. Maybe one of the Temporary Sponsors is willing to listen to your 5th Step - they would have indicated during your Sponsor Group Session. There is also a possibility to 'co-sponsor' with another person from this step study workshop. If you are willing to do that, please raise your hands.

[Wait while hands are being raised. This is an intuitive process where you pair people up from the Group. It should be lighthearted, fun, and easy. If you are not comfortable with this process, there is also an option to open the chat for 10 minutes (or whatever time is left before Step 6) and have people leave contact info and direct message each other).

OPTIONAL: BREAKOUT ROOMS FOR 5TH STEP WORK

(If there is time, it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 1 HOUR 7

PowerPoints Step 6 <https://tinyurl.com/DASTEP6>

PDFs Step 6 <https://tinyurl.com/DASTEP6pdf>

ZOOM HOSTS START RECORDING

I. STEP SIX INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: Were entirely ready to have God remove all these defects of character.

Appraisal

Admission

Readiness

Humility

II. STEP SIX SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP SIX CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (15 MINUTES?)

Slide: Why a separate step for becoming ready?"

It is an invitation to begin to surrender our stubbornness, self-pity, and self-centered fear and replace these with willingness.

Slide: Honesty means saying what is true about ourselves and our lives.

Open-minded requires us to look beyond our own limited views and seek "the collective wisdom of recovery."

Willingness means follow that wisdom and embrace what works

Slide: "In compulsive debting, our focus was on giving in to old patterns that harmed us; in recovery, it was on undertaking positive actions." DA12X12x12

Slide: We were ready to try something new.

Once we reached this place we were close to completing six.

We would be different, and this was no longer scary.

Slide: This place we were in —this place of keen consciousness and readiness—was a place of extraordinary spiritual connection." DA 12 X 12 X 12

Slide: We were going from "imprisonment of compulsive debting to the freedom of recovery, hand in hand with DA and a Power greater than ourselves." DA 12x12x12

VI. NEW STEP STUDY MANUAL STEP SIX QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

Slide: ARE YOU READY AND WILLING TO ALLOW YOUR HIGHER POWER TO REMOVE YOUR SHORTCOMINGS?

ZOOM HOSTS STOP RECORDING

V. STEP SIX PRAYER

Dear God,

I am ready for your help in removing from me the defects of character which I now realize are an obstacle to my recovery. Help me to continue being honest with myself and guide me towards spiritual, emotional, and physical health.

VI. Q&A 10 MINUTES or to 5 minutes before the end of the hour.

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

VII. SERENITY PRAYER

God, Grant me the Serenity, To accept the things I cannot change, The Courage to change the things I can, And the Wisdom to know the difference.

V. THIS CONCLUDES THE FIRST DAY OF THE WORKSHOP.

WE'LL RETURN TOMORROW AT:

US 3pm
NZ 10am
Sydney 8am
Seoul 7am
US 9am
UK 2pm
EU 3pm
5:30:00 PM IRDT
CET 1500
ART 10:00am
ECT 8:00am
EET 09:00-10:00
MSK 10:00-11:00
NOVT 14:00-15:00

DAY 2, HOUR 1

Step 7 PowerPoints <https://tinyurl.com/DASep7ppx>
Step 7 PDFs <https://tinyurl.com/DASTE7pdf>

I. Opening and Serenity Prayer

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Welcome back to DAY 2 of the first ever **DA International Step Study!** We are glad you are here. Just a reminder that Your participation is helping to create an event happening around the globe this weekend! The Pacific Workshop is being presented by Australia DA Intergroup, the Northwest DA Intergroup, with DA members from New Zealand and South Korea. The Atlantic Workshop is being presented by Europe, Middle Eastern, Africa Intergroup, the New York Intergroup, Capitol Area DA Intergroup, and Central and Eastern Canada DA Intergroup. The Spanish Language Workshop is being presented by Latin America and Spain DA Intergroup. The Russian Language Workshop is being presented by Russia DA Intergroup with DA members from Ukraine.

Let us start with the **Serenity Prayer.**

God, Grant me the Serenity, To accept the things I cannot change, The Courage to change the things I can, And the Wisdom to know the difference.

II. Intro

Today we'll continue our Step Study beginning with Step 7 this hour and Step 8th the next hour. Following step 8, we'll break into Sponsor Groups for working on your and 8th/9th steps! If you already have a sponsor, you may take that time to connect with them about your stepwork. Otherwise, you will be added into breakout rooms of small groups with two temporary sponsors each.

Don't expect to complete all twelve steps perfectly this weekend, but if you attend all the sessions with an open mind, willingly participate in the exercises and the sponsor groups, or connect with your own sponsor, you will notice a definite spiritual change.

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The speakers and chairs have agreed to be audio recorded. These recordings will be available after the event, along with the Powerpoints, for any DA member to have access to this Step Study and to allow for translation into other languages.

ZOOM HOSTS START RECORDING

IV. STEP SEVEN INTRODUCTION

Appraisal
Admission
Readiness

Humility

Slide: Humbly asked Him to remove our shortcomings.

V. STEP SEVEN SPEAKER (10 MINUTES)

Our Speaker for this step is _____(name) from (Location)
How would you like your time?

VI. STEP SEVEN CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (20 MINUTES?)

Slide: Change happens--sometimes quickly, sometimes slowly. Each person has a different experience with change and its effects.

Its effect is profound, and yet subtle.

Slide: We need just one characteristic; humility."

All of the steps teach us some measure of humility.

"Steps four and five, we acknowledge troubles were of our own making."

Slide: HUMILITY: "humble", but also as "grounded", or "from the earth", since it derives in turns from HUMUS (earth)

Slide: Humility is defined as, "A quality by which a person considering his own defects has a humble opinion of himself and willingly submits himself to God and to others for God's sake.

Slide: Step Seven: the real focus is on humility and its importance.

Humility is different than humiliation.

Humiliation is identified with shame, remorse, and a negative sense of self-worth. We cannot be stuck in humiliation and move forward.

Slide: Humility may include modesty, unpretentiousness, teachability.

"Let go and let God"

Humility--characterized as desire to seek and do the will of our Higher Power

Slide: Focus off what we wanted and placed on what we were willing to do.

"In Step Seven we were offered the opportunity to release our fear and embrace humility, and to embrace our Higher Power's will for us."

Slide: "For most of us Step Seven was followed by many gifts. We felt ourselves connected to an abundant source of strength. We had less fear and more peace. We could be honest with and compassionate toward our fellow human beings."

DA12x12x12

Poem on the wall in Dr. Bob's office in his home in Ohio:

Slide: HUMILITY

Perpetual quietness of heart.
It is to have no trouble.
It is never to be fretted or vexed, irritable or sore;
To wonder at nothing that is done to me,
To feel nothing that is done against me.
It is to be at rest when nobody praises me.
When I am blamed or despised,
It is to have a blessed home in myself
Where I can go and shut the door
And kneel to my Father in secret
And be at peace, (cont.)
As in a deep sea of calmness
When all around and about is seeming trouble.
From Dr. Bob's office

Slide: When we were ready we asked God to remove our shortcomings. We took a quiet moment and used prayer.

"Higher Power, I stand ready to carry your message to others. Remove from me the shortcomings and fears holding me back. Help me be who you would have me be. May I choose to remain on our path always."

Slide: We paused again for reflection and noted how far we had come in just a short time.

VII. NEW STEP STUDY MANUAL STEP SEVEN QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

VIII. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

STEP SEVEN PRAYER

Higher Power, I stand ready to carry your message to others. Remove from me the shortcomings and fears holding me back. Help me be who you would have me be. May I choose to remain on our path always."

(If you run out of questions it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

ONWARD!

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 2

Step 8 PowerPoints <https://tinyurl.com/DASstep8ppx>
Step 8 PDFs <https://tinyurl.com/DASTEP8pdf>

ZOOM HOSTS START RECORDING

I. STEP EIGHT INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: STEPS 8-9

Naming
Mending

II. STEP EIGHT SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP EIGHT CHAIR AND SPEAKER FACILITATION WITH POWER POINTS

Slide: Made a list of all persons we have harmed and became willing to make amends to them all.

IV. WRITING EXERCISES (5 MINUTES for all the questions below?)

Slide: Two challenges:

Can we be unwaveringly honest about the harms our compulsive debting has caused?
Can we be willing to make amends to EVERYONE harmed?

Slide: What are harms?

Physical or mental damage or trauma, something that causes something or someone to be broken, made less valuable or successful; emotional harms

Slide: What are some harms we've done regarding our own financial life?

Slide: What are some harms we've done to the financial lives of others?

V. STEP EIGHT CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (15 MINUTES?)

Slide: We often begin amends with our first PRG—before we've even finished the Steps.

Slide: HARMS TO SELF AND FAMILY:

Not admitting I didn't know about money

Not admitting I didn't know how to fund our retirement (pretending I knew)

Pretending I understood debt.

Not saving money.

"Live for today, don't worry about tomorrow"

External locus of control: expecting my parents to fund my life/retirement.

Spending like a drunken sailor.
Not thinking through major expenditures.
Being a know-it-all who knew little or nothing.
Forcing myself to live with the constant underlying fear of an impoverished future.

Slide: FINANCIAL HARMS TO OTHERS

Thief
Borrowed and failed to return
Borrowed 2 cars and failed to return (GTA?)
Bad checks
Bad employee.

Slide: HARMS

Thinking that someone else would take care of me in the future.
Spending everything I earned or received.
Bounced checks
Using credit cards—debting my future.
Not having any plan at all. Vague and Vague
Lending money to debtors

Slide: FEARS

In Step 8 we often fear making amends, but Step 8 is not about making amends, but rather with the need and the willingness to make amends. We stay in the present and focus on what's in front of us. We can release fear to HP.

Slide: Thoroughness is important.

We are likely to put people from our Step 4 resentment list onto our amends list. If our compulsive debting brought them material or emotional harm, we include them on the list.

Slide: STEP 8 HARMS

Selfish and self-pitying
Demanding to be taken care of
Demanding that exceptions be made for us
Borrowing and failing to repay
Making financial promises and breaking them
Stealing—for self-use or sales

Slide: Living with others and not paying rent

Expecting others to rescue us financially
Paying bills late
Lied on credit applications
Demanding to be let off the hook for unpaid debts
Hiding from creditors
Failing to open mail/answer calls
Failing to pay taxes

Slide: WHAT ISN'T ON THE LIST?

Blaming others
Harms we thought were done to us

Slide: When we get stuck in unwilling, we quickly find it harder to maintain serenity and easier to get into conflict with others.
We try to control people and institutions

Slide: BECOMING WILLING

How do we get unstuck? Return to the 7th Step Prayer often. We can pray for willingness. We may find ourselves learning to forgive ourselves and others.

"Higher Power, I stand ready to carry your message to others. Remove from me the shortcomings and fears holding me back. Help me be who you would have me be. May I chose to remain on our path always."

Slide: Check in with your sponsor or PRG often during the 8th Step. They will usually understand that there is a lightness and humor in this when, to us, all feels heavy.

Slide: Get ready and willing to make amends, forgive yourself, forgive others, and pray for continue willingness! STEP 8 opens new possibilities for living a life of love rather than a life of fear.

VI. NEW STEP STUDY MANUAL STEP EIGHT QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

VII. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

VIII. CONCLUSION

STEP EIGHT PRAYERS

Higher Power, I stand ready to carry your message to others. Remove from me the shortcomings and fears holding me back. Help me be who you would have me be. May I choose to remain on our path always.

Intuitive Source, I ask your help in making my list of all those I have harmed and I will include myself. I will take responsibility for my mistakes, and be forgiving.
Grant me the willingness to begin my restitution, restoration, and recovery.

(If you run out of questions or have extra time, it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 3

I. SPONSOR GROUP INTRODUCTION

We are now going to break out into small groups with 2 temporary sponsors per group, to work on the Step 4 questions.

If you have a sponsor and wish to work with them on these questions you may leave and come back in 1 hr.

ZOOM HOST PUTS PARTICIPANTS INTO BREAKOUT ROOMS

[TIME?]

ZOOM HOST AND COHOST REMAIN TO ANSWER QUESTIONS AND TROUBLE SHOOT DURING THE HOUR.

III. PARTICIPANTS RETURN FROM BREAKOUT ROOMS 5-10 minutes BEFORE

US 5:55pm
NZ 12:55pm
Sydney 10:55am
Seoul 9:55am

US 11:55am
UK 4:55pm
EU 5:55pm
8:25 PM IRDT

CET 1755
ART 12:55pm
ECT 10:55am

EET 11:55
MSK 12:55
NOVT 16:55

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 4

Step 9 PowerPoints <https://tinyurl.com/DASStep9ppx>

Step 9 PDFs <https://tinyurl.com/DASTE9pdf>

I. STEP NINE INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____[Country, Intergroup, Meeting]

JUST A REMINDER THAT As each session is only an hour, we request that you write down any questions that you have, or anything that you do not understand or need clarified and post it to the chat. Our Chat coordinator will collect them and give them to the chair secretary. We will try to answer as many questions as possible during the time allotted.

Please keep yourself muted when not speaking. If you choose, you can change your name to remain anonymous. This is an active participation workshop. **Please keep your video ON** unless you are eating or moving around as lots of movement in your video can be distracting.

ZOOM HOSTS START RECORDING

Slide: Made direct amends to such people wherever possible, except when to do so would injure them or others
With the guidance of HP and our sponsor we undertake the process of making amends.

II. STEP NINE SPEAKER (10 MINUTES)

Our Speaker for this step is _____(name) from (Location)
How would you like your time?

III. CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (20 MINUTES?)

Slide: We address any fears of rejection, indifference, or disastrous consequences and let go of those fears/turn them over to HP. We acknowledge the self-centeredness of blame and shame.

Slide: Do all amends go well? Not always. The Step reads "...whenever possible..."
Sometimes others aren't ready. The best we can do is apologize and move on (and maybe write a letter (that we don't deliver.)

Slide: Like the other eleven Steps, Step Nine is designed to move us from preoccupation with ourselves to willingness, humility, and service. This is where we come fully into a life lived by recovery principles

Slide: We keep our focus on action, not outcomes.

Slide: STEP 9 THE ACTUAL AMENDS
We rely on the collective experience of other members and our sponsor to

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determine the specific amends for each harm.

- Slide: We are clear and specific in how we amend our unpaid debts, our broken promises, our meaningless apologies, and the emotional wreckage we left in our wake. We acknowledge the specific harms done and our actions to set them right.
- Slide: We give those we harmed ample opportunity to say what they need to say to us and we LISTEN.
We speak with honesty and humility and make realistic commitments rather than vague promises. We commit to not incurring any new debt.
- Slide: We do not apologize again and again. Our willingness and action speak for themselves
- Slide: We do not control how others respond!!! No matter how they respond, we find it essential to not become defensive. We listen respectfully and acknowledge any underlying pain they have experienced regarding our offenses.
- Slide: If the amendeed asks for a specific behavior change, we agree to bring it up with our sponsor—not promise on the spot to be different.
- Slide: Will all amendeeds be willing to listen? NO! In that case, tell your sponsor and turn it over to HP.
- Slide: In no case do we make amends at someone else's expense. If we may cause harm to anyone, we keep silent.
- Slide: What if we broke laws? Talk to your sponsor. There may be ways to make direct amends without incriminating yourself or others
- Slide: What if we can no longer communicate with someone? We can write letters that are never mailed and say prayers that acknowledge our harms.
- Slide: Sometimes we can make donations or do charitable work if it isn't possible to repay debts.
- Slide: Our 9th Step success is not determined by responses, but rather by our commitment and actions in fulfilling these amends. The outcomes lay with a Higher Power.
- Slide: By this point of our recovery, we are no longer in a downward spiral, we are spiraling up:
~from anger to acceptance
~from selfishness to willingness
~from deception to honesty
~from grandiosity to humility
~from fear to faith
- Slide: By this point in our recovery we can allow Higher Power to guide us. We can move from self-centeredness to acting from love and gratitude.
- Slide: In thoroughly making our amends, in continuing to work in recovery one day at a time, we are freed from living in compulsion and, maybe for the first time, we know freedom.

IV. NEW STEP STUDY MANUAL STEP NINE QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

V. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

VI. CONCLUSION

Slide: **ONWARD!!!**

(If you run out of questions or have extra time, it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 5

Step 10 PowerPoints <https://tinyurl.com/DASStep10ppx>
Step 10 PDFs <https://tinyurl.com/DASTE10pdf>

ZOOM HOSTS START RECORDING

I. STEP TEN INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: Continued to take personal inventory and when we were wrong promptly admitted it.

II. STEP TEN SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. STEP TEN CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (20 MINUTES?)

Slide: "In recovery in Debtors Anonymous, we live in reality, where we either keep movin forward or drift into relapse. Step Ten is a vital part of remaining FREE from new debt and living useful and meaningful lives." DA 12 X 12 X 12

Slide: "At the end of each day, we have an opportunity to review and correct our wrongs and to be willing to strive to do better tomorrow."

Slide: "We express gratitude for the blessings we have received and for one more day without debting."

Slide: "We start the day with a renewed commitment to practice tolerance and love for our fellows, to continue to make progress despite our imperfections."

Slide: We are repeaters as human beings. We often repeat the poor habits that we learned as children or debting adults, and need to change those habits of repetition for our new life as free recovering people.

Slide: "We have learned that pain comes before serenity and that we no longer have to run from pain: we can face it and make things right". DA 12 X 12 X 12

Slide: When larger issues arise in our lives, bringing anxiety, hurt or confusion, we learn from taking inventory specific to these issues. They may be personal relationships, business relationships, livelihood or an emotionally charged concern from the past that was not fully resolved in Steps Four through Nine. We can use the tools when these issues come up.

Slide: "Whatever it takes us, this in-depth inventory on a specific issue can go a long way

toward preventing vagueness and relapse. By taking personal inventory and making ongoing amends, we experience the same liberation in emotional and spiritual terms. Step Ten make it possible for us to be fully alive in the present. We then have that much more experience, strength and hope to share with other compulsive debtors.”

IV. NEW STEP STUDY MANUAL STEP TEN QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

V. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

(If you run out of questions or have extra time, it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 6

Step 11 Power Points <https://tinyurl.com/DASStep11ppx>

Step 11 PDFs <https://tinyurl.com/DASTEPI1pdf>

I. STEP ELEVEN INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____[Country, Intergroup, Meeting]

JUST A REMINDER THAT As each session is only an hour, we request that you write down any questions that you have, or anything that you do not understand or need clarified and post it to the chat. Our Chat coordinator will collect them and give them to the chair secretary. We will try to answer as many questions as possible during the time allotted.

Please keep yourself muted when not speaking. If you choose, you can change your name to remain anonymous. This is an active participation workshop. **Please keep your video ON** unless you are eating or moving around as lots of movement in your video can be distracting.

ZOOM HOSTS START RECORDING

II. STEP ELEVEN SPEAKER (10 MINUTES)

Our Speaker for this step is _____(name) from (Location)
How would you like your time?

III. STEP ELEVEN CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (5 MINUTES?)

Slide: A Spiritual Solution

This is the step where we get to expand our spiritual life by fine tuning our conscious contact with our Higher Power and ourselves.

IV. WRITING EXERCISES (5 MINUTES?)

Slide: Higher Power

What does your HP look like and feel like?

IV. CONTINUED CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (15 MINUTES?)

Slide: In Step Three we made a decision to turn our will and our life over to a spiritual power outside of ourselves and took the remaining steps with that strength and guidance. We now become ready to enlarge that decision. How?

Slide: Prayer and Meditation are the first two suggestions.

“It is common among DA members to describe prayer as talking to God while describing meditation as listening for God.”

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- Slide: “Prayer and meditation strengthen our ability to live life on its own terms, and to meet difficult circumstances with serenity, humility, and responsible action. “
- Slide: DOUBT
Is it normal to have doubt?
Yes.
We may have asked to get out of debt, be able to save, not bounce checks, be able to pay our personal or professional debts and not felt heard.
- Slide: PRAYER
“In DA, as this Step suggests, we find a new understanding of the kind of prayer that makes requests of the God of our understanding.
- Step Eleven incorporates a specific suggestion: that we pray only to know our Higher Power’s will for us and the strength needed to carry it out.”
- Slide: Instead of asking or demanding, or insisting, “we humbly seek to know what right actions to engage in—what God’s will is for us today—and we leave the outcomes alone.”
- Slide: There are other kinds of prayers:
gratitude
commitment to recovery
strength for humility and compassion.
- Slide: REMINDERS
Gratitude lightens our hearts and reminds us of all that is good in our lives.
Commitment to recovery reminds us to seek support—we can’t do this alone.
- Slide: Prayers for humility and compassion remind us to look beyond ourselves.
In conflict, we are reminded to pray for the other’s health, prosperity, and happiness, and for us to let go of their problems and their recovery.
- Slide: We follow our prayers with:
“May I do your will, not mine, always.”
It reminds us that we don’t always know what’s best for us.
- Slide: MEDITATION
“In its simplest and most profound form, meditation is stillness of mind and spirit that allows us to be conscious of our Higher Power’s wisdom.”
- Slide: What are some ways we can listen?
Alone or in groups, a guided meditation or a recording, or silence
- Slide: What are some ways we can listen?
We can practice moving meditations: walking, running, yoga, tai chi, simple mindfulness. We can do this morning, noon, night, anytime that is suited to our life style. Like a spending plan, it will often change with time and circumstance.
- Slide: “However, as is often noted in recovery, simple is not the same as easy.”

It just takes time and practice.

Slide: “Cultivating conscious contact through prayer and meditation is a way of maturing in the DA recovery program.”

Slide: We come to know that our source is our Higher Power and to trust and accept this. We get out of the way of our HP and not take credit or blame when our lives begin to grow in abundance and freedom.

V. NEW STEP STUDY MANUAL STEP ELEVEN QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

VI. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answer.

(If you run out of questions or have extra time, it is ok to give participants a short break before the next step. It allows for the next group of volunteers to take their places.)

Please give 5 minutes to transition to the new group leading the next hour.

DAY 2 HOUR 7

Step 12 PowerPoints <https://tinyurl.com/DAsstep12ppx>
Step 12 PDFs <https://tinyurl.com/DASTE12pdf>

ZOOM HOSTS START RECORDING

I. STEP TWELVE INTRODUCTION

Hello, my name is _____ and I am a compulsive debtor. This hour is hosted by _____ [Country, Intergroup, Meeting]

Slide: 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.

II. STEP TWELVE SPEAKER (10 MINUTES)

Our Speaker for this step is _____ (name) from (Location)
How would you like your time?

III. CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (10 MINUTES?)

Slide: When looking back we asked ourselves, who were we and what were we relying on before DA?
Who was our Higher Power?

Slide: STEP 12 EXPERIENCE, STRENGTH AND HOPE
Who or what was my Higher Power?
Other people
Credit cards (Master Card)
Control
Vagueness
Food
Fear

Slide: STEP 12 EXPERIENCE, STRENGTH AND HOPE
Who or what was my Higher Power?
The pursuit of more
Trying to prove I was smart
Trying to prove I could do it myself
Trying to prove I was good
Excuses
Blame
EMERGENCIES!

Slide: "Many of us came to DA for financial advice; we did not expect to find a spiritual solution."

Slide: Temporary relief can be found through the tools and the fellowship but lasting recovery only comes with working the Twelve Steps

IV. WRITING EXERCISE (5 MINUTES?)

Slide: What were you and your life like before DA?

Slide: What are you and your life like now in DA?

V. CHAIR AND SPEAKER FACILITATION WITH POWER POINTS (10 MINUTES?)

Slide: How did these changes happen?

“They happened through spiritual practice.”

“We were transformed. We found a new way to live.”

Slide: How do we keep what we have in the way of our spiritual awakening?

“Recovery, like all spiritual growth, is an ongoing process. An essential component of it is reaching out to others; when we are focused on trying to help someone else, we are not obsessively focused on ourselves.”

Slide: How do we carry the message?

“Attempting to carry the message is not an afterthought: it is essential to living a life free of compulsive debting.”

Slide: Carrying the message inside DA:

Meetings; sharing, describing, listening

PRGs and PRMs

Sponsorship

Intergroup and World Service

Service, Service, and Service!!!

Slide: How do we carry the message Outside DA?

“We keep our eyes and ears open for chances to share about the miracle of our beloved Fellowship.”

Slide: How do we carry the message Outside DA?

We practice the principles of the program in all our affairs

Slide: What Principles?

Step One: Honesty

Two: Hope and Faith

Three: Acceptance of and Surrender to HP

Slide: What Principles?

Four and Five: Honesty and Courage

Six and Seven: Humility and Self-acceptance

Slide: What Principles?

Eight and Nine: Forgiveness, Freedom, Integrity

Ten: Perseverance, Continued Gratitude and Honesty

Slide: What Principles?

Eleven: Openness and Spirituality

Slide: What Principles?
Twelve: Service
“DA’s greatest gift and best kept secret”

Slide: What Principles?
We practice in our family, social, professional, financial lives, anywhere we interact with our fellow human beings.”

Slide: “I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.” (Responsibility Pledge)

Slide: SPONSORSHIP

VI. NEW STEP STUDY MANUAL STEP ELEVEN QUESTIONS (10 MINUTES?)

During this time the chair and the speaker can choose 1 or 2 questions from the Step Study manual for discussion.

ZOOM HOSTS STOP RECORDING

VII. Q&A 10 MINUTES?

Please submit your questions in the chat, and the chat monitor will give as many as time allows to the Chair/Secretary to answers

VIII. CONCLUSION

Slide: Welcome to Serenity, Grace, and Freedom.
Thank you for joining us!

THIS CONCLUDES THE WORKSHOP.

The Speaker Recordings and Powerpoints will be available on line within the next week. We will email you the link at the email you registered under when they are up on the site.

SERENITY PRAYER *God, Grant me the Serenity, To accept the things I cannot change, The Courage to change the things I can, And the Wisdom to know the difference.*