

SATURDAY MORNING DEBTORS ANONYMOUS MEETING MEETING FORMAT

1. We welcome you to the Saturday morning Debtors Anonymous meeting and hope you will find in this fellowship the help and friendship we have been privileged to enjoy. My name is _____ and I will be the secretary today.
2. Please join me in a moment of silence, followed by 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.**

3. Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles. The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees. Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.
4. Secretary Announcements:
 - Please silence cell phones and other electronic devices, and do not use them during the meeting.
 - No food or snacks are allowed in this room during the meeting, however, you are welcome to bring beverages. Restrooms are located opposite this room.
 - DA literature is available on the literature table. Please pay separately in the envelope marked "Literature." The meeting list, telephone list, and Newcomer's Packet are free.
 - There are no dues or fees in DA, but we do purchase our own supplies and literature, and we make quarterly donations to our local Intergroup, the General Service office of DA, and Mercy Hospital. Contributions are voluntary and a container will be passed among you during the meeting. A second container will be passed to collect funds for the purpose of

sending our General Service Representative to the DA **World Service** conference. If this is your first meeting, please do not contribute, this is our gift to you.

- Our business meeting is held on the 4th Saturday of the month, immediately following the regular meeting.

5. Are there any DA-related announcements?

6. Will someone read **The Twelve Steps**. Please say your first name before reading.

7. Will someone please read their choice of either the **Twelve Signs** or **The Fifteen Questions**.

8. The **Tools of Debtors Anonymous** are:

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|------------------------------------|------------------------|
| ▪ Meetings | ▪ Telephone/Internet |
| ▪ Record Maintenance | ▪ AA and DA Literature |
| ▪ Sponsorship | ▪ Awareness |
| ▪ Pressure Relief Groups/ Meetings | ▪ Business Meetings |
| ▪ Spending Plan | ▪ Service |
| ▪ Action Plan | ▪ Anonymity |

9. Not to embarrass you, but to get to know you better, if this is your first, second, or third meeting of DA, please introduce yourself by your first name only. [*Pause for names*] A free Newcomer's Packet is available on the literature table.

[If there are newcomers, read the following; if not, skip this paragraph.]

A Word to Newcomers: 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 to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not 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 **joy, clarity, and serenity** that we have found in Debtors Anonymous.

Now let's introduce the rest of the group. [*Give your name and indicate others to do the same, going around the table.*]

10. We celebrate DA birthdays on the last Saturday of the month. We consider time in program as your birthday since “the only requirement for membership is a desire to stop incurring unsecured debt.” If you are celebrating a DA birthday of 30, 60 or 90 days, or a year or more, and would like to receive a chip, please see our birthday person. [*The birthday person now gives out chips.*]

11. Do the following, depending on the week in the month [*when reading, read until finished or 11:30, whichever comes first*]:

1st week **Step Study in DA Triple 12:** *Read step corresponding to that month.*

2nd week **Visions:** In Debtors Anonymous, vision may be thought of as the ability to form a clear and specific picture of what we want to do in life, what we want to obtain, create, achieve or accomplish. It's knowing where we're going. Our vision is our mission, our dream, and our goals—as they have been revealed to us by a Higher Power. One DA member's vision may be to paint a portrait or write a book, while another's may be to have a family, or live in a house surrounded by trees. Each person's vision is entirely unique and yet all serve the common goal. At this time we will have a 10-minute meditation on our visions.

[Ask someone to read the Visions prayer, and someone to be the timer; post the meditation sign outside the door and turn the lights down.]

3rd week **Literature:** *Group consensus on what to read: a story from A Currency of Hope or a DA pamphlet (pick 3 from literature table to choose from).*

4th week **Speaker:** *(10 – 15 minutes)*

5th week **Traditions in DA Triple 12:** *Read tradition corresponding to that month.*

12. Before we open the meeting for sharing, I would like to mention that there may be many people who wish to speak today.

(If there are 9 or more people) Sharing is limited to 3 minutes per person. We use a timer that is set to go off at 2 minutes, so you may wrap up your share in 1 minute.

(If there are 8 or less people) Sharing is limited to 4 minutes per person. We use a timer that is set to go off at 3 minutes, so you may wrap up your share in 1 minute.

Will someone please volunteer to be our timekeeper?

Will someone please read **The DA Focus and Crosstalk Statement**.

We will stop the sharing at 11:40 to allow time for newcomers to speak, if they want to but haven't already done so. Sharing will then continue until 11:55. The meeting is now open for sharing.

13.(At **11:30**) Pass the **Meeting Sign-in Sheet** and the **7th Tradition basket**.

14.(At **11:40**) This is the time we set aside for newcomers to speak, if they want to.

15. (At **11:55**) Thanks everyone for sharing and listening.

16.Will someone please read **The 12 Promises of DA**.

17.I will now pass around **The Affirmations**. Please read one affirmation and pass them along.

18.(Distribute prayer sheets) In closing, the opinions expressed here today are strictly those of the individuals who gave them. The things you have heard were spoken in confidence and should be treated as confidential. If you try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems.

Will all who care to please join us in the final reading.