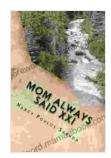
# Mom Always Said: A Comprehensive Guide to Debtors Anonymous



#### Mom Always Said XXI by Debtors Anonymous

Language : English : 706 KB File size Text-to-Speech : Enabled Screen Reader : Supported Enhanced typesetting: Enabled Word Wise : Enabled Print length : 10 pages Lending : Enabled



If you're struggling with compulsive spending or other financial problems, you're not alone. Millions of people around the world are facing similar challenges. And while there is no one-size-fits-all solution, Debtors Anonymous (DA) can be a helpful resource for many people.

DA is a 12-step program that is modeled after Alcoholics Anonymous (AA). It was founded in 1951 by a group of people who were struggling with compulsive spending. DA's goal is to help people achieve financial recovery by providing a supportive environment where they can share their experiences, learn from others, and work towards a better future.

#### The 12 Steps of Debtors Anonymous

The 12 steps of DA are as follows:

- 1. We admitted we were powerless over compulsive spending and that our lives had become unmanageable.
- 2. We came to believe that a Power greater than ourselves could restore us to sanity.
- 3. We made a decision to turn our will and our lives over to the care of God as we understood Him.
- 4. We made a searching and fearless moral inventory of ourselves.
- 5. We admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
- 6. We were entirely ready to have God remove all these defects of character.
- 7. We humbly asked Him to remove our shortcomings.
- 8. We made a list of all persons we had harmed, and became willing to make amends to them all.
- 9. We made direct amends to such people wherever possible, except when to do so would injure them or others.
- 10. We continued to take personal inventory and when we were wrong promptly admitted it.
- 11. We sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His 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 compulsive spenders and to practice these principles in all our affairs.

#### The Benefits of Debtors Anonymous

There are many benefits to participating in DA, including:

- A supportive environment. DA meetings are a safe and supportive environment where you can share your experiences, learn from others, and work towards a better future.
- Accountability. DA members are held accountable for their actions, which can help to prevent relapse.
- Spiritual growth. DA is a spiritual program that can help you to develop a closer relationship with your Higher Power.
- Financial recovery. DA can help you to develop a plan for financial recovery and to achieve your financial goals.

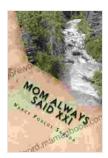
#### **How to Get Started with Debtors Anonymous**

If you're interested in learning more about DA, you can visit the DA website or attend a local meeting. DA meetings are held all over the world, and there are meetings for people of all ages, backgrounds, and financial situations.

To find a meeting near you, you can use the DA meeting finder. Once you've found a meeting, you can simply show up and introduce yourself. You don't need to share anything about yourself if you don't want to, and you can leave at any time.

Debtors Anonymous can be a helpful resource for people who are struggling with compulsive spending or other financial problems. DA provides a supportive environment where people can share their experiences, learn from others, and work towards a better future.

If you're interested in learning more about DA, you can visit the DA website or attend a local meeting. DA meetings are free to attend, and you don't need to be a member to participate.



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★ ★ ★ ★ ★ 5 out of 5

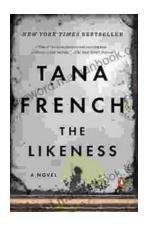
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