

Saturday NEW HOPE
DA Meeting Format
(Updated: September 20, 2025)

(Comment to chair)

“Please do NOT use anyone’s last name” to comply with the 12th Tradition

**1. Opening (Please start the meeting promptly by 10:00 am & close @ 11:00 am):
We end at 11am on Business Meeting Days also.**

Hello, my name is (first name only) and I am a debtor. Welcome to the New Hope East Valley Meeting of Debtors Anonymous. We have developed a “hybrid” where we are meeting In-Person @ St Matthew United Methodist Church, Mesa, AZ as well as on the phone and online using ZOOM.

*In order to better utilize this hybrid format, please, EVERYONE, PLEASE **Mute** your Zoom when you are not sharing.*

2. Serenity Prayer

After a moment of silence for the compulsive debtor who still suffers, please join me in opening with the Serenity Prayer:

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.

3. Preamble and Inclusivity Statement

Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debting. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions as explained in our 7th Tradition. D.A. is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.

Whatever your story, you are welcome in Debtors Anonymous. In D.A., we celebrate

the rich, diverse experiences of people of all identities. We embrace members of any race, ethnicity, nationality, gender, sexual orientation, age, physical or mental ability, socio-economic status, religious, spiritual, or philosophical expression, or any other trait. Our various experiences benefit our recovery, so we encourage all members to value differences and actively participate in making D.A. an inclusive fellowship. Together, we create accessible and welcoming spaces for anyone with the desire to stop incurring debt, so that we may all recover one day at a time.

Readings

Would someone please read the 12 Steps of Debtors Anonymous?

Would someone please read the Tradition of the month and the 12th Tradition?

Would someone please read the Twelve Signs of Compulsive Debting?

4. A Word to Newcomers

(If there is a newcomer, we can take a group conscience as to whether we run the regularly scheduled meeting or a First Step Meeting.)

Are there any newcomers here to today? (if so please read the following or skip to 5)

If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place and we can help you. It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers and absorb the D.A. concepts. If you then think D.A. is for you, you can arrange to have your first pressure relief meeting.”

Please note you can add yourself to the contact list if you wish by sharing after the meeting close or putting your name and number in the CHAT. We will ask for group volunteers to talk to newcomers after the meeting.

There are also many resources available to view or download online via the National DA Website under the literature page.

5. Introductions

Will each member introduce themselves by first name and the date they first started D.A. and state one brief positive step they made regarding the DA program in the past week. If you choose not to share please state your name and simply pass. Out of respect for the other members present please limit your introduction to 1 minute or less. The timer will signal when your one minute is up.

(Comment to Chair: Announce the mute and unmute and remind people if it gets noisy.)

Please identify if you are available for the following by raising your hand:

- DA Sponsor — Solvency of no less than 6 months and have worked at least Steps 1 to 3 with a sponsor.
- Pressure Relief Group Meetings — Members who have a minimum of 3 months solvency.
- DA Buddy — Someone a member can reach out to — Members who are willing to share their experience, strength and hope with another member. ”

6. Meeting Focus (Time will be approximately 10:15 a.m.)

If there is a newcomer to DA we can run the meeting as a First Step meeting. We read from Step 1 and share our experience, strength and hope.

Cross-Talk Statement: In D.A. we do not engage in cross-talk. This includes members interrupting or directly addressing another sharer.

1st Week - Reading from the "Currency of Hope". Start where we left off and share our experience, strength and hope around what was read. Please keep your share to 2 minutes or less.

2nd Week - Step Meeting. Reading from the “12 Steps, 12 Trads, & 12 Concepts of DA” Book and share our experience, strength and hope around the Step of the Month

3rd Week - Speaker Introduce the Speaker and ask them share their experience, strength and hope with the group. Timer will time for 20 minutes.

4th Week - DA Tools Meeting. Read the DA Tool of the month and ask them to share their experience, strength and hope with the group.

5th Week - Topic Meeting. The chairperson will decide on a topic where we can share our experience, strength and hope with the group.

7. Positive steps in the coming week (Time will be approximately 10:45 a.m.)

“We will now go around the room and each member will have a chance to briefly share one positive action step they will take in the coming week. Out of respect for the other members present, please limit your action step to 1 minute or less. The timer will signal when your one minute is up.”

8. Seventh Tradition and Announcements

Seventh Tradition

D.A. has no dues or fees. We are self-supporting through our own contributions, so we pass the basket in-person and pass a “virtual” basket on-line. Please give as generously as you can. However, if you cannot, please keep coming back.

*To give to the virtual basket, please reach out to **Jim A**, our Treasurer. **Jim’s** contact info is the chat, along with the donation options for donation.*

If you would like to know what is done with what we collect in our 7th Tradition, please ask after the meeting has ended.

Jim A is our Treasurer, **Krista K** is our Secretary, **Marq R** updates the website & contact lists, and **Nancy D.** is our business meeting chair.

Business meetings are the third Saturday of the month immediately following the regular meeting. If you have an item for the Business Meeting you would like to address, please submit it in writing to our Group Secretary, **Krista K**. Items need to be submitted at least a week ahead, and you need to attend the business meeting to discuss your item.

Please note you can add yourself to the contact list if you wish by sharing after the meeting close or putting your name and number in the CHAT.

Announcements

We need a chair for our next meeting, would anyone like to volunteer?

The calendar at the website shows who is chairing for each week as well as that week’s meeting focus.

Does anyone have any announcements?

After Announcements

We welcome all to take part in fellowship after the meeting has ended. Please stay after the meeting if you would like to speak to other members. Could we have a volunteer to stay after the meeting to talk to the newcomer?

9. Closing (**Should be approximately 10:55am AZ**)

Would someone please read the Twelve Promises of Debtors Anonymous.

The Chairperson would normally thank the speaker (if there was a speaker) and then read the Closing Statement.)

The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. *We do not take outside the meeting what we hear and who we see at the meeting.*

If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems.

Talk to each other, reason things out with someone else; let there be no gossip or criticism of one another, but only Love, Understanding and Companionship.”

We will now close the meeting in unity by joining hearts and reciting the Serenity Prayer.

(Comment to chair. Optional: you can ask before or after the meeting if anyone would like to be added to our contact list.)

Readings Follow (included in this document):

The 12 Steps of DA

The 12 Traditions of DA

Twelve Signs of Compulsive Debting

The 12 Promises of DA

The Twelve Steps of D.A.

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 Him.
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. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him 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 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 debtors, and to practice these principles in all our affairs.

The Twelve Traditions of D.A.

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority—a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose—to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

Twelve Signs of Compulsive Debting

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

THE TWELVE PROMISES of DEBTORS ANONYMOUS

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.'s Twelve Steps, we develop new ways of living. When we work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive these gifts of the program:

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity, and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come.

All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.