

Welcome Statement

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 DA 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 DA. 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.

Business Debtors Anonymous (BDA) is a distinct and dynamic — but not a separate — part of DA created to focus on the recovery of members of the Fellowship who are business owners. Together, members of BDA support one another in applying the DA principles and tools when owning and running a business.

BDA is a part of Debtors Anonymous, a spiritual program based on the 12 Steps as adapted from Alcoholics Anonymous.

Additional Tools for Business Debtors Anonymous

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations and sick days.
5. We remain mindful that dollars spent should generate revenue, and compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.
10. We detach from difficult personalities and poor paying clients and put principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
12. We are willing to be in charge and responsible for our business. Professionals such as accountants, lawyers, and consultants who work for us are not our Higher Power.