

DA Tool #6 — Preparatory meditation and writing for conference registrants:

Please read Tool #6 below, then spend several minutes meditating. Then go on and read and meditate on the information we have provided from our own experience, strength, and hope. If you don't have the 2020 eBook collection of ALL of DA's and BDA's pamphlets, you can request that here —

<https://www.bdahelpfordebtors.org/free-da-and-bda-literature>. There are several pamphlets included in that bundle that are relevant to the practice of this DA Tool.

DA Tool #6: “Spending Plan — The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.”

Before diving into this tool, let's break down the long description above a little bit, starting with the last line: long-term solvency is almost always built on the ability to save, even if only for short periods of time. It's important to know how much money we have available and in what accounts. Before beginning to plan, let's assess where we are now:

- 1) Do I have a savings account? How much is in it? What are the parameters I have set for when it's okay to spend my savings?
- 2) Do I have a prudent reserve? How much is in it? What are the parameters I have set for when it's okay to spend my prudent reserve?
- 3) Do I have a retirement account? How much is in it? What are the parameters I have set for when it's okay to spend my retirement fund?
- 4) Do I have funds for special purchases? How much are in them? What are the parameters I have set for when it's okay to spend my special purchase funds?

We can ask similar questions about our debt lists and repayment plans:

- 1) What are my debts, who do I owe?
- 2) How much do I owe, individually and collectively?
- 3) Do I have a simple system or report so I can easily tell what my debts and their amounts are as they change?

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Let's pause here for a moment to talk about “depriving ourselves” and “putting our needs first” as referenced in this tool. The former is aligned with the message of the DA and BDA program; the latter is not. “Putting my needs first” is how most of us got into the mess and the compulsion that brought us into this program. We have established that we are selfish people who have been living beyond our means for years if not decades.

“Deprivation” is usually defined as “a lack of basic necessities.” “Basic necessities” are usually defined as “food (including water), shelter, clothing, and healthcare.” Those are the needs we put first; not our needs for manicures and pedicures and massages, for instance. Which brings us to “self-care,” an obvious outside issue in DA and BDA ...

“Self-care” is mentioned exactly three times in the digital versions of our conference-approved literature:

From our *Underearning* pamphlet: “Postponing essential self-care such as health or dental work can eventually result in an expensive emergency.”

From our *Tools of Business Debtors Anonymous* pamphlet, related to BDA Tool Four: “One of the main goals of BDA is learning to take care of ourselves. Our self-care begins when we stop incurring new unsecured debt — one day at a time.”

From our *Twelve Promises of Debtors Anonymous* pamphlet, related to Promise Seven: “Instead of adjusting our desires to fit reality, we always yearned for more — more clothes, vacations, a better home, a nicer car, a new career — anything and everything triggered our insatiable appetite. We were blinded by desire and often incurred increasing debt at the expense of our basic financial responsibilities and self-care.”

There are zero mentions of “self-care” in either *The Twelve Steps*, *Twelve Traditions*, and *Twelve Concepts of Debtors Anonymous* or *A Currency of Hope*. We couldn't find it in AA literature either.

“Self-care” as is so often — too often — discussed in our DA and BDA meetings is not a program concept, idea, or suggestion. It can easily be traced back to several different industries, all of them commercial. “Self-care” in those industries is a branding element, and every time “self-care” is brought up in a meeting, commercial branding is being shared and discussed, a direct break with Tradition Six. Let's please stop sharing about “self-care” unless we're talking about our basic necessities and / or solvency from new unsecured debt and carrying the DA and BDA message.

As we continue to work our way backward from the end of this tool's description to its beginning, we next need to ask why income follows spending and not the other way around. There's a good reason for that. How can we earn enough to afford our basic needs if we haven't yet defined those needs or how much paying for them will cost?

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As shared in the workshop materials for PRGs and PRMs, which we have re-ordered as DA Tool #5 for this BDA Conference, we recommend a 4-part approach to developing a spending plan in PRGs, as is suggested in DA's *Spending Plan* pamphlet. This approach can also be used to develop a personal spending plan with our sponsor or with a fellow member, which some of us have found much clearer, simpler, less frightening, and more informative, while also developing long-term active support for our use of our spending plans:

Before we share our numbers with anyone, we should make sure we trust them. Then ...

Session one can be focused on reviewing categories, subcategories, record maintenance processes, commitment to solvency, and planning ahead for the rest of the personal spending plan development process. Most newcomers have lots of questions at this point. We shouldn't be afraid to ask them. If we are, this is not the right PRG (or sponsor or program buddy) for us.

In sessions two and three, our PRG (or sponsor or program friend) can help us take a deep dive into our recent and future expenses, especially ferreting out areas of over-spending and deprivation. By the end of the third session, we should know how much money we need each month to live on comfortably, rationally, and with abundance.

In session four, our income can be brought front and center. *We've described the life we want to live through our intended spending. Now how will we fund it?*

Now we're ready to develop a spending plan that "gives us clarity and balance in our spending," including "categories for income, spending, debt payment, and savings ..." On the next page we'll see an example of suggested preparation for a spending plan PRG using the categories and subcategories we shared earlier for DA Tool #1 — Record Maintenance.)

In preparing, it's important to have a plan for accurate and consistent record maintenance. Creating a spending plan for which we have no ability to calculate or compare our actual earning and spending is a wasted exercise. So we take the time suggested, gather our three months of numbers and establish our record maintenance protocol. We can also work with our categories and subcategories during this period, making sure we're tracking our money in a way that uncovers both our progress and our setbacks. We're sure to add more categories and subcategories during the creation of our spending plan. This is also a good time to re-commit to our solvency and to pry our mind as open as it can possibly get. We're about to have a miraculous experience. Willingness is the key!

Usually, when we talk about spending plans in DA, especially personal spending plans, we are not talking about spending plans we've made up ourselves. In the most common situation, our spending plans are gifts we've been given by working with our PRG and the three Higher Powers present at those meetings. For the person receiving the spending plan, it's important to sit back, relax, and ask for a repetition of the Serenity Prayer when it's needed. Our PRGs will ask us LOTS of questions and offer LOTS of experience, strength, and hope. They will also offer very concrete suggestions for spending plan amounts and actions. It's often best to let one of our PRG peeps add the numbers into the plan and to let the other maintain a list of agreed-upon action steps. We'll likely want to jump into the driver's seat over and over. Please don't. Our PRG peeps have done this before. They, their Higher Powers, and our Higher Powers will take good care of us in this phase of our development. Please let them.

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PRG Spending Plan Template				3-Month	3-Month	
	Month #1	Month #2	Month #3	Total	Average	Monthly
	Actual	Actual	Actual	Actual	Actual	Spending Plan from PRG
01 - Income:Accounting				0.00	0.00	
01 - Income:Gifts				0.00	0.00	
01 - Income:House Sitting				0.00	0.00	
01 - Income:Undefined Income from HP				0.00	0.00	
01 - Income:Web Design				0.00	0.00	
Subtotal: Income	0.00	0.00	0.00	0.00	0.00	0.00
Minus:Total Expenses	0.00	0.00	0.00	0.00	0.00	0.00
Equals + or - for the month	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02 - Business Exps:Bank Fees				0.00	0.00	
02 - Business Exps:Computer Hardware				0.00	0.00	
02 - Business Exps:Computer Software				0.00	0.00	
02 - Business Exps:Postage and Supplies				0.00	0.00	
Subtotal: Business Expenses	0.00	0.00	0.00	0.00	0.00	0.00
03 - 7th Tradition: Donations				0.00	0.00	
Subtotal: 7th Tradition Expenses	0.00	0.00	0.00	0.00	0.00	0.00
04 - Home:Cleaning Service				0.00	0.00	
04 - Home:Household Supplies				0.00	0.00	
04 - Home:Phone and Internet				0.00	0.00	
04 - Home:Rent				0.00	0.00	
Subtotal: Home Expenses	0.00	0.00	0.00	0.00	0.00	0.00
05 - Food: Coffee Out				0.00	0.00	
05 - Food: Dining Out				0.00	0.00	
05 - Food: Groceries				0.00	0.00	
Subtotal: Food Expenses	0.00	0.00	0.00	0.00	0.00	0.00
06 - Appearance and Health: Grooming				0.00	0.00	
06 - Appearance and Health: Laundry				0.00	0.00	
06 - Appearance and Health: Medicines				0.00	0.00	
06 - Appearance and Health: New Clothes				0.00	0.00	
Subtotal: Appearance and Health	0.00	0.00	0.00	0.00	0.00	0.00
07 - Entertainment:Books				0.00	0.00	
07 - Entertainment:Lottery Tickets				0.00	0.00	
07 - Entertainment:TV Subscriptions				0.00	0.00	
07 - Entertainment:Videos				0.00	0.00	
Subtotal: Entertainment Expenses	0.00	0.00	0.00	0.00	0.00	0.00
08 - Transportation:Bus				0.00	0.00	
08 - Transportation:Cabs and Uber				0.00	0.00	
08 - Transportation:Gas				0.00	0.00	
08 - Transportation:Parking				0.00	0.00	
Subtotal: Transportation Expenses	0.00	0.00	0.00	0.00	0.00	0.00

Most of us will probably notice two things above:

1. Many members would consider this a deprivation lifestyle and would want more active categories and subcategories. Please see the definitions of deprivation and basic needs on previous pages.
2. There are no lines related to savings or debt repayment. Many of us come to our first spending plan PRG (or to our sponsor) at exactly this point. Through the process of planning for the next 3-12 months, income and spending gaps will be found, and missing categories will be added. We usually bring our debt list to the second or third PRG focused on our spending plan. Our PRGs will be ready and willing to help us include plans for repayment. The same is true for savings and prudent reserve. We may have no experience with these items at all. Our PRGs will guide us and lead us into the fullest, most complete, and most satisfying spending plan possible.