

BDA Solvency Immersion Conference

Please register to receive a personal, unique video link.

This is the conference leaders' guide for a 26-session intensive cycle of recovery workshops for Debtors Anonymous and Business Debtors Anonymous members who need or want to earn an income in the modern world (developed by active BDA members in 2020, updated for 2021 and 2022)

*Registration for the **BDA Solvency Immersion Conference** includes the 26 workshops themselves, plus workshop materials and recordings, and weekly Fellowship Drop-ins.*

For those who can afford to contribute our full registration request, please send \$180 to <https://www.paypal.com/paypalme/bdaworkshops>, with your preferred email address in your payment comments, to begin the registration process. **We are no longer accepting payment plans.** Please put the **BDA Solvency Immersion Conference** in your spending plan and join us when you can.

If you want to pay MORE THAN \$180, out of generosity and gratitude, please do. We will happily put those extra funds to use in providing free conference-approved literature to anyone who asks and providing outreach to our fellow debtors.

For anyone, but especially for newcomers to DA and BDA — we consider those in their first six months of DA and BDA membership to be newcomers — who finds the registration request above beyond your resources, please send a one-time contribution of \$60 to <https://www.paypal.com/paypalme/bdaworkshops>, with your preferred email address in your payment comments, to begin the registration process.

If even \$60 is beyond your resources, we do have [scholarships available](#). Scholarships are not available for anyone who has attended any previous event hosted by BDA Workshops (group # 122319). Scholarship donations are welcome via <https://www.paypal.com/paypalme/bdaworkshops>.

We want to support, encourage, and welcome everyone as you begin or continue the process of claiming and maintaining your solvency and of immersing yourself in the experience of your recovery from debting.

Regarding the amounts we request: \$180 is basically \$1 per day for six months and \$60 is \$10 per month. These amounts are also in alignment with our annual income and spending plan for services to debtors. In our experience, the reciprocity implicit in making these donations before we receive many months of service from one another is an “opposite action” for those of us who used to “take now and MAYBE pay later.” These donations also put us on an equal footing, all contributing to the wellbeing of fellow debtors.

We might want to expense our **BDA Solvency Immersion Conference** registrations to our businesses as education and training costs. *We're not suggesting this, simply providing information:* We know many BDA fellows who do expense the cost of BDA workshops to their businesses, especially workshops with a direct impact on their business successes. Either way, please join us.

Session 1 — Orientation

The first workshop in each conference cycle is a two-hour orientation, in this case on January 7, 2023 — 8am-10am pacific, 11am-1pm eastern, etc. AND 2-4pm pacific, 5-7pm eastern — and then we will jump immediately into the core topics of this 26-workshop, six-month series in the second sessions, on January 14, 2023.

Summary schedule for the Saturday MORNING opening, two-hour workshop session (the AFTERNOON orientation will be similar but different):

5 minutes — **Turn on the recording** — Opening and **BDA Solvency Immersion Conference** orientation session overview

5 minutes (5-minute share with no Q&A) — Welcome from Bob with no Q&A — includes brief review of Site Map (<https://www.bdasolvency.org/site-map>) and importance of reading the available information

Up to 50 minutes (4-minute share, 4-minute Q&A times six) — Brief qualifications from host group members, with Q&A — Nancy, Marc, Nita, Akhil, Kyle, and Betsy

Up to 15 minutes (3-minute shares with no Q&A) — Brief review of conference elements by host group members, with no Q&A

Marc — Workshop Overview (<https://www.bdasolvency.org/workshop-overview>)

Nita — Let's Leave Outside Issues Out (<https://www.bdasolvency.org/lets-leave-outside-issues-out>)

Akhil — *Fellowship Drop-In* (<https://www.bdasolvency.org/about-fellowship-drop-in>) including international *Fellowship Drop-In*

Kyle — *After Party* (<https://www.bdasolvency.org/about-after-party>)

Betsy — Where to find Workshop Materials (<https://www.bdasolvency.org/workshop-materials>) and Workshop Recordings (<https://www.bdasolvency.org/workshop-recordings>)

30 minutes — **Recording will be turned off for this section of the orientation** — Introductions from participants (first names, solvency dates, current Step in DA or BDA, and home city) — following introductions, we will also ask for early service volunteers — serenity setters, timekeepers, and share shepherds

10 minutes (10-minute share with no Q&A) — **Turn recording back on** — Nancy, with no Q&A, covering Taking the Steps (<https://www.bdasolvency.org/taking-the-steps>) and the pages below it: Tool Tips for DA and BDA, Proposed BDA Promises, and Bonus Materials on the DA Concepts

5 minutes — Closing

Orientation — Preparation for conference participants before the first meeting:

Our website at [bdasolvency.org](https://www.bdasolvency.org) and <https://www.bdasolvency.org/site-map> is packed with information for conference participants. Reading all of the content on the conference website will take only 60-75 minutes, another 45-60 minutes if reading all the survey reports. We are encouraged to be as informed as possible. There will be a lot of reading and writing during the conference, so this will be good practice. Please review the web pages below and let us know ahead of time if there are questions or concerns about anything seen there:

<https://www.bdasolvency.org/workshop-overview>

<https://www.bdasolvency.org/about-after-party>

<https://www.bdasolvency.org/about-fellowship-drop-in>

<https://www.bdasolvency.org/all-da-members-are-welcome-here>

<https://www.bdasolvency.org/lets-leave-outside-issues-out>

<https://www.bdasolvency.org/taking-the-steps>

<https://www.bdasolvency.org/tool-tips-for-da-and-bda>

<https://www.bdasolvency.org/proposed-bda-promises>

<https://www.bdasolvency.org/bonus-materials-on-the-da-concepts>

<https://www.bdasolvency.org/2020-recording-archive>

<https://www.bdasolvency.org/remembering-bill-j>

<https://www.bdasolvency.org/2021-recording-archive>

<https://www.bdasolvency.org/feedback>

<https://www.bdasolvency.org/scholarships-available>

<https://www.bdasolvency.org/contact>

If we have made our fundraising contribution and have taken all of the requested registration actions, we are now website members and have access to the following conference registrant pages as well:

<https://www.bdasolvency.org/registrant-contact-list>

<https://www.bdasolvency.org/proposed-bda-promises-history>

<https://www.bdasolvency.org/workshop-materials>

<https://www.bdasolvency.org/workshop-recordings>

If you do not yet have the following pieces of conference-approved DA and BDA literature — DA's 12, 12, and 12 book; DA's *A Currency of Hope*; and ALL of the pamphlets if you're in the US and willing to receive an eBook on the Kindle app (sorry, that's US-only based on limitations on the various country-specific Amazon websites) — please visit <https://www.bdaworkshops.org/free-literature> to submit a literature request form.

Orientation — Opening and orientation session overview:

Welcome to the first 2023 cycle of the **BDA Solvency Immersion Conference**. This conference was created from a desire and inspiration to affect change within our fellowship from the inside, at the grassroots level, rather than via the service structure with its emphasis on global uniformity. We wanted to expand our fellow members' — both DA and BDA — experience to include the 12 Steps, 12 Traditions, 24 tools, and 12 promises available for our immediate use in this program.

We also wanted to build a bridge between DA and BDA that could be crossed by any debtor and DA member who needs or wants to earn a living in the modern world, perhaps especially those who have visions of owning and successfully operating their own businesses, but not only those members. We wanted the spiritual approach we had found in BDA and applied to our work lives and businesses to be available to anyone and everyone who wants it, as long as they meet the only requirement for DA membership — a desire to stop incurring new unsecured debt.

Lastly, without seeing what was immediately ahead of us in terms of economic difficulties for many in 2020 through 2022, we wanted to financially support the service efforts of our General Service Board (GSB) and, later, our BDA Workshops service group and activities, through active fundraising. Based on our first five conference surveys and consolidated survey reports, we have been successful on all counts.

During this two-hour MORNING orientation session, we will cover the following (the AFTERNOON orientation will be similar but different):

- ✓ 5 minutes — Opening and **BDA Solvency Immersion Conference** orientation session overview
- ✓ 5 minutes (5-minute share with no Q&A) — Welcome from Bob, conference host group member
- ✓ Up to 50 minutes (4-minute share, 4-minute Q&A times six) — Brief qualifications from host group members, with Q&A — Nancy, Marc, Nita, Akhil, Kyle, and Betsy
- ✓ Up to 15 minutes (3-minute shares with no Q&A) — Brief review of conference elements by host group members, with no Q&A — Marc, Nita, Akhil, Kyle, and Betsy
- ✓ 30 minutes — Introductions from participants (first names, solvency dates, current Step in DA or BDA, and home city) — **the recording will be turned off for this section of the orientation** — following introductions, we will also ask for early service volunteers: serenity setters, timekeepers, share shepherds, each monthly commitments, and guest speakers, each for the Twos and Threes
- ✓ 10 minutes (10-minute share with no Q&A) — Nancy, with no Q&A, covering Taking the Steps (<https://www.bdasolvency.org/taking-the-steps>) and the pages below it: Tool Tips for DA and BDA, Proposed BDA Promises, and Bonus Materials on the DA Concepts
- ✓ 5 minutes — Closing

NOTE: Please write down your questions as the orientation progresses. If your questions are not answered, please stay for *After Party* or bring them to *Fellowship Drop-in*. If those options are not available to you, please take your questions to your Step guide or reach out to one of our host group members.

Orientation — Review of intended audience:

In modern times, BDA membership includes not only business owners, but also independent contractors and the self-employed. When attending this conference or other BDA activities, we will also hear members who are in management and sales positions, using the DA principles and BDA Tools to bring their recovery and spirituality into their work lives. Plus so many artists and writers and musicians. Oh, my!

Some BDA members are retired, or on fixed incomes for other reasons, and are working to develop multiple streams of income, some active income streams and some passive. Last but not least, BDA is home to countless members who have an idea or an inspiration for a business or simply a desire to be a business owner and are growing spiritually as they prepare to take new actions in pursuit of their visions.

All the DA members described here, and many more, are welcome to attend BDA meetings. In our experience, every BDA meeting is a DA meeting, but not every DA meeting is a BDA meeting.

Our intended audience for the **BDA Solvency Immersion Conference** includes all DA and BDA members who want to lead their businesses, to provide their freelance services, or to serve in their paid positions, using the spiritual principles described in *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery*. Using DA, BDA, and AA literature and many years of solvent experience, strength, and hope, we will share how we have applied each of the Steps and Traditions, plus the DA and BDA Tools, and the DA Promises. To this end, we have prepared workshop materials sharing the experience, strength, and hope of many successfully recovering DA and BDA members. In the Tools sections, we will sometimes offer practical forms and examples that can be immediately used by **BDA Solvency Immersion Conference** participants for ourselves and our businesses.

Having experienced unwanted overlap in previous conference cycles, we must continue to make clear that this conference is not a place to discuss membership in other money-, earning-, income-, or time-related programs. Yes, we can discuss underearning as a symptom of our debting and how we are recovering through the DA and BDA program. From DA's *Underearning* pamphlet: "In Debtors Anonymous, underearning is a symptom of the disease of compulsive debting, where we do not generate enough income to take care of important present and future needs without debting."

However, this is not the place to discuss outside membership, recovery, or principles. While some DA and BDA members belong to more than one money-, earning-, income-, or time-related 12-Step program, most of us do not. Membership in more than one program is neither a requirement of nor a necessity for recovery from compulsive debting, either personally or in business. DA has no "sister programs" nor other affiliations along those lines (please see Traditions Three, Six, Seven, Ten, and many others). DA and BDA are not affiliated programs; they are one and the same program.

On the other hand, we will hear and discuss the literature and concepts of AA throughout this conference. Our DA program was founded on the concept of debting as an addiction (or, for some, a spiritual disease) with more similarities to alcoholism than differences. AA literature is conference-approved literature in DA and BDA and may be sold, read from, and referred to in our meetings and events. Please visit aa.org for access to this vital recovery literature.

Our intended audience will recognize and respect the nuances of what we've described here and will participate accordingly, following our DA and BDA Steps, Traditions, and even the Concepts, to the best of our ability.

Orientation — Vision for conference success:

Our intended outcomes are threefold:

- ✓ To connect the various elements of the DA program with the practical aspects of our BDA approach to doing business, developing a more complete recovery experience using the Steps, Traditions, 24 tools, and 12 promises available for our immediate use.
- ✓ To strengthen our BDA fellowship through coaching, mentoring, and connection of national and international members through a focused, committed, anonymous recovery and sharing environment.
- ✓ To financially support the GSB and direct funding of services to our fellow debtors (bdaworkshops.org). NOTE: Funds spent by BDA Workshops (registered BDA group # 122319) will be used for provision of free conference-approved literature to anyone who requests it, anywhere in the world, especially to DA and BDA newcomers and members, and for outreach to still-suffering debtors.

First and foremost, we have a vision of everyone who joins us in this **BDA Solvency Immersion Conference** getting and / or staying solvent. For this **BDA Solvency Immersion Conference**, we define solvency simply as freedom from incurring new unsecured debt, no matter what, one day at a time. (The underlined words are not included in DA's 3rd Tradition as written, although they are included in member stories in *A Currency of Hope*.) Each debtor gets to define our own solvency, ideally with the guidance and shared experience of a sponsor or Step guide or other DA or BDA support person or persons. One approach to defining our solvency is to make a list of the relevant and resonant actions, behaviors, and patterns described in the "Twelve Signs of Compulsive Debting," which can be found at <https://www.helpfordebtors.org/free-da-and-bda-literature>. We may commit to NOT doing these problem money and time behaviors, one day at a time. During this **BDA Solvency Immersion Conference**, we will hear members' experiences of solvency, including self-defined differences between slips and relapses. (See Step Three in our 12, 12, and 12 for verification that not every slip is a relapse.)

We have a vision of everyone with a desire to recover from debting having the opportunity to take the Steps in DA and BDA, with an emphasis on work and business, during this six-month **BDA Solvency Immersion Conference**. All the information we need to take the Steps is available to us in a combination of DA, BDA, and AA literature, along with practical sharing of Steps-focused experience, strength, and hope in our workshop materials and by our conference registrants. *Although we may not have many available sponsors with us, there are many BDA members who took the Steps in previous cycles who will be happy to serve as Step guides.*

We have a vision of maximum participation throughout this **BDA Solvency Immersion Conference**. We encourage everyone to share our experiences in this **BDA Solvency Immersion Conference** no matter where we are, solvency-wise: newcomer, old-timer, everyone in between. Higher Power works through our shares and voices, so please share yours. If we're doing the preparatory writing between workshops, we might simply read what we've written on the topics being covered. Participant shares are two minutes each. *By group conscience, we invite people to share by name when there are no volunteers.*

We have a vision of deepening all participants' understanding and experience of the principles, tools, and promises we'll be studying, practicing, and committing to together. We have a vision of meeting or exceeding our fundraising goal for the two cycles of this conference series — \$6,600 per cycle — of \$13,200 in 2023.

Orientation — Overview of the BDA Solvency Immersion Conference — updated October 2022:

During this BDA Conference, we will cover many of the 12s in DA and BDA — Steps, Traditions, DA Tools, BDA Tools, and DA Promises (see <https://www.bdasolvency.org/contact> for downloadable pdfs of each list). For these 24 program principles, 24 tools, and 12 promises, we will offer specific applications for DA and BDA members who need or want to earn an income in the modern world. Each numbered set of recovery topics (i.e. Step One, Tradition One, DA Tool #1, etc.) has been allotted two workshop sessions. *We have provided bonus material related to the Concepts, but no longer cover these principles in the weekly workshops.*

The first session of each pair will cover Steps and Traditions. The second session of each pair will cover DA Tools, BDA Tools, and Promises. Our focus is recovery, and everyone is eligible. We recommend preparation for each workshop by reading the distributed workshop materials in full. Then please do the relevant readings from DA conference-approved literature, jotting down notes and questions as you go.

Next, please answer the questions posed in the workshop materials for the relevant session that is coming up. Although it may feel burdensome at first, we suggest answering every question we've posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. In order to share all of the questions, we suggest creating relationships both with a Step guide and a “study buddy.” The questions are meant to help focus our thinking on the topics at hand. Meditating on the questions as we answer them will provide much value as we then write out and share our answers. We'll also find occasional exercises and activities to prepare for the upcoming workshops, especially related to the DA and BDA Tools.

While “yes” and “no” answers are rarely enough, more than a paragraph or two per question is rarely necessary or desired. Because time for sharing will be limited, perhaps especially with a fellow BDA member who has agreed to be our Step guide, *we suggest finding a “study buddy” in the group and reading written responses to the workshop materials, not covered with your Step guide, to one another.*

Each pair of workshops — i.e. the Ones, Twos, etc. — will be led by a host group member and a guest speaker, each speaker covering all five topics within each numbered set over two Saturdays. During the first hour of each workshop, our host and guest speaker will each share for 15 minutes and answer questions for 10-12 minutes. (When there are few questions raised, this time may be used for a “love fest,” sharing our gratitude and appreciation for our guest speaker. Feel the love!) This portion of the workshop will be recorded. Almost all of the second hour will be spent on participant sharing, in 2-minute timed increments. Although there will be sharing on each of our topics each week, *we ask that members who share wait until participants are invited by the share shepherd to share a second time before doing so, giving as many members as possible a chance to participate.* Everyone is welcome to participate in both Q&A and sharing as separate activities, without waiting.

Our 26th session will be a wrap-up, review, and discussion of “What’s Next?” Once registrants have been solvent for at least six months, have completed a conference cycle — including taking the Steps using the workshop materials, submitting a conference survey, and attending the wrap-up session — they will be invited to join the host group for the **BDA Solvency Immersion Conference**. That is, if they register for the next conference cycle and participate as someone prepared to help newcomers and other members who request support. We have two host group members who have attended every conference cycle so far, and several other members have attended five cycles. Please join us in service once you've found a stable solvency and have completed a round of DA and BDA Steps with us, using our conference format and workshop materials.

Orientation — Please hold your feedback until the end:

We respectfully request that all participant feedback be held until the end of the conference. There will be a survey provided as we finish the 11s and begin the 12s. If you're still with us at that point, we will be incredibly grateful to read all about your thoughts and experiences with us.

Until then, you'll be acclimating to what we're doing for at least two months, maybe longer. Instead of asking us to make changes to make you feel more comfortable, please experience your discomfort, do your work, and grow — spiritually, emotionally, and quite possibly materially.

Throughout these six months together, please do not try to control the conference, the host group, or the experience of any participant, including your own. We're not in control, and you're not either. If we're doing this right, Higher Power is in control and, in our experience, Higher Power doesn't care about our comfort. Maintaining conscious contact and doing the Higher Power's will is often uncomfortable. We do both anyway. Thank God!

We can almost promise you that you will hear things in these workshops and other conference events that you don't like and that make you feel uncomfortable. Deal with it and get better. We are not bad people trying to get good; we are sick people trying to get well. Please do what you need to do to get well. Focusing on yourself and your own symptoms as a debtor is a great place to start.

In the meantime, please refrain from moralizing. There will be swearing, there may be some joking about sex and other topics bandied about by friends and fellows. We are all adults, and none of us are innocents or saints.

"We are not saints. The point is, that we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection." Alcoholics Anonymous, Fourth Edition (p. 72). Alcoholics Anonymous World Services, Inc. Kindle Edition.

We encourage laughter and joy. We discourage self-obsession, self-seriousness, dishonesty, hypersensitivity, and closed minds. Let's try to have a good time together, even if that's not easy to do at first.

"We have been speaking to you of serious, sometimes tragic things. We have been dealing with [debting] in its worst aspect. But we aren't a glum lot. If newcomers could see no joy or fun in our existence, they wouldn't want it. We absolutely insist on enjoying life. ...

"So we think cheerfulness and laughter make for usefulness. Outsiders are sometimes shocked when we burst into merriment over a seemingly tragic experience out of the past. But why shouldn't we laugh? We have recovered, and have been given the power to help others.

"Everybody knows that those in bad health, and those who seldom play, do not laugh much. ... We are sure God wants us to be happy, joyous, and free. We cannot subscribe to the belief that this life is a vale of tears, though it once was just that for many of us. But it is clear that we made our own misery. God didn't do it. ..." Alcoholics Anonymous, Fourth Edition (p. 121). Alcoholics Anonymous World Services, Inc. Kindle Edition.

And there will be typos ... we ask your forgiveness, patience, and tolerance upfront ...

Once more, let's please hold our feedback until the end, do our own recovery work, and don't take ourselves "too damn seriously." (From AA's rule 62.)