

DA Tool #5 — Preparatory meditation and writing for conference registrants:

Please read Tool #5 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>.

DA Tool #5: “Pressure Relief Groups and Pressure Relief Meetings — After we have gained some familiarity with the DA program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.”

Many members, especially newcomers, are unfocused in their approach to PRGs and PRMs, which we'll simply call PRGs going forward. We believe PRGs are a huge help but only when used in an intentional way. Here are some general suggestions we offer having spent many years in PRG trial and error:

Practice the first three Steps before trying PRGs. Ideally, PRGs are more spiritually significant than three DA members sipping coffee or tea and talking about money. PRGs are the gathering of three members and their Higher Powers — Higher Powers who will be turned to in search of answers to questions and relief of pressures. For this to work, PRG members need to have taken the first three Steps, turning over their wills and lives, and committing to their recovery from debting.

Work with a sponsor to get categories, subcategories, and 90 days of numbers together before doing a first PRG. If we stay in DA, and hopefully we all will, we will be giving and receiving PRGs for years to come. We say: Dive into the Steps; wade into the Tools.

Seek a sponsor's help in most things, but not on PRGs. It's best to draw a clear boundary here. The sponsor's role is to help us get and stay solvent, especially through using the Steps, and to support us in seeking and serving a Higher Power. The PRG's role is to dig into our numbers, our day-to-day life, and our pressures. The mixing of these two roles can unintentionally cause problems, make for poor boundaries, and ruin otherwise helpful and functional relationships.

Treat PRGs like advanced spiritual care, rather than emergency situations. We've heard that God doesn't understand nor notice our concept of time. The thought of rushing the Higher Power, and bringing our two friends as backup, to force our and their wills upon the Higher Power and upon our lives, seems silly to us. There's likely no such thing as an emergency in God's time.

Ignore the push to manage gender on PRGs but do seek diversity. We are so much more than our genders and are best served by choosing the DA and BDA members we trust and who have experience with our PRG topic. We do recommend asking specific members for help on PRGs and being willing to hear “no.” When we do cattle calls — that is, to send the same personal service request to multiple members without actually choosing who we want help from and then awaiting their response — we are asking other members to self-select and to populate our PRGs. That's our responsibility, not theirs. The guidance for selecting someone to hear our Fifth Steps applies well to selecting members for a PRG.

DA Tool #5 — Preparatory meditation and writing for conference registrants — continued:

Here is one more set of general suggestions we offer, specifically for creating a first personal spending plan, which we present as DA Tool #6 for this conference series, with a PRG (see BDA Tools Two and Three for development of a business spending plan):

The best preparation for a personal spending plan PRG is three calendar months of recent income and expenses, with an average of the three and a completely open mind. Spending plans, especially the first one, frequently take several hour-long sessions. 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 for us.

In sessions two and three, our PRG can 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, solvently, 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?*

Lastly, here is a recommended PRG format we've found useful for one-hour PRGs, especially on one-time topics (such as job changes, pursuit of income, healthcare planning, major purchases, moving, etc.):

2 minutes — Clearly state the one PRG topic (see above), start on time, say the Serenity prayer, define and agree to the format, choose a timekeeper, stay present and engaged the whole time.

8 minutes — Allow the person requesting the PRG to share *uninterrupted*, describing the details of their current life and the current pressures they're experiencing.

10 minutes — The two invited PRG members give feedback and ask questions about what they've just heard. This is a period of engagement, interaction, and of inviting the Higher Power into the PRG. Most of us have a sense of pressure relief as we listen to others' experience, strength, and hope; and we often have a sense of pressure expansion as we listen to others' advice and opinions. PRGs are about sharing our recovery — specifically our spiritual recovery — not our expertise, knowledge, or ego.

2 minutes — Allow the person requesting the PRG to describe three goals they have brought and hope to accomplish in this PRG session and prioritize the three goals together. Goals might include requesting specific experience, strength, and hope; discussing strategy; making an action plan or an activity spending plan (see above for a multi-part approach to a whole-life spending plan; making commitments with an accountability plan; mapping out needed resources, financial and otherwise; and many more.

35 minutes — Work through the three goals, in order of priority, accomplishing or completing as many as possible in the time allotted. 35 minutes is a LOT of time when used with intentionality and focus.

2 minutes — Ask the person requesting the PRG to describe their current sense of pressures and their satisfaction with the progress made on their three PRG goals. Set next steps and schedule future PRGs.

1 minute — Close on time with a moment of silence and the Serenity prayer.