

DA Tool #1 — Preparatory meditation and writing for conference registrants:

Please review the sample earning and spending categories and subcategories on the next page. You can then use the available blank lines to outline your own categories and subcategories. If you don't have enough room, you can use additional copies or blank sheets. This might be an opportunity to simplify the way you track your numbers. "This is a simple program for complicated people." Many of us overcomplicate our record maintenance at first. The simpler we can make our data management processes, the more likely we are to perform them. Perhaps give it some prayer and meditation ...

DA Tool #1: "Record Maintenance — We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts."

Before maintenance of our records, let's first look at the underlying elements specified in the DA Tool above, and ask ourselves the following questions. The answers will contribute to our solvency, our peace of mind, and our ability to remain in clarity and out of vagueness. In addition to our checking accounts:

- 1) Do I know how much I have in savings? Do I have a simple way of tracking my savings accounts, including changes as they increase or decrease? Do I know my true savings number?
- 2) Have I begun to save for retirement? Do I have a retirement plan? Do I want one?
- 3) Do I know how much I owe in outstanding debts? Do I have a simple way of tracking my debts, including changes as they increase or decrease? Do I know my bottom-line debt number?

DA has no hard and fast rules for record maintenance, although there are pamphlets on this topic via the literature order form available at www.debtorsanonymous.org. There are no right or wrong categories or subcategories. Our record maintenance is either helpful or not helpful; it is either clear or it is confused. Most of us find our numbers helpful when we keep them simple, enter them frequently, and review them against a spending plan regularly. Despite the suggestion above, most of us do not do our numbers daily, except during periods when we are working to improve our practice with numbers.

The categories on the next page are those that a current BDA member used a few years ago, reflecting a life with both low income and low expenses. His life has expanded substantially in the past several years, and so have his categories and subcategories. This member holds himself accountable to his categories, using his subcategories simply as supporting information and paths to improved earning and spending. Obviously the more we earn and spend, the more complicated our subcategories may become.

This simple example is provided to suggest that we start where we are. There are no amounts of income or expenses — too low or too high — for which record maintenance is not an applicable tool. Like most new habits, keeping our numbers is hard at first, and then it grows easier. Depending on how much willingness we have, sooner or later, most of us look at record maintenance as a form of meditation and interaction with our Higher Power, as a measure of our values and a record of where we spend our time.

We have aligned record maintenance with Step One, because we believe it is the foundation of the rest of the DA Tools. Until we are tracking our numbers, and living in our financial reality, no matter what our reality is, most of us remain not solvent, or at least vague and unmanageable. Committing to knowing our financial picture and doing the work to improve it is the very beginning of our recovery, preceded only by our admission of powerlessness through Step One. Through willingness and practice of this most basic DA Tool, we "surrender to win."

