**Step One — Preparatory meditation and writings for conference registrants:**

Please read Step One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Step One.

*Step One: “We admitted we were powerless over debt — that our lives had become unmanageable.”*

1. Am I willing to admit complete defeat over compulsive debting?
2. What have I been blaming for my debting? Do I still believe that the causes of my debting are outside of me, despite so much evidence that the problem is within me?
3. What does it mean (to me) to be a compulsive debtor?
4. Do I have a compulsion to live beyond my means? At home or in my business?
5. Do I still think that more money will solve my debting problem? Do I understand yet that the problem is my compulsion and not my circumstances?
6. Am I willing to let go of my old beliefs and behaviors? Of my demand for more control? Of my fear? Of my denial?
7. As I slowly surrender my past and present, am I just as slowly gaining hope for my future?
8. In what ways are my lives — home life, work life, friend life, family life, etc. — unmanageable due to compulsive debting? Do I frequently feel stressed out and hopeless about my money situation?
9. Have I become aware of deeply ingrained patterns that undermine my well-being, especially my financial well-being? Am I plagued by vagueness? Am I “addicted” to the chaos I create and then hate (the chaos)?
10. Am I in a constant state of reaction? Do I always seek the quick fix, eliminating the possibility of a true solution? Do I put getting my comfort “needs” met ahead of my own recovery, which will likely not be at all comfortable?
11. Am I willing to surrender, to find not only relief but also true freedom, through the DA and BDA program? Am I willing to make not incurring new unsecured debt, one day at a time, no matter what, my primary purpose, at least for the six months of these workshops?
12. Have I stopped debting and committed to my solvency date? If not, can I start my solvency today? Tomorrow? Soon?

**Bonus question:**

[When we talk about Step One, we talk about surrender.] How many times must I try to resolve my debting problem before I let go?

**Tradition One — Preparatory meditation and writings for conference registrants:**

Please read Tradition One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Tradition One. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

*Tradition One: “Our common welfare should come first; personal recovery depends on DA unity.”*

1. What keeps us together in Debtors Anonymous? What keeps people together where I work?
2. Is unity the same as uniformity?
3. How do control and divisiveness interfere with unity?
4. How do the Traditions relate to the Steps and Concepts?
5. How do the Traditions relate to the group and to the individual member?
6. What does the Higher Power have to do with Tradition One?
7. How do selfishness and self-centeredness interfere with unity?
8. Can we create unity without putting the needs of the group first?
9. Am I able to compromise?
10. Can I let go of outcomes?

**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.”*

**Bonus questions:**

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?

**BDA Tool One — Preparatory meditation and writing for conference registrants:**

Please read BDA Tool One in the BDA Tools pamphlet, then spend several minutes reading and meditating on the details below. Ask yourself: “Which of these unhelpful habits am I currently practicing and what will I need to do to change them?” For those habits which you cannot imagine letting go of, please do some writing. No long essays are necessary, just a few paragraphs or a bulleted list in direct answer to the question: “What needs to change to keep my business and personal money separated?”

*BDA Tool One: “We keep separate professional and personal financial records and bank accounts.”*

**Bonus questions:**

Which of these unhelpful habits [from the workshop materials on BDA Tool One] am I currently practicing and what will I need to do to change them?

What needs to change to keep my business and personal money separated?

**Promise One — Preparatory meditation for conference registrants:**

Please read Promise One from the DA Promises pamphlet, then spend several minutes meditating. Next check the correct box beside each of the elements below. Perhaps meditate a few more minutes, feeling whole-body gratitude.

*Promise One: “Where once we felt despair, we will experience a newfound hope.”*

|  |
| --- |
| **What a difference DA and BDA recovery make!** |
|  | How did I feel pre-BDA? | How do I feel now? |
|  | **Despair** | **Hope** | **Despair** | **Hope** |
| **Income / Work / Business** |  |  |  |  |
| **Spending and Debting** |  |  |  |  |
| **Home and Family** |  |  |  |  |
| **Health and Appearance** |  |  |  |  |
| **Entertainment** |  |  |  |  |
| **Transportation** |  |  |  |  |
| **Savings and Debt Repayment** |  |  |  |  |

**BONUS — Concept One — OPTIONAL meditation and writings for conference registrants:**

Please read Concept One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Concept One. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

*Concept One: “The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the DA groups.”*

1. Who (or what) is ultimately responsible for DA World Services? Who (or what) is ultimately responsible where I work? (HINT: It’s not you.)
2. Who (or what) has ultimate authority for DA World Services? Where I work?
3. How are responsibility and authority expressed in DA? How are they expressed where I work? Am I familiar with DA’s “inverted triangle”?
4. What does the Higher Power have to do with Concept One?
5. How does frequent, clear communication support responsibility and authority?