

WELCOME!

DA/BDA Spending Plan Workshop


DA Group Number: **#7844**

7th tradition contributions via [Paypal](#)

Meeting Website: <https://recoveryworkshops.org/DA>



Introduction

- ▶ Welcome to DA/BDA Spending Plan Workshop Meeting!
 - ▶ Serenity Prayer
 - ▶ God, grant me the serenity to accept the things I cannot change, courage to change the things I can and the wisdom to know the difference. Please.
 - ▶ What this group is... and is not
 - ▶ This is not a typical meeting for sharing
 - ▶ This is a workshop where various methods of creating and sustaining spending plans are discussed and built
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Introduction

- ▶ Pamphlets used
 - ▶ Spending Plan
 - ▶ Record Keeping
 - ▶ Recovery From Compulsive Spending
 - ▶ Monthly Recordkeeper
 - ▶ The Numbers: One Approach
 - ▶ Business Debtors Anonymous
 - ▶ The Tools of Business Debtors Anonymous
 - ▶ The 12 Promises
 - ▶ Pamphlets can be purchased through debtorsanonymous.org



Introduction

- Websites used
 - Debtorsanonymous.org
 - Recoveryworkshops.org/DA
 - Miamibda.org
 - Socalda.org
- **Recovery** from debting and poverty addiction is found through working the 12 Steps of DA/BDA
- **Solvency** is achieved through the practice of the DA/BDA Tools
- To live the DA/BDA promises, **both** are required.



Zoom Etiquette

- ▶ If you'd like to rename yourself, click "**Participants**," hover over or click your name and click the "More" button. There you will see the "Rename" option. Click it and rename yourself. You can include your first name and phone number if you wish.
- ▶ To virtually raise your hand, go to bottom of screen where you see icon with smiley face and a plus sign labeled "Reactions" or three dots labeled "More" and click "raise your hand." The moderator will call on you in order.
- ▶ You have a choice if you want to be on camera or not. To lessen distractions, we ask that you please turn off your video if you are moving around or multitasking during meeting.

Welcome To DA/BDA

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the DA recovery program based on the Twelve-Step principles. The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in DA. Our Fellowship is supported solely through contributions made by members; there are no dues or fees. Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.



DA/BDA Meeting Basics

- ▶ Spending plans are rarely perfect. The most important thing about a spending plan is having one that works for you and your needs and that you use it consistently the way you have intended to use it.
- ▶ You will not find any reference to punishing, ridiculing or criticizing ourselves about any facet of our spending plans in any of DA literature!
 - ▶ Ever
 - ▶ We take action
 - ▶ We evaluate
 - ▶ We make changes
 - ▶ Rinse and repeat
 - ▶ And we **greatfully** acknowledge the actions we are taking to love and support ourselves on a **daily** basis.

DA Tools

- 2. 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.
- 3. Sponsorship** - We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.
- 4. Pressure Relief Groups and Pressure Relief Meetings** - After we have gained some familiarity with the D.A. 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.
- 5. 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.
- 6. Action Plan** - With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

BDA Tools

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due-dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.



Guidelines



- ▶ We share our experience, strength and hope (ESH)
- ▶ We do not share our opinions and we do not tell anyone what to do that we have not done.
- ▶ Your experience is your experience which makes you uniquely able to help others in similar circumstances
- ▶ Humility is the keystone.
- ▶ Grandiosity (personal motives) has no place here.



Do Not Incur Any New Unsecured Debt

- ▶ Unsecured debt as defined by Debtors Anonymous WSC is any debt not secured by collateral
 - ▶ This is the only definition used in this meeting.
 - ▶ Unsecured debt
 - ▶ Personal loan from friend or family member without collateral
 - ▶ Unsecured credit cards
 - ▶ Unsecured lines of credit
 - ▶ Receiving services and being billed later for them without a secured agreement
 - ▶ Secured Debt
 - ▶ Auto loans
 - ▶ House loans/mortgages
 - ▶ Secured credit cards
 - ▶ pawn shops
 - ▶ Secured, in writing, personal loans



Spending Plan Pamphlet

- ▶ Spending plan vs Budget

- ▶ Budget

- ▶ Restrictive and limits our ability to meet our full needs
 - ▶ Scrimping and depriving ourselves

- ▶ Spending Plan

- ▶ Blueprint for financial recovery and provides a guideline for spending in EACH area of our life
 - ▶ We CHOOSE how we WANT to spend our money
 - ▶ Allows us to keep our heads above water
 - ▶ Provides deep clarity about our finances



Why Follow A Spending Plan?

- ▶ Some of us were so used to struggling and putting ourselves last, that we felt guilty putting ourselves first, like taking a vacation when we owe so much
- ▶ A sense of relief and confidence will develop around our income and spending and our ability to meet and support ourselves
- ▶ Provides a sense of balance by putting our debt into perspective so that we do not deprive our lives at the expense of others we owe money to
- ▶ Results in clarity and freedom from obsessive thinking.
- ▶ We let go of old ideas about our self-worth being tied to our financial worth
- ▶ We begin to accept prosperity and abundance as a way of life
- ▶ We gain self awareness and self-knowledge and begin to rely even more deeply on a power greater than ourselves



Spending Plan Fundamentals

- ▶ Spending plans require consistent action
 - ▶ Monthly, bi-weekly, weekly, daily
- ▶ How much time, energy and effort you apply to your spending plan depends on your personal circumstances
- ▶ There is no WRONG way to do this!
- ▶ The way to do this is the way that works for you!
- ▶ Be Consistent!
- ▶ Do not let anyone judge your spending plan or coerce you to do it another way. There are no authorities in this program. Use what works for you.
 - ▶ But be **constantly** open minded to enhancements that work for you




Spending Plan Basics

- ▶ Keep every receipt, even if it is for a penny.
- ▶ Write down and record every expense, and every income
 - ▶ Expenses
 - ▶ Gas, transportation, rent, insurance, food, coffee, a \$0.25 garage sale book
 - ▶ Income
 - ▶ Investments
 - ▶ Salary
 - ▶ Sales
 - ▶ All gifts
 - ▶ If you do not know the monetary value, make it up, but record it!
 - ▶ We do this as a reminder that the universe/God has our backs and guiding us



Ideal Spending Plan

- ▶ An ideal spending plan allows us to expand our horizons and does not take into account income or debt repayment.
 - ▶ We will have a special meeting on this kind of spending plan in the next few weeks
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Realistic Spending Plan

- ▶ The realistic spending plan is all about CLARITY!
 - ▶ Without clarity, we do not have enough information to make good and healthy decisions that support us and those that are financially dependent upon us
- ▶ The goal is to ensure that ALL our basic needs are met!
- ▶ Identify every expense you have had for the past three months
- ▶ Identify regular and automated payments
- ▶ Identify ALL medical expenses, health and dental, etc
- ▶ Identify all dependent support expenses
- ▶ Identify all outstanding debts
- ▶ Identify how much you would like to spend on entertainment
- ▶ Identify all food related expenses, including the morning coffee etc, AND DO NOT SHORT CHANGE YOURSELF! WE DO NOT STARVE OURSELVES OR DEPRIVE OURSELVES!



What To Track (in order)

➤ Income

- Salary
- Commissions
- Gifts
- Refunds
- Dividends
- Interest
- Investments
- Reimbursements
- Alimony/Child Support

➤ Expenses

- Spiritual
- Shelter
- Food
- Transportation
- Clothing
- Personal care
- Health Care
- Dependent Care

➤ Expenses (cont'd)

- Entertainment
- Education
- Vacation
- Personal business
- Gifts
- Investments
- Taxes
- Debt Repayment



How To Track Income and Outgo

- ▶ If you are just starting in DA, do not make this complicated!
- ▶ Keep It Simple!!!
- ▶ Fancy bookkeeping is a distraction and frustration until you learn what works for you
- ▶ Start with a small notebook
- ▶ Jot down each transaction as it occurs
- ▶ With each transaction, record
 - ▶ Name
 - ▶ Description
 - ▶ Category
 - ▶ Sub-Category
 - ▶ Amount
 - ▶ Date



How To Track Income and Outgo

- ▶ Each day, summarize your income's and outgo's into the category
- ▶ Do the same for each week
 - ▶ Additionally, each week track how you are aligning with your plan
- ▶ Each month, consolidate all the transaction category amounts
 - ▶ Each month, track how you are aligning with your plan
- ▶ **IT IS OK TO MAKE NECESSARY ADJUSTMENTS TO YOUR PLAN**
 - ▶ But it is best to do it at the end of the month



Navigating the Spending Plan

- ▶ Your spending plan should be balanced
 - ▶ Your spending plan should not show that you have more expenses than your income
 - ▶ Tweak your spending plan with your sponsor or prg



Spending Plan Templates

- Visit www.recoveryworkshops.org/da for templates
 - Simple is best!
 - Coordinate with Sponsor and PRG
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Announcements and 7th Tradition

- 7th tradition
 - [Paypal link here:](#)
 - Or Visit the website at <https://recoveryworkshops.org/DA>
 - Money in last week
 - Money out as of today
 - Distributions
 - WSC, Intergroups
 - Meeting expenses
 - Current balance



Closing

- ▶ The opinions expressed here today are strictly those of the people who share them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting what we hear and whom we hear. If you try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems. Talk to each other, reason things out with someone else, but let there be no gossip or criticism of one another, but only love, understanding and companionship.