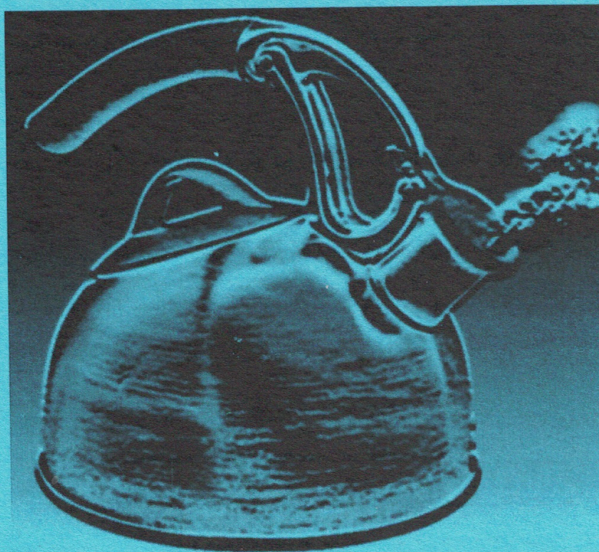


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PRESSURE RELIEF MEETING

Sample Format
Using the Twelve Steps

SCDA

5521 GROSVENOR BLVD
LOS ANGELES, CA 90066 • 310.822.7250

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This booklet contains suggested formats for three successive Pressure Relief Meetings. The material covered in each of these three Pressure Relief Meetings is comprehensive and may require additional meetings to be completed.

It is important to keep in mind that each Pressure Relief Meeting is an individual, creative, and spiritual process based on the experience of the two D.A. members giving it.

S.C.D.A.
Southern California Debtors Anonymous
310.855.8752
www.socalda.org

The **First** Pressure Relief Meeting Numbers Analysis and Creation of a **Spending Plan**

Suggested Preparation:

Read the *Pressure Relief Groups and Pressure Relief Meetings* pamphlet and *Spending Plan* pamphlet – thoroughly.

Read the 1st, 2nd, 3rd, 4th, and 5th steps in the *Twelve Steps and Twelve Traditions* of Alcoholics Anonymous (“12&12”), replacing the words: **alcohol** with **debt**; **alcoholism** with **compulsive debting**; **alcoholic** with **compulsive debtor**; and **sobriety** with **solvency**.

Read pages 1-75 in *Alcoholics Anonymous* (the “Big Book”), replacing the words: **alcohol** with **debt**; **alcoholism** with **compulsive debting**; and **sobriety** with **solvency**.

BRING THE FOLLOWING:

NUMBERS (3 copies of each):

1. The three most current months of numbers from your record keeping (using the categories from *The Numbers* booklet, i.e., shelter, food, transportation, etc.). Determine a monthly average by dividing each category amount by three.

If you don't have a full three months – two months are acceptable.

(If this is an “emergency” Pressure Relief Meeting – to resolve current or immediate crises – bring whatever numbers you have available).

2. List of all sources of income over that period (divided for a monthly average).
3. List of assets (checking and savings account balances, financial investments, real estate, etc.).
4. List of creditors (format to be found in *The Numbers* booklet):
 - Name of person, place, or thing to whom you are indebted (creditor)
 - Beginning balance
 - Status of that debt (current or past due: 60 days, 90 days, 10 years, etc.)
 - Date last paid
 - If applicable, list amount of monthly or last payment

- Current balance

You may wish to list separately (see *The Numbers* booklet):

- a. debts which are emotionally charged for you
- b. debts from which you are emotionally detached

RECORDS (if applicable):

Personal checkbook, business checkbook, IRS paperwork, letters of collection, subpoenas, traffic citations, pawn shop slips, etc.

SUPPLIES:

Calculator, pad of paper, pencils, file folders, stapler, paper clips.

LITERATURE:

The "Big Book", the "12 & 12", the *Pressure Relief Groups and Pressure Relief Meetings* pamphlet, the *Spending Plan* pamphlet and *The Numbers* booklet.

**If you have not completed everything suggested,
DO NOT cancel your Pressure Relief Meeting,
continue moving forward.**

The **First** Pressure Relief Meeting Numbers Analysis and Creation of a **Spending Plan**

Suggested Format:

(Approximate duration of meeting 1 ½ - 2 hours)

Opening Prayer:

Our Father, we come to You as a friend. You have said that where two or more are gathered together in Your name, there You will be in the midst. We believe that You are here with us now. We believe this is something You would have us do, and that it has Your blessing.

We pledge with You always to be honest, and to search our hearts for weaknesses and errors that we may not block Your help.

We believe that You want us to be real partners with You in this business of living, accepting our full responsibilities and certain that the rewards will be freedom and growth and happiness.

For this we are grateful. We ask You at all times to guide us. Help us daily to come closer to You and grant us new ways of living, of gratitude.

AMEN

Read the 12 Steps of Debtors Anonymous.

Review Steps 1, 2, 3, and 4.

- 1. We admitted we were powerless over debt – that our lives had become unmanageable.*
- 2. Came to believe that a Power greater than ourselves could restore us to sanity.*
- 3. Made a decision to turn our will and our lives over to the care of God, as we understood Him.*

Read the “3rd Step Prayer” (the “Big Book”, page 63):

God, I offer myself to Thee – to build with me and to do with me as Thou wilt. Relieve me of the bondage of self that I may better do Thy will. Take away my difficulties, that victory over them may bear witness to those I would help of Thy Power, Thy Love, and Thy Way of Life. May I do Thy will always!

- 4. Made a searching and fearless moral inventory of ourselves.*

Read the last sentence on page 63 in the “Big Book” beginning with “Next we launched...” and continue reading through the 3rd paragraph on page 64.

Write your Purposes (Goals) for this meeting: what you would like to get out of this Pressure Relief Meeting, what you want to resolve, what you need clarified, etc. If you could have anything you wanted out of this Pressure Relief Meeting, what would it be? What do you want to change in your life: financially, emotionally, and spiritually? (The Purposes may be pre-written in this booklet, page 14.)

Discuss the above Purposes.

Read in the *Spending Plan* pamphlet: What is a Spending Plan, Why Do We Have One, and What Are The Benefits?

Discuss the numbers in your records, and from these numbers create a Spending Plan. (Refer to *Spending Plan* pamphlet for explanation of various types of Spending Plans, i.e. Ideal, Realistic, Mini, etc.)

Develop an Action Plan to continue working your D.A. program in all areas of your life – emotional, physical, and spiritual. This may include actions such as:

- Contacting creditors
- Inquiring about insurance
- Writing an inventory
- Reading additional literature
- Working the 12 Steps
- Comparison shopping for a specific purchase
- Having fun, i.e., going to a movie, etc. - Getting a Sponsor/asking for help

TO CLOSE:

Review the Purposes of this Pressure Relief Meeting to check how many of the issues have been addressed.

5. *Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.*

Read the last paragraph on page 75 of the “Big Book” beginning with “Returning home we...”

STEP FIVE IS COMPLETE – REGARDING MONEY ONLY.

If you have NOT completed “a searching and fearless moral inventory” in the other areas of your life (emotional and spiritual) with a Sponsor, then it is suggested that you add this to your “Action Plan”.

Lord’s Prayer (or any prayer of your choice).

Note: You may continue to use the First Pressure Relief Meeting format at subsequent pressure relief meetings until all of the suggested items have been completed.

The **Second** Pressure Relief Meeting Developing A **Debt Repayment Plan**

Suggested Preparation:

Read the 6th, 7th, 8th, and 9th Steps in the *Twelve Steps and Twelve Traditions* of Alcoholics Anonymous, replacing the words: **alcohol** with **debt**; **alcoholism** with **compulsive debting**; **alcoholic** with **compulsive debtor**; and **sobriety** with **solvency**.

Read the *Debt Repayment* pamphlet and the *Communicating With Creditors* pamphlet.

BRING THE FOLLOWING:

NUMBERS (3 copies of each):

1. The three most current months of numbers from your record keeping (using the categories from *The Numbers* booklet, i.e. shelter, food, transportation, etc.). Determine a monthly average by dividing each category amount by 3.

If you don't have a full three months – two months are acceptable.

(If this is an “emergency” Pressure Relief Meeting – to resolve current or immediate crises – bring whatever numbers you have available.)

2. List of all sources of income over that period (divided for a monthly average).
3. List of assets (checking and savings account balances, financial investments, real estate, etc.).
4. List of creditors (format to be found in *The Numbers* booklet):
 - Name of person, place, or thing to whom you are indebted (creditor)
 - Beginning balance
 - Status of that debt (current or past due: 60 days, 90 days, 10 years, etc.)
 - Date last paid
 - If applicable, list amount of monthly or last payment
 - Current balance

You may wish to list separately (see *The Numbers* booklet):

- a. debts which are emotionally charged for you
- b. debts from which you are emotionally detached

RECORDS (if applicable):

Personal checkbook, business checkbook, IRS paperwork, letters of collection, subpoenas, traffic citations, pawn shop slips, etc.

SUPPLIES:

Calculator, pad of paper, pencils, file folders, stapler, paper clips

LITERATURE:

The "Big Book", the "12 & 12", the *Pressure Relief Groups and Pressure Relief Meetings* pamphlet, the *Spending Plan* pamphlet and *The Numbers* booklet.

**If you have not completed everything suggested,
DO NOT cancel your Pressure Relief Meeting,
continue moving forward.**

The **Second** Pressure Relief Meeting

Developing A **Debt Repayment Plan**

Suggested Format:

(Approximate duration of meeting 1 ½ - 2 hours)

Opening Prayer:

Our Father, we come to You as a friend. You have said that where two or more are gathered together in Your name, there You will be in the midst. We believe that You are here with us now. We believe this is something You would have us do, and that it has Your blessing.

We pledge with You always to be honest, and to search our hearts for weaknesses and errors that we may not block Your help.

We believe that You want us to be real partners with You in this business of living, accepting our full responsibilities and certain that the rewards will be freedom and growth and happiness.

For this we are grateful. We ask You at all times to guide us. Help us daily to come closer to You and grant us new ways of living, of gratitude.

AMEN

Read the 12 Steps of Debtors Anonymous.

Review previous Action Plan (adding uncompleted items to a new Action Plan, if applicable).

Write your Purposes (Goals) for this meeting: what you would like to get out of this Pressure Relief Meeting, what you want to resolve, what you need clarified, etc. If you could have anything you wanted out of this Pressure Relief Meeting, what would it be? What do you want to change in your life: financially, emotionally, and spiritually? (The Purposes may be pre-written in this booklet, page 14.)

Discuss the above Purposes.

Review Steps 4, 5, 6, and 7.

- 4. Made a searching and fearless moral inventory of ourselves.*
- 5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.*
- 6. Were entirely ready to have God remove all these defects of character.*
- 7. Humbly asked Him to remove our shortcomings.*

List and discuss your “character defects” that emerged as a result of reviewing your Action Plan and Spending Plan. Character defects are any feelings, actions, responses, attitudes, behaviors, beliefs and patterns that cause you discomfort, disrupt your peace and serenity, impede your emotional, spiritual and financial growth, interfere with your relationships and cause harm to others. (You may want to continue this process with your Sponsor.)

Read the 7th Step prayer found on page 76 in the “Big Book”, second paragraph. Begin with “My Creator, I am now willing...”

Read the third paragraph on page 76, “Now we need more action...”

8. Made a list of all persons we had harmed, and became willing to make amends to them all.

Review debts and make a list of all those you have harmed. (This is Step 8 – regarding money only.)

Read from the *Pressure Relief Groups and Pressure Relief Meetings* pamphlet “Debt Payment Plan”, beginning with “Once we are able to pay...”

9. Made direct amends to such people wherever possible, except when to do so would injure them or others.

Develop an Action Plan to resolve your debts. (This is Step 9 – regarding money only.)

TO CLOSE:

Review the Purposes of this Pressure Relief Meeting to check how many of the issues have been addressed.

Read “The Promises”, beginning with the last paragraph on page 83 through the middle of page 84 in the “Big Book”, ending with “will always materialize if we work for them”.

STEP EIGHT IS COMPLETE – REGARDING DEBT.

STEP NINE HAS A PLAN OF ACTION.

Lord’s Prayer (or any prayer of your choice).

The **Third** Pressure Relief Meeting

Maintenance: “Continued to take personal inventory...”
(Having Pressure Relief Meetings/taking personal inventory
is an ongoing process.)

Suggested Preparation:

Read the 10th, 11th, and 12th Steps in the *Twelve Steps and Twelve Traditions* of Alcoholics Anonymous, replacing the words: **alcohol** with **debt**; **alcoholism** with **compulsive debting**; **alcoholic** with **compulsive debtor**; and **sobriety** with **solvency**.

Complete reading through page 164 in the “Big Book”, replacing the words: **alcohol** with **debt**; **alcoholism** with **compulsive debting**; and **sobriety** with **solvency**.

BRING THE FOLLOWING:

NUMBERS (3 copies of each):

1. The three most current months of numbers from your record keeping (using the categories from *The Numbers* booklet, i.e., shelter, food, transportation, etc.). Determine a monthly average by dividing each category amount by 3.

If you don't have a full three months – two months are acceptable.

(If this is an “emergency” Pressure Relief Meeting – to resolve current or immediate crises – bring whatever numbers you have available).

2. List of all sources of income over that period (divided for a monthly average).
3. List of assets (checking and savings account balances, financial investments, real estate, etc.).
4. List of creditors (format to be found in *The Numbers* booklet):
 - Name of person, place, or thing to whom you are indebted (creditor)
 - Beginning balance
 - Status of that debt (current or past due: 60 days, 90 days, 10 years, etc.)
 - Date last paid
 - If applicable, list amount of monthly or last payment

- Current balance

You may wish to list separately (see *The Numbers* booklet):

- a. debts which are emotionally charged for you
- b. debts from which you are emotionally detached

RECORDS (if applicable):

Personal checkbook, business checkbook, IRS paperwork, letters of collection, subpoenas, traffic citations, pawn shop slips, etc.

SUPPLIES:

Calculator, pad of paper, pencils, file folders, stapler, paper clips

LITERATURE:

The "Big Book", the "12 & 12", the *Pressure Relief Groups and Pressure Relief Meetings* pamphlet, and *The Numbers* booklet.

**If you have not completed everything suggested,
DO NOT cancel your Pressure Relief Meeting,
continue moving forward.**

The Third Pressure Relief Meeting
Maintenance: “Continued to take personal inventory...”
(Having Pressure Relief Meetings/taking personal inventory
is an ongoing process.)

Suggested Format:
(Approximate duration of meeting 1 ½ - 2 hours)

Opening Prayer:

Our Father, we come to You as a friend. You have said that where two or more are gathered together in Your name, there You will be in the midst. We believe that You are here with us now. We believe this is something You would have us do and that it has Your blessing.

We pledge with You always to be honest, and to search our hearts for weaknesses and errors that we may not block Your help.

We believe that You want us to be real partners with You in this business of living, accepting our full responsibilities and certain that the rewards will be freedom and growth and happiness.

For this we are grateful. We ask You at all times to guide us. Help us daily to come closer to You and grant us new ways of living, of gratitude.

AMEN

Read the 12 Steps of Debtors Anonymous.

Review previous Action Plan (adding uncompleted items to a new Action Plan, if applicable).

Write your Purposes (Goals) for this meeting: what you would like to get out of this pressure relief meeting, what you want to resolve, and what you need clarified, etc. If you could have anything you wanted out of this pressure relief meeting, what would it be? What do you want to change in your life: financially, emotionally, and spiritually? (The Purposes may be pre-written in this booklet, page 14.)

Discuss the above Purposes.

Review debt repayment.

Read the 3rd paragraph on page 84 of the “Big Book”, beginning with “This thought brings us to Step Ten...”

10. Continued to take personal inventory, and when we were wrong promptly admitted it.

Add additional items to your new Action Plan as needed.

TO CLOSE:

Review the Purposes of this Pressure Relief Meeting to check how many of the issues have been addressed.

Schedule your next Pressure Relief Meeting.

Review Steps 11 and 12:

11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.

12. Having had a spiritual awakening as a result of these Steps, we tried to carry this message to other compulsive debtors, and to practice these principles in all our affairs.

Read the last two paragraphs on page 164 of the “Big Book”, beginning with “Our book is meant to be suggestive only. We realize we know only a little. God will constantly disclose more to you and to us...”

YOU ARE NOW IN THE PROCESS OF WORKING THE MAINTENANCE STEPS – TEN, ELEVEN AND TWELVE.

Lord’s Prayer (or any prayer of your choice).

This is a gift to those that gave me my life,
take what you want and leave the rest.

–A Member

“We are a problem people who have found a way up and out, and who wish to share our knowledge of that way with all who can use it. For it is only by accepting and solving our problems that we can begin to get right with ourselves and with the world about us, and with Him who presides over us all.”

–*Twelve Steps and Twelve Traditions*,” p. 125

We share our experience, strength, and hope.
We do not give legal advice.
You assume full responsibility
for any actions you take.