**Let’s Do BDA Together**

***Please register to receive a personal, unique video link.***

***The Ones — Questions only***

**This document includes participant writing and meditation questions for sessions 2 and 3 of a 26-session intensive series of recovery workshops for DA and BDA members who need or want to earn an income in the modern world (developed by active BDA members in 2019 and 2020, updated for 2021). To put these questions to best use for the** ***BDA Virtual Mini-Conference*:**

Please read the suggested DA and BDA conference-approved literature for whichever section you are working on — Step, DA Tool, Tradition, BDA Tool, Concept, and Promise — then spend several minutes meditating on each of the questions provided. For those questions which are most resonant for you, please do some writing. There will always be questions related to the principles of the DA and BDA program — that is, Steps, Traditions, Concepts — and only sometimes questions for the tools and promises.

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 the suggested DA and BDA conference-approved literature. Most if not all of the questions provided can be applied to our personal and business lives, as well as to our interactions with our fellow DA and BDA members.

To avoid both procrastination and huge leaps ahead of our fellow ***BDA Virtual Mini-Conference***, please answer some of the questions posed in the workshop materials each week for the relevant session that is coming up. We don’t expect anyone to answer every question we’ve posed; most will answer fewer than half. That’s okay. The questions are primarily meant to help focus our thinking on the topics at hand. Meditating on the questions may provide just as much value as writing out answers.

While “yes” and “no” answers are rarely enough, more than a paragraph or two per question is rarely necessary or desired. Because time for sharing will be limited, we suggest finding a “study buddy” in the group and reading written responses to the workshop materials to one another. We also encourage reading from written responses during timed sharing on each topic each week.

***If this document has been received from any other source than the referenced mini-conference and its leaders, please contact*** ***[bdaworkshops@gmail.com](mailto:bdaworkshops@gmail.com) for permission to use these materials*** ***and to make a promise of contributions to the BDA Intergroup Startup Project.***

**Step One — Preparatory meditation and writings for workshop participants:**

Please read Step One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. For those questions which are most resonant for you, please do some writing. 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.

*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**: How many times must I try to resolve my debting problem before I let go?

**DA Tool #1 — Preparatory meditation and writing for workshop participants:**

*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.”*

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?

**Tradition One — Preparatory meditation and writings for workshop participants:**

Please read Tradition One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. For those questions which are most resonant for you, please do some writing. 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?

**BDA Tool One — Preparatory meditation and writing for workshop participants:**

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

**Bonus question**: What needs to change to keep my business and personal money separated?

**Concept One — Preparatory meditation and writings for workshop participants:**

Please read Concept One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. For those questions which are most resonant for you, please do some writing. 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?
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?

**Promise One — Preparatory meditation for workshop participants:**

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.”*

**Bonus questions**: When thinking about the following areas of my life, how did I feel pre-BDA? How do I feel now? Despair? Hope? Something else?

Income / work / business?

Spending and debting?

Home and family?

Health and appearance?

Entertainment?

Transportation?