

Let's Do BDA Together

(515) 604-9300, Access code 491695#

The Threes

This is a workshop leaders' guide for a 25-session intensive cycle of recovery workshops for Debtors Anonymous and Business Debtors Anonymous members who own, operate, manage, or work for businesses, either for-profit or not-for-profit (developed by active BDA members in 2020)

We recommend, for best results, that workshop leaders distribute each module to workshop participants as each section (each covering a pair of workshop sessions) is next on the workshop cycle calendar. Planning ahead for the full workshop cycle is helpful for the workshop leaders, not for the participants. There are spiritual experiences to be had in the elements of surprise, patience, anticipation, and commitment to the full workshop cycle.

Suggested 7th Tradition donation for each workshop session in the cycle is \$10, \$20 for a pair. Donations are voluntary, and no one will be turned away for lack of funds. There are 7th Tradition buttons in the footers at bdaworkshops.org.

Post-expense proceeds from these workshops will be distributed evenly between the GSB and BDA Intergroup (bdaintergroup.org) monthly. We provide conference-approved literature — DA's 12, 12, and 12 book; the BDA Tools pamphlet; and the DA Promises pamphlet — to workshop participants at no cost to them. This DA and BDA literature, along with shipping and delivery, transaction fees, and website costs are our only group expenses.

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Session 5 — Committing to Our Own Recovery, Part 1

Step — *“(We) Made a decision to turn our will and our lives over to the care of God as we understood Him.”*

DA Tool — *“Service — We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.”*

Tradition — *“The only requirement for DA membership is a desire to stop incurring unsecured debt.”*

REMINDER — *BDA Tool Three, Concept Three, and Promise Three will be covered in session 7.*

Preparatory readings for workshop leaders and participants:

Chapters on Step Three and Tradition Three from our “12, 12, and 12” book

Meditate on the full description of the DA Tool above (**NOTE:** We have reordered the DA Tools to fit our workshop plan. The Steps, Traditions, Concepts, BDA Tools, and Promises have *not* been reordered.)

Summary schedule for this workshop session:

7 minutes: Host (and speaker #2) opens with Serenity Prayer and gets the workshop started

15 minutes: Guest speaker shares experience, strength, and hope on the three DA/BDA topics scheduled for the current workshop

12 minutes: Q&A with guest speaker

7 minutes: Host provides mid-workshop details and housekeeping details plus any new, vital information

15 minutes: Host shares experience, strength, and hope on the three DA/BDA topics scheduled for the current workshop

12 minutes: Q&A with host

47 minutes (2-minute setup plus 15 minutes per workshop topic): Host invites workshop participants to share on each of the topics for the week individually — usually six or seven 2-minute shares per topic with a timer and no feedback

5 minutes: Host leads us through wrap-up, preparation for next session, and close with Serenity Prayer

Step Three — Preparatory meditation and writings for workshop participants:

Please read Step Three 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 workshop leaders based on our own experience, strength, and hope.

Step Three: “(We) Made a decision to turn our will and our lives over to the care of God as we understood Him.”

Does this Step look impossible to you?

Are you committed to sticking with DA and BDA and to working the rest of the Steps?

Have you begun to trust the care, protection, and guidance of DA and BDA?

Do you feel safe in DA and BDA meetings and with DA and BDA members?

Does that feeling of safety extend into the rest of your life?

Do you feel as if you were guided to DA and BDA by your Higher Power?

Are you willing to accept guidance that will likely create better results for you?

Step Three is a crossroads. By this time, we have taken Step One with a sponsor. We understand the problem of compulsive debting, along with the past, present, and future consequences if we continue on our current path. We have also taken Step Two, beginning to understand the new life being offered to us if we commit to DA and its Twelve Steps. Now we have a decision to make. Will we take a step forward into the recovery that has begun to manifest for us? Or will we take a step backward into the desperation of our debting life? We all must make this choice for ourselves.

We have the choice to return to debting and borrowing, to over-spending and under-earning, anytime we want. Once we are ready, we’ll take the Steps, find our Higher Power, and recover in DA. If we’re not done debting, we are welcome to continue our debting lifestyle until we’re ready to give it up.

There’s no specific application of Step Three for business owners. This Step is incredibly personal. As we commit to our recovery and to our Higher Power, though, we will begin to change. As we change, all the elements of our lives — including our businesses — will change.

DA Tool #3 — Preparatory meditation and writing for workshop participants:

Please review the opportunities for service below, then spend several minutes meditating on how you might be of service to your fellow DA and BDA members right now. (The service opportunities listed below plus many, many more can be found in a flyer called “50 Ways to Be of Service” available for free download at <https://debtorsanonymous.org/fellowship-services/service-opportunities/>.) If you are feeling an immediate objection to being of service too soon in your recovery, please do some writing. No long essays are necessary, just a paragraph or two in direct answer to the question: “Why am I so darned unwilling to give service?”

DA Tool #3: “Service — We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.”

It’s no secret that the solution to the lonely and isolated lives many of us have lived is to leap into service. Service connects us with newcomers who need our help and stories, and it connects us to people like us who understand who we are and what we are trying to change in our lives. And, unless there’s something fundamentally wrong with those people, they honor our right to be who we are, with tolerance and without judgment. There are so many ways to be of service in DA that there is absolutely no way that one or more of them will not be a perfect fit for each of us, exactly where we are in our recovery right now.

DA Personal Service

Introduce yourself to a newcomer; get a sponsor; put your number on the phone list; don’t debt today; celebrate your recovery with your home group; ask someone new to be on a PRG with you; record your numbers every day; leave DA pamphlets at a bus stop

DA Meeting Service

Set up chairs; be the literature person; be the greeter; update the meeting phone list; attend business meetings; give generously in the spirit of the 7th Tradition; help clean up after the meeting; let go of a service position when your term has ended

DA Intergroup Service

Attend Intergroup meetings; read *The Debtors Anonymous Manual for Service*; monitor the Intergroup phone line; volunteer for Intergroup events; take public outreach training

DA World Service

Attend the World Service Conference as a GSR or ISR; apply for an Appointed Committee Member position; be the message of DA wherever you go

Tradition Three — Preparatory meditation and writings for workshop participants:

Please read Tradition Three 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 workshop leaders based on our own experience, strength, and hope and a deep read of Tradition Three. 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 Three: “The only requirement for DA membership is a desire to stop incurring unsecured debt.”

What would happen to our meetings, message, and membership if our Fellowship spent our resources on those who do not meet our only requirement?

Do you feel that wealthy DA and BDA members are doing a better job of working the program than non-wealthy members?

Is it possible to have a desire to stop incurring unsecured debt and to continue using an unsecured credit card at the same time?

Is a desire to stop debting enough to create solvency?

Is it possible to be both inclusive and exclusive at the same time?

What would be the consequences of denying membership to those who do meet our only requirement?

Does your group or Intergroup apply any type of hierarchy of membership?

The thread running through the Threes is making decisions: we decide to turn our will and lives over to the care of our Higher Power; we decide to give service instead of staying at home feeling sorry for ourselves; we decide to avoid getting in the way of anyone else’s recovery; we decide to formalize the financial records in our businesses; we decide to let our representatives make decisions on our behalf at World Service; and we decide to stop beating ourselves up over our relationship with money and to redefine ourselves in a more positive and generous light.

Bottom line, we decide to refocus our power and energy — as they are slowly being restored to us — where they can do the most good. We stop turning every conversation to “I” and “me,” placing our emphasis instead on “we” and “us.” By the time we reach the Twelves, we can set our sight on “those” and “them” who need our help. First on the yet-unknown still-suffering debtor who needs our help, and then on others in our businesses, families, and communities who we can lift up and support in their development, even if we get no direct payoff or recognition.

We might now ask ourselves: Have we become too focused on what we think we want and need, losing sight of what we have to offer both inside and outside of our businesses and workplaces?

Session 6 — Committing to Our Own Recovery, Part 2

BDA Tool — *“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.”*

Concept — *“As a traditional means of creating and maintaining a clearly defined working relationship between the groups, the World Service Conference, and the Debtors Anonymous General Service Board, it is suggested that we endow these elements of world service with a traditional ‘Right of Decision’ in order to ensure effective leadership.”*

Promise — *“We will live within our means, yet our means will not define us.”*

REMINDER — *Step Three, DA Tool Three, and Tradition Three were covered in session 6.*

Preparatory readings for workshop leaders and participants:

Chapter on Concept Three from our “12, 12, and 12” book

BDA Tool Three from the BDA Tools pamphlet

Promise Three from the DA Promises pamphlet

Summary schedule for this workshop session:

7 minutes: Host (and speaker #2) opens with Serenity Prayer and gets the workshop started

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5 minutes: Host leads us through wrap-up, preparation for next session, and close with Serenity Prayer

BDA Tool Three — Preparatory meditation and writing for workshop participants:

Please read BDA Tool Three in the BDA Tools pamphlet, then spend 15-20 minutes meditating on the details below. Will you pursue clarity and accuracy for your business records now that you know how?

BDA Tool Three: “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.”

On the next two pages we will see sample 20xx financial statements — Income Statement and Balance Sheet — for a small nonprofit organization. (While the third primary financial statement, the Statement of Cash Flows, is often quite useful, it is beyond the scope of this workshop.) We’ll go into detail about these examples because if we understand one set of financial statements, we can understand any set.

When we talk about clean, orderly, and accurate financial records, this is what we’re talking about. As we’ll see, this organization has none of the extra items listed in BDA Tool Three — *Accounts Receivable, Accounts Payable, Inventory, Assets, and Outstanding Debts*. Many of our businesses, especially for freelancers, don’t have these items either, although we can decide to offer payment terms to clients and request payment terms from vendors, just like any other business.

Most of us need to use an accounting software to enter our data and prepare our financial statements, and many of us need the help of bookkeepers, payroll services, accountants, tax preparers, consultants, etc. (See [BDA Tool Twelve](#) for reference.) We should seek help, including outside help if necessary, in order to gain a clear picture of our business’s financial activities and results. If we setup our accounting software correctly, most will automatically create our financial statements for us.

For review, let’s turn to the Balance Sheet on the next page first. This statement is viewed as a snapshot of a business’s financial picture on any given day. An informed viewer will immediately know the business’s liquidity (or cash availability), asset to liability comparison, use or misuse of credit, viability in the short- and long-term, and year-to-date or year-end profitability. Here are some things we might notice immediately:

The balance sheet is in balance based on the formula, $Assets = Liabilities + Equity$. The top half of the Balance Sheet must be in balance with the bottom half. That’s true here; see highlights.

This organization has three Current Assets, all checking accounts, and one Other Current Asset, a bond account. (These Current Assets would also be considered *Cash on Hand*, which includes both actual cash, such as petty cash funds, and up-to-date, reconciled bank balances in both checking and savings accounts.) Other Current Assets — “other” being different than cash or bank accounts but still relatively easy to convert to cash — would also include Accounts Receivable. Inventory and Fixed Assets would be considered Non-Current assets, since it would usually take longer to convert them to cash.

This nonprofit has no liabilities. If we have Accounts Payable or Outstanding Debts they belong on our Balance Sheets after Assets and before Equity. Liabilities get subtotaled with Equity.

Balance Sheet at Dec 31, 20xx

ASSETS	
Current Assets	
Checking/Savings	
Key Bank – 20xx Business C...	2,867.49
Key Bank – Business Checking	7,884.33
Key Bank – Money Market	12,602.86
	<hr/>
Total Checking/Savings	23,354.68
Other Current Assets	
Wells Fargo - Bond Account	33,779.26
	<hr/>
Total Other Current Assets	33,779.26
	<hr/>
Total Current Assets	57,133.94
	<hr/>
TOTAL ASSETS	57,133.94
	<hr/> <hr/>
LIABILITIES & EQUITY	
Equity	
Opening Bal Equity	0.00
Retained Earnings	75,562.89
Net Income	-18,428.95
	<hr/>
Total Equity	57,133.94
	<hr/>
TOTAL LIABILITIES & EQUITY	57,133.94
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A few more notes on the Balance Sheet, specifically the equity section:

“Opening Balance Equity” is zero. This usually means that the current accounting system includes all transactions ever processed on this organization’s accounts. A system change during the life of an organization would usually include the carryover of previous equity balances.

“Retained Earnings” recognizes all previous years accounted for in the current system. In this case, the books were setup more than seven years before this income statement, so all auditable periods are included in one place.

“Net Income,” in this case a year-end loss, calculates only the net profitability for the current year and must balance to the bottom-line of the related Income Statement. On January 1st, the Net Income amount will roll into the Retained Earnings line, adding to the amount already there, and the Net Income line will then include only January 1st transactions.

Based on its 20xx expenses, if they are normal, this nonprofit is funded for two to three more years, even if its income remains lower than its expenses. This organization is sustainable in the short-term. On the other hand, if they return to a slow build of cash each year, they will be sustainable long-term.

Income Statement for Jan - Dec 20xx

Income	
Membership Dues	2,500.64
Income from Board	7,200.00
Interest - Bonds/Long-Term	785.00
Interest - Savings/Short-Term	30.59
	<hr/>
Total Income	10,516.23
	<hr/>
Gross Profit	10,516.23
Expense	
Donations / Charity	11,699.76
Membership Expenses	
District Events	776.60
Dues to National	1,704.25
Officers Retreat	567.09
	<hr/>
Total Membership Expenses	3,047.94
Necessary Services Expenses	
Musician	240.00
Secretary	2,400.00
Treasurer	1,200.00
Tyler (aka Event Greeter)	660.00
Officers Expense - Withholding	836.02
Professional Fees - Accounting	1,256.25
	<hr/>
Total Necessary Services Expe...	6,592.27
Operations Expenses	
Bank Fees	48.15
Supplies	219.98
	<hr/>
Total Operations Expenses	268.13
Special Events Expenses	
Event Supplies	2,574.02
Installation Ceremony Expenses	707.27
Refreshments	4,055.79
	<hr/>
Total Special Events Expenses	7,337.08
	<hr/>
Total Expense	28,945.18
	<hr/>
Net Income	-18,428.95
	<hr/> <hr/>

BDA Tool Three — Preparatory meditation and writing for workshop participants — continued:

Now let's turn to the related Income Statement shown on the previous page. The Income Statement is usually seen as the story of the period being reported. Before beginning analysis, please note that the Net Income balance matches the Net Income balance on the Balance Sheet. If those two amounts are not the same, we have a "snapshot" and a "story" that are unrelated and will cause no end of confusion. Since these statements are aligned, let's jump in:

Income

This organization has four distinct income streams: Membership Dues, Income from the Board and two Interest Income sources. Membership dues are self-explanatory but not this group's primary income source. Most of their members paid for lifetime memberships years ago.

Their main income is received from their Board, which manages the building they own and provides them with any proceeds. In most years, the Board sends an auto-transfer of \$600 per month, which adds up to \$7,200 annually, and then they send a large deposit by check sometime near year end. Total income from the Board is usually \$30,000-\$40,000 per year. In the year reported here, the Board invested \$75,000 in a new roof and other building upgrades, so sent only the auto-transfers. That's why the organization realized a loss for the year, which would be immediately obvious if we compared this year's Income Statement with any other year's. The last two income sources are Interest from two of the accounts listed as assets on the Balance Sheet: Bond Account and Money Market. Neither are big money makers, nor are they losers.

Expenses

The bulk of this organization's expenses, and all of its Cost of Goods Sold, in this case the cost of maintaining rental space and tenants, are reflected on their Board's financial statements, which are completely separate. *This is an excellent example* of the separation of financial records and bank accounts between entities or, in our case, between ourselves and our businesses. (See [BDA Tool Two](#) for reference.)

Like our example for [DA Tool One](#), the leadership of this nonprofit is much more concerned with categories and uses subcategories only for additional information and troubleshooting when there is significant variance from expectations. They have an annual expense budget of \$30,000. They try to give away 40% or \$12,000 through charitable contributions and donations. They have an equal amount to spend on their membership costs, which shows up as a combination of Membership Expenses and Special Event Expenses. And, finally, they budget 20% or \$6,000 each year for administration costs, which shows up as a combination of Necessary Services Expenses and Operations Expenses. For 20xx, they were a little heavy on Necessary Services Expenses but were satisfied that they had stayed within their total expense budget of \$30,000.

Had the Board contributed cash within its normal amount range, this arm of the non-profit would have had money left over to pass on to the 20xx committee responsible for charitable donations and member services instead of a loss.

BDA Tool Three — Preparatory meditation and writing for workshop participants — continued:

Finally, let's look at putting "all tax and bill due dates on our calendar," breaking this activity down between the two types of payments — taxes and bills.

There are many online resources, including the IRS website, for discovering tax due dates by specific date, month, and year. For instance, for April 20xx the following Business and Personal Income Tax due dates apply. (This is not legal or tax advice. Please verify tax due dates and details with a professional tax preparer.) If we've never understood the big deal about April 15th, we may understand it now:

April 1, 20xx: The deadline for filing 1099s electronically is April 1. If we don't file electronically, the deadline is February 28 (or February 29 in leap years).

April 15, 20xx: If our business is a sole proprietorship or a single-member LLC, we'll want to report our business income taxes on Schedule C with our personal tax return. Schedule C is the business profit and loss form that must be submitted with our personal income taxes on Form 1040. Our Schedule C net income is included with our other sources of income to determine our taxable income.

April 15, 20xx: If we have a corporation with a year-end of December 31, our business must file Form 1120 Corporate Income Tax Return. If we want to file an extension application, it's due on this date, using IRS Form 7004.

April 15, 20xx: If we pay estimated taxes, the first installment of estimated taxes for the current year is due now.

April 15, 20xx: If we want to file an extension application for our personal, partnership, or LLC tax return, it must be filed by this date. We must also pay income taxes on this date. Corporations receive an automatic extension, but they don't receive an extension on payment.

April 15, 20xx: If we make payroll tax deposits monthly, our payroll tax deposit for March is due now.

April 30, 20xx: File Form 941 - Employer's Quarterly Federal Tax Return for our first quarter (January through March) payroll taxes. If we've made all required payments in full by the due dates, we have 10 more days to submit this form (by May 10).

Wouldn't it help us to have these tax due dates on our April 20xx calendars with appropriate reminders?

BDA Tool Three — Preparatory meditation and writing for workshop participants — continued:

Next, for the payment of our bills, and tracking on our calendars, we again suggest selection and use of a business-oriented accounting software. If our business is bigger than just us, if we can afford it, and if we are organized enough to delegate our bookkeeping and accounting needs, support from paid, trained professionals would likely save us money, even in the short-term. (Again, see [BDA Tool Twelve](#) for reference.) We suggest retaining vendor or contract relationships with accountants in this order:

1. **Tax professional**, not just a preparer, but also willing to provide us with guidance throughout our tax year, often on a quarterly basis, via review of our financial statements, bookkeeping and banking procedures, credit and collections policies, and tax benefits and liabilities.
2. **Payroll service** which prepares not only our weekly or bi-weekly payroll checks and/or employee direct deposits, but also prepares and files our payroll-related tax returns.
3. **Bookkeeper**, either onsite or off, who is responsible for taking care of our financial data entry, tasks related to payments and receipts, preparation of financial statements (to our specifications), and many more similar duties. External bookkeeping services can often be found with reasonable rates and terms; hiring a bookkeeper in-house may allow us to delegate administrative tasks in addition to financial duties.

From the tax professional, there will be quarterly tax transaction commitments, at minimum, plus monthly and/or annual tax transactions.

From the payroll service, there will be weekly or biweekly payroll commitments, plus tax deposits due within every week or month that follows, plus quarterly and annual payroll and tax commitments. The complexity of our business's payroll processing will multiply quickly as we include a variety of compensation plans and employee benefits.

From the bookkeeper, there will be weekly or bi-weekly check runs for accounts payable, plus manual or emergency checks and payments. Savvy and engaged business owners and operators need and allow for few emergency payments.

Whether the tasks above are done by us or delegated to others, someone in our businesses will still be ultimately responsible for ensuring that transactions and payments are fully funded on an often tight schedule. Here we return to keeping payment due dates on a calendar and watching the calendar closely.

Even the most fiscally talented owners and managers need cash requirements on their calendars, or they delegate to someone within their organization who fulfills this role. Managing the short- and long-term cash flows of an organization is called the “treasury function.” Qualified professionals can help, but we usually must lead them. We encourage being our own businesses' treasurers for as long as we can.

TRY IT: Based on the cash (non-debting) priorities we've described on this and the previous page, we encourage you to put all your tax and bill due dates on your calendar for the upcoming month or two or three and review those details with your sponsor, PRG, and/or study buddy, seeking feedback and input.

Concept Three — Preparatory meditation and writings for workshop participants:

Please read Concept Three 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 workshop leaders based on our own experience, strength, and hope and a deep read of Concept Three. 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 Three: “As a traditional means of creating and maintaining a clearly defined working relationship between the groups, the World Service Conference, and the Debtors Anonymous General Service Board, it is suggested that we endow these elements of world service with a traditional ‘Right of Decision’ in order to ensure effective leadership.”

Can the “Right of Decision” be earned?

On a scale of 1 to 10, how honest are you? At home? At work? In DA and BDA?

Are you able and willing to examine your motives, as well as your words and actions?

Are you able to process new information, especially when it’s unexpected?

Do you take time to evaluate the limits and boundaries on your various life roles? At home? At work? In service?

How strong are your communication skills? Could you improve your skills through regularly sharing your communication breakdowns or difficulties with a BDA sponsor?

Do you allow others to exercise their authority without fear of your criticism?

In the conference-approved text on Concept Three, there is an example given that GSRs and ISRs may go to WSC and receive urgent information they were not able to share with their groups or Intergroups before being required to place a vote. So far, so good, but we believe an important detail is being ignored or forgotten.

The trusted servant’s role remains that of “representative.” So we believe that it is not the job of the representative to discern the “will of the Higher Power” in the situation described. We believe it is their role to discern the will of the group or Intergroup that sent them. It makes no sense to us that we would do the work of raising funds and sending a representative to WSC if they no longer represent us once they get there, or during the WSC service year that follows. A true representative knows their group or Intergroup well enough to know how they would vote after all the information has been considered.

In a more general sense, what we’re talking about here is a consistency in the roles we play in our lives and allowing others consistency in their roles. There is security and relief in consistency. Let’s not deprive ourselves or others of role clarity, whether we do that by micromanagement or by creation of unnecessary crises. Creating a crisis may put us back in the driver’s seat, but at what cost?

Promise Three — Preparatory meditation for workshop participants:

Please read Promise Three from the DA Promises pamphlet, then spend several minutes meditating. Next read the suggestion below and use the lines provided to document at least 26 of your positive attributes. Perhaps meditate a few more minutes, thanking Higher Power for this opportunity to reframe your opinion of yourself *right now* and to let go of shame.

Promise Three: “We will live within our means, yet our means will not define us.”

Who Are You Now?

We will soon get the opportunity to take a fresh look at our wrongs, defects of characters, shortcomings, or whatever else we wish to call them. In the meantime, let’s review some of the things that are right with us. Please use the lines below to document positive characteristics you now hold. Try to write down at least one positive thing about yourself for every letter in the English alphabet:

A _____

N _____

B _____

O _____

C _____

P _____

D _____

Q _____

E _____

R _____

F _____

S _____

G _____

T _____

H _____

U _____

I _____

V _____

J _____

W _____

K _____

X _____

L _____

Y _____

M _____

Z _____