

2026, Issue 2

Dear Fellows,

To continue with our 50th Anniversary theme, we are featuring stories from some of the first members of D.A. Join us for **April 15, 2026: D.A. Founders' Day 2026**. Details below.

This issue is full of inspiring stories, service highlights, and ways to get involved. Be sure to check the Announcements section at the bottom of this newsletter for details on the **25-Hour Virtual Convention in May**, and the **40th World Service Conference (WSC) in August**.

Inside this edition, you'll find:

- **WSC BDA Updates:** Offering insights into the committee's forward-focused work.
- **WSC Resource Development Committee (RDC)** by Kate N.
- **Feature Recovery Stories (First D.A. Members Stories):** Elizabeth T. and Maurice S.
- **Couples Corner: Loving Each Other Toward Solvency: Together We're Better** by John and Rachel D.
- **Announcements:** D.A. Founders Day, D.A.50 Online Convention, Promise Six Week and the World Service Conference

You'll also see **writing prompts**, including a call for stories from **D.A. couples**.

We're grateful to share this journey with you as we move toward an extraordinary year in D.A. history.

**Yours in Recovery,**

**Alfa, Ali, Julie, Marianne, Nate and Monty**

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## WSC COMMITTEE HIGHLIGHTS

### **World Service Conference (WSC) Committee Activity Highlights**

We've opened the door to the incredible work happening behind the scenes of the World Service Conference—inviting WSC Committees, Caucuses, and the General Service Representatives (**GSRs**) and Intergroup Service Representatives (**ISRs**) who serve on them to share what they've been building, exploring, and accomplishing. Their efforts shape the future of D.A., and in this issue, we're spotlighting two powerful contributors: **Business Debtors Anonymous (BDA)** and the **Resource Development Committee (RDC)**.

Get ready to dive into the meaningful service, vision, and momentum driving these committees forward.

### **Business Debtors Anonymous Committee WSC BDA**

We have some exciting news to share about how the BDA Committee will expand resources for existing businesses, and strengthen recovery using spiritual principles for businesses relatively new to BDA. For 2025–2026, we're focused on bringing BDA experience to life in ways that are practical, accessible, and useful for today's business owners.

Our work centers on four main areas:

#### **BDA Steps Webinar Series**

We hosted a two-part webinar, entitled, *Grow A Thriving Business Along Spiritual Lines Using the BDA Step Study Guide*. Attendees worked all 12 steps in BDA together, in back-to-back sessions. There was time to reflect/write, share, and exchange contact information for follow-up step work outside the webinar. These recordings have been posted to this year's recordings page: <https://debtorsanonymous.org/2025-2026-conference-year/>.

#### **BDA Voices Podcast**

We're gathering insights from past and present BDA speakers and leaders to create a podcast that shares their experience, stories, and hard-won wisdom to a wider audience.

#### **BDA Stories & Impact**

We're collecting BDA success stories to highlight the real impact BDA has had over the last five decades. It will be exciting to hear how recovering business owners increased profits and eliminated debt using the spiritual principles and tools of Business Debtors Anonymous.

#### **BDA Website Hub**

We're working toward creating a dedicated BDA section on D.A.'s website—a simple, easy-to-find place where business owners can find webinars, tools, recordings, and stories. It will be so much easier when these business resources are centralized on D.A.'s website.

Our goal is to inspire struggling business owners, and provide added value to long-time business owners in Business Debtors Anonymous. One day at a time we continue to strengthen the offerings for BDA. Stay tuned for more updates.

### **WSC RDC Update: Building Resources Through Joyous Service**

The 2025-2026 Resource Development Committee brings fresh energy to D.A. service with six dedicated members representing a diverse mix of experience—first, second, and third-year General Service Representatives working together in what we call "joyous solvency."

You may have already seen some of our work. In late 2024, we created flyers reminding fellows about Giving Tuesday and year-end contributions to support D.A.'s vital work. These campaigns help ensure that DA can continue providing life-changing resources to those seeking recovery from compulsive debting and underearning.

### **Love Letter to Service**

On Valentine's Day 2025, the RDC hosted a Fellowship-Wide Call titled "Love Letter to Service"—a curated conversation bringing together DA members with varying service experiences. Whether you've been in service for decades or are considering your first commitment, this conversation offered insights into how service enriches recovery. The recording is now permanently available on this year's recordings page: <https://debtorsanonymous.org/2025-2026-conference-year> where it joins other resources supporting members worldwide.

### **Supporting Our Treasurers**

Understanding that service roles evolve as our fellowship grows, we're planning an upcoming webcast specifically designed to support both new and experienced Treasurers. The landscape of group finances continues to change, and we want to ensure Treasurers feel confident and supported in this crucial service position. Details on timing and registration will be announced soon.

### **John H Scholarship Fund Innovation**

In the coming months, watch for our flyer about the John H Scholarship Fund, which helps D.A. members attend the World Service Conference. We're introducing new approaches that will make contributing to this vital fund easier throughout the year, not just during traditional fundraising periods.

### **Our Commitment**

The RDC is committed to developing and highlighting resources both within the fellowship and within ourselves. Service is a cornerstone of D.A. recovery, and we believe that financial support of our fellowship can be approached with the same principles we bring to our personal recovery—clarity, intention, and abundance thinking.

We invite you to engage with our resources, attend our events, and consider how you might support D.A.'s mission, whether through service, contributions, or simply spreading the word about our fellowship.

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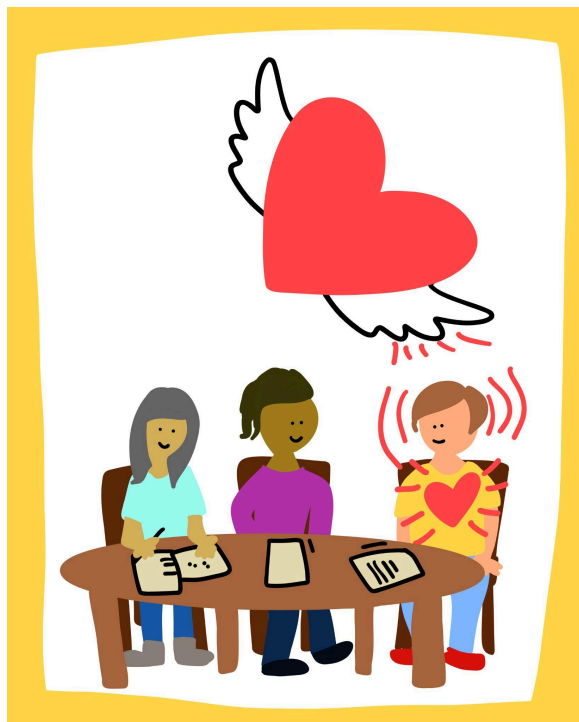
## FEATURE RECOVERY STORIES

### D.A. in 1989

Elizabeth T.

I walked into the rooms of Debtors Anonymous on November 10, 1989. I had been clean and sober for three and a half years, but was in despair and hoping to die due to my debt. I had 27 credit cards, and my paycheck was allocated to their minimum payments and the mortgage, leaving me with “no choice” but to use credit cards for gas and food. A car breakdown was a total crisis. At one point, I fixed the car, missed a couple of mortgage payments, and the Sheriff tacked an auction notice on my front door. I was a mess. My sponsor suggested that I go to D.A.

On November 9, 1989, I walked into the Friday evening “Shoppers Night In” D.A. meeting at St. George’s Methodist Church outside of Washington, DC. I saw hope in the eyes of the people in that room. This became my home group, and I found a sponsor and two people to



be in what was then called a “P Group.” I was terrified because I could not imagine dealing with life on a cash basis, since I rarely had any. I saw the man in my P Group at a meeting, and said I was in fear about my first P Group meeting. He asked whether I had forgotten the purpose of a PRG: so God can reach down and touch what hurts. I definitely wanted that! I listened to the people share their stories, and their belief that they had a spiritual malady for which there was but one “fix”: a spiritual solution. Since I had experience with a 12-Step program, I understood that clearly I was powerless over compulsive debting.

There were also three meetings a week at The Unity Club, a building where seven 12 Step Fellowships had about 10 meetings every day, as well as a book store. The book store clerk was in my D.A. meeting, and I went in to purchase a book one evening. He asked me “have you read all the books you bought last week?” I replied

no, but “this is the book that will save me!!” He refused to sell me the book. I haven’t thought of that in years. A small miracle.

There was a spirit of unfolding in the rooms, a mystery of what the Higher Power would be able to accomplish once we had the willingness to go to any lengths. An energy of learning was pervasive. There were two D.A. Step meetings a week during which we read from the A.A. "Twelve and Twelve" because D.A. did not have its own book yet. Some wanted to read from a book about getting out of debt and staying out of debt, but the group overwhelmingly voted in a heated group conscience not to use outside literature. There were a few D.A. pamphlets, such as *Meetings*, *Fifteen Questions*, *Getting Started*, and *Twelve Signs of Compulsive Debt*. Some years later, World Service published its pamphlet on "Twelve Steps of Debtors Anonymous." The biggest change is that D.A. now has its own Twelve, Twelve and Twelve, a step study workbook, the Currency of Hope, and an online approach to doing numbers.

Business Meetings typically included all the members of the group, so meetings were quite lively, with people vigorously expressing viewpoints. One thing I notice now is that fewer people stay for the Business Meeting, fewer people volunteer for service, and fewer people agree to be sponsors and PRG people. There are more ways for debtors to find help because of telephone and online meetings. I am beyond grateful; D.A. gave me a life worth living.

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## **Forever Indebted to D.A.**

Maurice S.

I attended my first Debtors Anonymous (D.A.) meeting in San Francisco in 1993. My home group became the Sunday afternoon D.A. meeting at Las Encinas Hospital in Pasadena, which later evolved into the Monday Night BDA meeting in Altadena, California that I attend to this day.

### **WHAT HAPPENED**

I was sober for a couple of years and a few years out of college when I confided in a friend from another program that I was struggling with money. On the outside, I looked stable. On the inside, I was in fear and always worried. When he told me he was attending Debtors Anonymous, I hesitated attending. But after a few meetings, I was all in.

At the time, there was very little D.A. literature available. *The Twelve Steps and Twelve Traditions* and *A Currency of Hope* had not yet been published—just a few flimsy pamphlets and newcomer packets passed around the room. I was gently told that in D.A. we do not use credit cards, and we do not take on unsecured debt. We track our expenses by writing them down daily in a small spiral notebook and then doing a PRG after having 90 days of numbers. So I did. I got a sponsor, attended meetings regularly, completed Pressure Groups (now called Pressure Relief Groups) and eventually, I began sponsoring others.

### **WHAT IT WAS LIKE**

Before joining Debtors Anonymous, I thought that having a wallet full of credit cards, a high credit limit, a good credit score, gas cards, department store cards, and various credit lines would solve my money problems and make me whole. As I continued my journey in Debtors Anonymous, I realized that I needed the program more than ever and that I suffered from a spiritual malady that needed a spiritual solution rather than a financial one.

## **WHAT IT'S LIKE NOW**

I still attend the Monday Night D.A./B.D.A. meeting along with other in-person or online meetings every day.

Today, my favorite practice is creating my vision board and vision book. I sponsor several people and work the Steps with them weekly. I continue to keep my numbers every day, and have clarity and good records. I am at peace most when I remember our primary purpose: to remain solvent, to live debt-free one day at a time, and to help another debtor achieve solvency. That simple commitment continues to shape my life in ways I could never have predicted when I first walked through the doors of D.A. in 1993.

The obsession to debt and borrow gradually lifted and the promises started coming true. The fear that once drove so many of my decisions doesn't run the show like it used to.

## **FINAL THOUGHTS**

I haven't followed this program perfectly – far from it. Most of what I know today has come from making mistakes, learning from them, and being willing to start again. Over the past thirty years in D.A., I've had many opportunities to grow, for which I'm grateful. I need the program now even more than when I first started.

Since coming to Debtors Anonymous over 30 years ago, I have not needed a credit card to rent a car, book a hotel, buy airline tickets, finance my children's college tuition, or take vacations. One day at a time I have had no desire for credit cards, no urges to take on unsecured debt, and I have been provided for far beyond my expectations.

Because of D.A., I have received more – spiritually, emotionally, and financially – than I could have ever imagined or asked for. What began as an attempt to manage money became a way to live with clarity, sufficiency, and trust.

I will forever be indebted to D.A. It works. It really does.

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## **COUPLES CORNER**

### **Loving Each Other Toward Solvency: Together We're Better**

By John and Rachel D.

Before D.A. Working the program as a couple gives each of us a built-in accountability partner. We make a spending plan every month and ensure it's completed before the new month begins, even if it's done at 10:00 p.m. the night before. If we want to buy something, we add it to the wish list. When we build our spending plan, we list all our collective wishes and give each one a score. We add up the scores, and the most-wanted wishes are granted. Less important wishes are placed on next month's wish list to be voted on again.

We maintain a prudent reserve that we contribute to each month. It is reserved exclusively for emergencies and has saved us on many occasions. It is for the "expected unexpected," such as when the A/C goes out, the washing machine stops working, or the car breaks

down. We also fund many accrual categories each month to help pay for taxes, insurance, and vacations. This level of clarity gives us peace of mind.

We don't hide income or spending from each other. Everything is discussed openly at our weekly Sunday meetings. When unexpected income arrives, we decide together how to allocate it. This transparency reinforces our steadfast commitment to each other and is a cornerstone of our marriage.

When we first pooled our resources many years ago, we had a negative net worth. We paid off all our credit cards within the first few years and are working to pay off all debts before retirement. On one of our first trips together, we meticulously recorded all expenses on green ledger sheets with a pencil and tracked them to the penny. We still keep that sheet as a souvenir of the start of our D.A. journey and our life together.

When our accounts first exceeded \$10K a few years into our marriage, we had to take a deep breath together to handle that much money at once and resist the urge to spend it. Earlier this year, while preparing for a PRG, we took that same deep breath when our numbers showed that our net worth had exceeded our wildest dreams. Now we look forward to our annual meeting with our accountant to prepare our taxes. The appointment is always smooth and stress-free, and he compliments us each year on how clearly we keep our numbers. This makes us very happy, so we always go out afterward to our favorite restaurant near his office to celebrate.

Our D.A. journey together is inspired by love and commitment. As the First Tradition states, our common welfare should come first. By working the D.A. program together and using the DA tools and principles, our collective efforts are far greater than what we could achieve on our own before we met. When we support each other's recovery, cheer each other on, and look out for each other's well-being by staying solvent, we also strengthen our marriage and our unity of purpose, forging a strong bond that is the foundation for a prosperous life together.

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## WRITING SUBMISSION REQUESTS

### Letters to the Editor

We want to publish your thoughts or comments on any issue related to Debtors Anonymous.

Email your submission: [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org) with the subject ***Letter to the Editor***.

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In 500-750 words, share your experience, strength, and hope on the following:

### **Were you in D.A. in the 1970s or 1980s?**

We are still looking for submissions during D.A.'s 50th Anniversary year. We are gathering stories, memories, and reflections from members who witnessed the Fellowship as it was

just beginning to take shape. If you were part of Debtors Anonymous in its formative years, your experience is a meaningful piece of our Fellowship's history.

Your insights help us preserve our shared history and honor the members who helped shape the Fellowship we rely on today. Whether your memories are big or small, serious or humorous, we welcome them all.

Email your submission: [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org)

### **Couples in D.A.**

Are you and your spouse or partner working the D.A. program together? We're gathering stories from couples who share this recovery journey, and we'd love to hear your experience. Whether you've been navigating the program side by side for years or you're just starting to explore solvency as a team, your insights can offer hope, inspiration, and practical guidance to others. We invite you to share anything that feels meaningful. Your experience may be exactly what another couple needs to hear.

Email your submission to: [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org)

You may see your story published in a future issue of **The Ways and Means!**

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## **ANNOUNCEMENTS**

### **April 15, 2026: D.A. Founders' Day 2026** A Global Celebration of 50 Years

The Fellowship Communications Committee (FCC) will host speaker sessions across multiple time zones to welcome participation from around the globe. Please help spread the word through your local intergroup and meetings so we can make this year's celebration truly unforgettable.

<https://debtorsanonymous.org/event/founders-day-2026/>

### **May 30-31, 2026: D.A. 50th Anniversary Worldwide Convention**


## DA50: HALF A CENTURY, WHOLE IN SPIRIT



### CELEBRATING 50 YEARS OF HOPE, RECOVERY AND COMMUNITY

#### **May 30-31, 2026:** D.A. 50th Anniversary Worldwide Convention

**DA50** marks the 50th Anniversary of Debtors Anonymous with its first-ever Worldwide Convention. Join D.A. members from around the globe for a meaningful, inspiring, and practical gathering focused on recovery, fellowship, and service.

 **Dates: Saturday and Sunday, May 30, 2026 (12:00 PM) – May 31, 2026 (1:00 PM US Eastern Daylight Time)**

 **Format:** Worldwide Online Convention

 **Who Can Attend:** All D.A. members and newcomers.

There will be a suggested donation to support Debtors Anonymous, but no one will be turned away for lack of funds.

#### **What to Expect**

Over the course of this 25-hour virtual event, participants can choose from two parallel tracks of sessions, offering:

- Workshops grounded in D.A. principles
- Interactive activities
- Fellowship and connection
- Inspiring keynote speakers
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We anticipate 20+ online sessions designed to support recovery, creativity, and community across time zones and in multiple languages. For more details go to:

<https://debtorsanonymous.org/da50>

**August 5-9, 2026:** World Service Conference in Burlingame, CA, USA



<https://debtorsanonymous.org/fellowship-services/world-service-conference/>

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