



The 12 Promises of Debtors Anonymous

In the program of Debtors Anonymous, we come together to share our experience, strength and hope so that we may recover from the disease of compulsive debting. When we work D.A.'s Twelve Steps and use the D.A. Tools, we begin to receive these gifts of the program:

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness; we will intuitively know how to handle situations which used to baffle us.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will displace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power Greater than ourselves as the source of our abundance; we realize that God is doing for us what we could not do for ourselves.

Are these extravagant promises? We think not; they are well within our means. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

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