

DA Tool #7 — Preparatory meditation and writing for conference registrants:

Please read Tool #7 below, then spend several minutes meditating. Then go on to read and meditate on the information we have provided from our own experience, strength, and hope.

DA Tool #7: “Action Plan — With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.”

There are countless action plan formats available online and elsewhere. Here is one of our favorites, which we’ve updated to best meet our purposes as recovering debtors, both personally and in business:

Action Plan

Prepared by _____

For the period _____

Objectives (list of desired outcomes)	Tasks (what we need to do to achieve our objectives)	Success Criteria (how we can identify success)	Time Frame (by when we need to complete our tasks)	Resources (what resources we need for each task)

We love the simplicity of a format that ultimately asks the following questions in the columns above:

- ✓ What do I want?
- ✓ What will I have to do to get what I want?
- ✓ How will I know when I’ve received what I want? (We should avoid moving our targets.)
- ✓ By when do I want what I want?
- ✓ Who and what will I need to access for help in order to get what I want? (Remember to create reciprocity and reciprocal relationships.)