

DA Tool #4 — Preparatory meditation and writing for conference registrants:

Please read Tool #4 below, then spend several minutes meditating. Then go on and read and meditate on the information we have provided from our own experience, strength, and hope. If you don't have the 2020 eBook collection of ALL of DA's and BDA's pamphlets, you can request that here — <https://www.bdaworkshops.org/free-literature>.

DA Tool #4: "Awareness — We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debt or spending."

What Are My Triggers?

Most of us have triggers to relapse and triggers to recovery. Triggers to relapse — that is, negative or nonproductive triggers — include the elements of HALTS (hungry, angry, lonely, tired, stressed out); work or relationship problems; loss and grief; over-spending and under-earning; deprivation; creditor and other advertising; and consumer-focused holidays. Triggers to recovery — that is, positive or productive triggers — include taking the Steps with a Step guide, sponsor, or someone else we trust; daily prayer and meditation; service and financial generosity in and out of DA; use of the DA and BDA Tools; positive relationships with fellow debtors and business owners.

Please use the lines below to write about your triggers to relapse:

Please use the lines below to write about your triggers to recovery:
