DA Monday Night Meeting –Step Writing Questions

Step 1 – We admitted we were powerless over debting and that our lives had become unmanageable.

1. Describe attempts that you have made in the past to control your debting. How successful have they been? Do these attempts show the powerlessness that you have over your debting?

2. How would you summarize the powerlessness and unmanageability of your life in the face of your debting?

3. Have you seriously damaged your relationships with other people because of your debting? If so, list the relationships and how you damaged them.

4. Describe the ways in which you are powerless over underearning and how it has affected you over the years.

5. If part of your debiting was excessive spending, describe how this has affected your life.

Step 2 – Came to believe that a power greater than ourselves could restore us to sanity.

1. Describe events, situations or people who have helped you to understand what a "Higher Power" or God is all about.

2. In what areas, specifically, do you need to be restored to sanity?

3. Once you are restored to sanity, describe what your life looks like.

4. What does it mean to believe in a power greater than yourself —what does that look like in your life?

5. What other people have helped you to see the unmanageability of your life? Do they believe in a Higher Power and if so describe their belief to the best of your knowledge.

Step 3 - Made a decision to turn our will and our lives over to the care of God, as we understood God.

1. How would you answer the question "Who is God"? In other words, describe God, as you understand God.

2. How do you communicate with your higher power — how do you speak? How do you listen?

3. In what ways are you willful? How does this work for you and how does it hurt you?

4. How do you think that you should live your life after giving your life over to the care of God, as you understand God? What changes do you expect to make and how will this look in specific detail?

5. What are your greatest fears about giving up control over your life to God, as you understand God?

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Step 4 - Made a searching and fearless moral inventory of ourselves.

1. Describe the faults that you most detest in others. Do you have any of these traits yourself?

2. Who are you angry at, resentful towards or hold a grudge against? List the people and institutions that come to mind.

3. What events or triggers have caused you to begin debting in the past? Describe situations, feelings, events, food or people that seem to be a part of your life just before or during your debting

4. What do the words "searching" and "fearless" mean to you?

5. What are your hopes and expectations for this step? If you've gone through this process before, how did it benefit you?

Step 5 - Admitted to God, to ourselves and to another human being the exact nature of our wrongs.

1. What prevents you from trusting?

2. Describe your feelings and expectations about sharing your inventory.

3. How do you admit a wrong? How do you feel after you admit a wrong?

4. Do you judge yourself for not being perfect? How? How does this limit your capacity to enjoy life?

5. Why do you believe sharing your inventory with another human being is beneficial and important to your recovery?

Step 6 - Were entirely ready to have God remove all of these defects of character.

1. List your major defects of character. For example, pride, greed, dishonesty, envy, irresponsibility, anger, fear, selfishness.

2. Next to each defect list its opposite positive character trait that you wish to develop.

3. How do my defects serve me? How do they not serve me? What defects will be most difficult to give up?

4. Describe situations and events where you have avoided responsibility for your actions or lack of actions.

5. Are you truly ready to allow God to help you with these shortcomings? If not, what would you have to do to be **entirely** ready to have God remove these defects of character?

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Step 7 - Humbly asked God to remove our shortcomings.

1. Are you willing to stop demanding results from yourself and others around money and debiting?

2. Do I have a God of my understanding, a Higher Power, who will remove my shortcomings? Who, what is this Higher Power?

3. Why does God ask that we have God remove our shortcomings?

4. Describe in detail what you think your life will be like with your shortcomings removed.

5. How do I take this step with humility? Does this require a change in attitude on my part? Explain.

Step 8 - Made a list of all persons that we had harmed and became willing to make amends to them all.

1. What important relationships did you destroy or damage because of debting?

2. How have you hurt yourself by debiting? Have you put yourself on your amends list?

3. Is there anyone you need to forgive before you can make amends to them? If yes, why is this important for you?

4. What does "amend" mean to you?

5. How often and with whom was I not truly present and giving my love because of financial distraction or vagueness?

Step 9 - Made direct amends to such people whenever possible, except when to do so would injure them or others.

1. What consequences do you fear in making amends? What is the worst thing that can happen? What is the best thing?

2. What does the act of making "direct amends" mean to you and how does that apply to getting and keeping your side of the street clean?

3. What amends do you think that you have already made? How has making these amends affected your relationship with others?

4. What amends will be the easiest to make? What amends will you have the most difficulty making? What do you need to do to be able to make these amends?

5. How can you celebrate or honor the completion of your making amends (step 9)?

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Step 10 - Continued to take personal inventory and when we were wrong promptly admitted it.

1. What are your triggers for debiting? How can you guard against them or prepare for them?

2. What is your plan to allow time for reflection each day? Will you make your inventory in the evening or the next morning? Will you write a written inventory?

3. What are some amends or remedies that you should make when you learn that you are wrong?

4. What kind of behaviors and attitudes do you need to be most vigilant against to keep from debiting?

5. What new behaviors would you like to try to make your program more effective? How would you go about implementing these?

Step 11 – Sought through prayer and meditation to improve our conscious contact with God as we understood God, praying only for knowledge of God's will for us and the power to carry that out.

1. What are your current prayer/meditation practices? How can prayer and meditation strengthen our financial recovery? How can you make your practices richer?

2. What do you think God's will for you is at this moment? What actions do you need to take to carry that out?

3. Write about instances where Higher Power has been evident in your life.

4. What do you think that you can do to leave the world a better place and accomplish your mission in life?

5. Write out a complete form of what you would like your obituary to say.

Step 12 - Having had a spiritual awakening as the result of these steps, we tried to carry this message to other debtors and to practice these principles in all of our affairs.

1. What spiritual awakening(s) have you had about money and/or through working the Steps?

2. Have you experienced or witnessed any miracles of recovery in DA?

3. Have you been able to reach out to another recovering debtor? If so, describe the situation and how it feels to you.

4. How can you personally carry this message to the compulsive debtor who still suffers?

5. How can you practice these principles in all your affairs/daily life?