

Radical Clarity Group

Sunday - Solvency Now

Chairperson

Reader 1 - Twelve Signs of Compulsive Debting

Reader 2 - Step/Tradition of the Month

Reader 3 - Twelve Promises of Debtors Anonymous

Spiritual Timekeeper

7-Week Series - See Page 8

Week 1 - What is Solvency?

Week 2 - Record Maintenance

Week 3 - Sponsorship

Week 4 - Twelve Steps and Twelve Traditions

Week 5 - Pressure Relief Meetings/Pressure Relief Groups

Week 6 - The Slogans

Week 7 - The Promises

Tech Host

1. 8:30 am ET - Lock the room.

2. Mute All

3. Welcome everyone. My name is _____. I am a compulsive debtor, and my solvency date is _____. I am serving as the Technology Host. I just muted the group. Please check the Chat for the link to this format and a phone number for readmission. I now turn the meeting over to _____, our Chairperson. Thank you.

4. Chat Message Everyone:

<https://www.radicalclaritygroup.com/meeting-formats/sunday-format>

5. Chat Message Everyone: Readmission - Name & Number

6. Chat Message Everyone: DA Safety Guidelines

<https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658&refresh=6781fe8b7fc9f1736572555>

Chairperson

Welcome to the Radical Clarity Group Solvency Now Meeting of Debtors Anonymous. My name is _____. I'm a solvent compulsive debtor and my solvency date is _____.

Safe Meeting Parameters

The Radical Clarity Group strives to create a safe environment for everyone. All RCG meetings affirm the DA Safety Guidelines, available via the link in the Chat.

Please send a chat message to the Host or email rcgsafetycommittee@gmail.com to report inappropriate conduct. All reports will be treated with sensitivity and confidentiality.

All RCG meetings are Closed Meetings of Debtors Anonymous – solely for those whose use of unsecured credit causes problems and suffering for themselves and others. Our Tech Hosts maintain a technologically safe environment and may place anyone in the Waiting Room who is not in a private, fixed location or whose Video is off.

Tech Host - Chat Message Everyone

As a Closed Meeting, participants:

- 1 - Join from a private and fixed location.
- 2 - Keep the Video On for the entire meeting, even if you need to step away.
- 3 - Identify with your first name, the illness as compulsive debtor, and a solvency date, if you have one. If other symptoms or issues are identified, such as underearning, overspending, or compulsive shopping, you will be invited to re-identify as a compulsive debtor only.

Silence and Prayer

Let us now take a moment of silence for the still suffering compulsive debtor, followed by the we version of the Serenity Prayer. **Moment of Silence - Pause**

Serenity Prayer - God, grant us the Serenity to accept the things we cannot change, the Courage to change the things we can, and the Wisdom to know the difference.

Welcome and Purpose

Welcome to Debtors Anonymous. Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the DA recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in DA. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

Newcomers and Solvency Celebrations

1. We warmly welcome those in attendance at their **first ever** DA meeting. If you are attending your **first ever** DA meeting, please click Raise Hand to introduce yourself.
2. We also recognize those at the beginning of their solvency journey. If you are in your first 30 days of not incurring any new unsecured debt, please click Raise Hand to introduce yourself and share your solvency date.
3. Solvency Anniversary - Is anyone celebrating a solvency anniversary of 1 year or more?

Newcomer Welcome - Skip if no Newcomers

A Word to Newcomers: If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with DA before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the peace, joy, and love that we have found in Debtors Anonymous.

Readings

I have asked _____ to read Twelve Signs of Compulsive Debting.

Twelve Signs of Compulsive Debting

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of

being in the club, of being accepted, of being grown up.

7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

Step and Tradition of the Month

I have asked _____ to read Step _____ and Tradition _____.

[CLICK HERE FOR THE 12 STEPS and 12 TRADITIONS](#)

Beginner's Prayer - Higher Power, Remove my compulsion to debt, under earn, or overspend. I am willing to go to any lengths to not debt today.

Chair: Last Sunday of the Month – Otherwise, Skip

Tool 10. Business Meetings - We attend business meetings that are held monthly. Many of us have long harbored feelings that business was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

The purpose of this business meeting is to fill service positions for next month.

1. Key Person - Which Zoom Account Owner(s) would like to serve as the key person(s)?

2. Service Reminder - There is no solvency requirement; and the person serves for one month. The responsibility is to remind volunteers of their service position. Who is willing to serve?

3. Tech Host - There is no solvency requirement. Tech Hosts have attended a training session with MeLisa or Tony and must use a laptop or desktop device. Who is willing to serve?

4. Chair - The requirements are 90 days of solvency, 2 Pressure Relief Meetings, experience with the topic, and the use of a laptop or desktop device. Who is willing to serve?

5. Chip Champion - There is no solvency requirement. Who is willing to serve?

6. Are there any other business items to discuss?

Topic and Shares to 9:20am ET

Shares in Debtors Anonymous are timed. Time is Our Friend. I have asked _____ to be our Spiritual Timekeeper today. Thank you. We acknowledge the Timekeeper at the one-minute announcement. When Time is called, please bring your remarks to conclusion. Thank you.

This is Week _____ in a seven-week series. We encourage you to attend all seven meetings. The meetings do not need to be attended in any specific order.

I will now share for 7 minutes on today's topic: _____. Timekeeper, please time me for 6 minutes with a one-minute announcement.

Share Time to 9:20 am ET

We will now have time for 3-minute shares, which can include asking questions. If you ask a question, the answer is included within 3 minutes. Please identify as a compulsive debtor and include your solvency date, if you have one. Please click Raise Hand if you would like to share.

9:20 am ET: We have reached the end of share time. Thank you to all who shared and all who listened. Please join us for a meeting-after-the-meeting for fellowship and further guidance.

7th Tradition

We have no dues or fees. In accordance with the 7th Tradition, every group ought to be fully self-supporting, declining outside contributions. Your donations pay for our Zoom subscription and send our Group Service Representative to the annual World Service Conference. The Radical Clarity Group also supports the DA General Service Office. If you are attending your first meeting or are not yet solvent, we ask that you not contribute. Just keep coming back.

The Tech Host has posted the donation methods. We accept donations via PayPal, Zelle, and personal check or money order. Thank you. **Go to Announcements**

Tech Host - Enable Chat to Everyone and Message Everyone

PayPal at radicalclarityfun@gmail.com for international donors and those in the USA.

Zelle at radicalclarityfun@gmail.com for donors in the USA.

Check / Money Order - Please make payable to Radical Clarity Group and email radicalclarityfun@gmail.com for the mailing address.

Announcements

1. The Chat is now open to post your contact info. Please create your own outreach list.
2. All are welcome to join the RCG WhatsApp Community. Please send an email with Subject Line: WhatsApp to radicalclarityfun@gmail.com to be added.
3. We hold a brief Business Meeting on the last Sunday of the month. The full RCG Business Meeting is held on the 1st Wednesday of each month at 7:00pm ET.
4. RCG hosts a total of 4 meetings per week. All information is found at:
<https://www.radicalclaritygroup.com/participant-info>
5. I now turn the meeting over to our Chip Champion. Thank you.

Chip Champion

Thank you. My name is _____, and I'm a compulsive debtor and Chip Champion today. Here at Radical Clarity Time Is Our Friend and we celebrate time with virtual chips and virtual hugs.

1. The first chip is a 24-hour Desire Chip. This chip you pick up 3 different ways. The first is when you first start counting your solvency days. The second is if you need to restart counting your solvency days, and the third way is if you just want to remind yourself that you have today and you don't have to worry about yesterday or tomorrow. Who would like a desire chip?
2. Next - 30-days - anybody have 30 days?
3. How about 60 days? Then we go to 90 days? 6 months? and 9 months?
4. Now we go around the room and people with 1 year or more of solvency identify their solvency dates. Who has 1 year and more of solvency?
5. Give yourself and your Higher Power a hug for the chip that you hold. I now turn the meeting back to the Chair. Thank you for the opportunity to serve.

Chair - Thank you. I have asked _____ to read The Twelve Promises of DA.

Twelve Promises of Debtors Anonymous

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we work DA's Twelve Steps and use DA's Twelve Tools we develop new ways of living, and 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. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
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 replace 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 towards a rich life filled with meaning and purpose.
12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that it will come.

All this and more is possible. 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.

Closing Statement

In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice DA's Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose – to recover from compulsive debting one day at a time.

Silence and Prayer

Let us now offer a moment of silence for the still suffering compulsive debtor followed by the DA Third Step Prayer. **Moment of Silence - Pause**

DA Third Step Prayer: Higher Power, I stand before you ready to be transformed. I place myself in your hands. Guide me on my recovery path. Remove my compulsive debting, my self-centered fear, and my own self-will. May I shine to others as a beacon of your power. May I choose to remain on your path always.

CONFERENCE-APPROVED LITERATURE GUIDE

DA Webpage, Free Downloadable Literature

<https://debtorsanonymous.org/getting-started/free-literature/>

Week #1 - What is Solvency?

- “Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.” - DA Webpage, FAQs

Week #2 - Record Maintenance

- Twelve Tools of DA, Pamphlet - Free Downloadable Literature
- Twelve Tools of DA - Tool #2

Week #3 - Sponsorship

- Twelve Tools of DA Pamphlet - Free Downloadable Literature
- Twelve Tools of DA - Tool #3
- Sponsorship Article - <https://bit.ly/3B0RcFH>
- Working with Others, Alcoholics Anonymous, Chapter 7, pp. 89-103

Week #4 - 12 Steps and 12 Traditions

- Twelve Steps of Debtors Anonymous - Free Downloadable Literature
- Twelve Traditions of Debtors Anonymous - Free Downloadable Literature
- The Twelve Steps, Traditions, and Concepts of D.A., Book, (B-200)/(B-210)
- The Twelve Steps of D.A., Pamphlet (P-125)

Week #5 - Pressure Relief Group and Pressure Relief Meetings

- Twelve Tools of DA - Tool #4
- Pressure Relief Groups and Pressure Relief Meetings, Pamphlet (P-131)

Week #6 - Slogans

Week #7 - The Promises

- The Twelve Promises of Debtors Anonymous, Free Downloadable Literature
- Twelve Promises of Debtors Anonymous, Pamphlet (P-133)

SLOGANS

**Time Is Our Friend
The Truth Is In The Numbers
We Don't Debt No Matter What!
We are as sick as our secrets.
Self-knowledge avails us nothing
Progress not Perfection
You Gotta Get Real to Heal
Keep It Simple
If you mess up, start from where you are standing
Be where your feet are.
Comparing Leads to Despairing
Breathe Forward
I am enough, I do enough, I have enough
Pause Debtor
One Day at a Time
I will make mistakes in my life, let them be new ones.
First Things First
Pay-in-Full or painful later
When we walk towards God, he runs towards us!
If it feels hard, I haven't asked for enough help
Nothing changes if nothing changes
We are not bad people trying to get good, we are sick people trying to get well
DA is a simple program for complicated people
Simple is not the same as easy
If you are looking for your path, look down because you are on it
The numbers don't lie
If it doesn't bring me joy or it takes my peace, it's too expensive
We can't out-earn debt
We can't out-earn this illness
The credits don't transfer
Debting is spending other people's money
I am God's steward of God's money
God is my employer**

10/26/25

Motion Passed

Effective 12/1/2025

There is 1 single solvent Chairperson with a solvency requirement of 90 days;

The Chair share is 7 minutes to share what it was like, what happened, and what they are like now as related to the weekly topic; and

That the general share time is open to everybody with 2-minute shares with an audio tone reminder at 1 minute.