

THE TWELVE STEPS OF SPENDERS ANONYMOUS*

1. WE ADMITTED WE WERE POWERLESS OVER SPENDING AND MONEY - THAT OUR LIVES HAD BECOME UNMANAGEABLE.
2. CAME TO BELIEVE THAT A POWER GREATER THAN OURSELVES COULD RESTORE US TO SANITY.
3. MADE A DECISION TO TURN OUR WILL AND OUR LIVES OVER TO THE CARE OF GOD AS WE UNDERSTOOD GOD.
4. MADE A SEARCHING AND FEARLESS MORAL & FINANCIAL INVENTORY OF OURSELVES.
5. ADMITTED TO GOD, TO OURSELVES AND TO ANOTHER HUMAN BEING THE EXACT NATURE OF OUR WRONGS.
6. WERE ENTIRELY READY TO HAVE GOD REMOVE ALL THESE DEFECTS OF CHARACTER.
7. HUMBLY ASKED GOD TO REMOVE OUR SHORTCOMINGS.
8. MADE A LIST OF ALL PERSONS WE HAD HARMED AND BECAME WILLING TO MAKE AMENDS TO THEM ALL.
9. MADE DIRECT AMENDS TO SUCH PEOPLE WHEREVER POSSIBLE, EXCEPT WHEN TO DO SO WOULD INJURE THEM OR OTHERS.
10. CONTINUED TO TAKE PERSONAL & FINANCIAL INVENTORY AND WHEN WE WERE WRONG, PROMPTLY ADMITTED IT.
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.
12. HAVING HAD A SPIRITUAL AWAKENING AS THE RESULT OF THESE STEPS, WE TRIED TO CARRY THIS MESSAGE TO COMPULSIVE SPENDERS AND TO PRACTICE THESE PRINCIPLES IN ALL OUR AFFAIRS.

* Adapted from the Twelve Steps of Alcoholics Anonymous.

THE TWELVE TRADITIONS

1. OUR COMMON WELFARE SHOULD COME FIRST; PERSONAL RECOVERY DEPENDS UPON GROUP UNITY.
2. OUR LEADERS ARE BUT TRUSTED SERVANTS; THEY DO NOT GOVERN.
3. THE ONLY REQUIREMENT FOR SPENDERS ANONYMOUS MEMBERSHIP IS A DESIRE TO STOP SPENDING MONEY, TIME, ENERGY, OURSELVES.
4. EACH GROUP SHOULD BE SELF-GOVERNING EXCEPT IN MATTERS AFFECTING OTHER GROUPS OF SPENDERS ANONYMOUS AS A WHOLE.
5. SPENDERS ANONYMOUS HAS BUT ONE PRIMARY PURPOSE - TO CARRY ITS MESSAGE TO THE COMPULSIVE SPENDER WHO STILL SUFFERS.
6. SPENDERS ANONYMOUS OUGHT NEVER ENDORSE, FINANCE OR LEND THE SPENDERS ANONYMOUS NAME TO ANY RELATED FACILITY OR OUTSIDE ENTERPRISE, LEST PROBLEMS OF MONEY, PROPERTY AND PRESTIGE DIVERT US FROM OUR PRIMARY PURPOSE.
7. EVERY SPENDERS ANONYMOUS GROUP OUGHT TO BE FULLY SELF-SUPPORTING, DECLINING OUTSIDE CONTRIBUTIONS.
8. SPENDERS ANONYMOUS SHOULD REMAIN FOREVER NON-PROFESSIONAL, BUT OUR SERVICE CENTERS MAY EMPLOY SPECIAL WORKERS.
9. SPENDERS ANONYMOUS, AS SUCH, OUGHT NEVER BE ORGANIZED; BUT WE MAY CREATE SERVICE BOARDS OR COMMITTEES DIRECTLY RESPONSIBLE TO THOSE THEY SERVE.
10. SPENDERS ANONYMOUS HAS NO OPINION ON OUTSIDE ISSUES; HENCE THE SPENDERS ANONYMOUS NAME OUGHT NEVER BE DRAWN INTO PUBLIC CONTROVERSY.
11. OUR PUBLIC RELATIONS POLICY IS BASED ON ATTRACTION RATHER THAN PROMOTION; WE NEED ALWAYS MAINTAIN PERSONAL ANONYMITY AT THE LEVEL OF PRESS, RADIO, FILMS AND TELEVISION.
12. ANONYMITY IS THE SPIRITUAL FOUNDATION OF THE SPENDERS ANONYMOUS PROGRAM, EVER REMINDING US TO PLACE PRINCIPLES BEFORE PERSONALITIES.

Spenders Anonymous has worked for us..

Is Spenders Anonymous for You?

Only you can answer that question!

We who are in Spenders Anonymous have answered the question for ourselves and, as a result, have found peace and a new way of life that was not possible before we entered the Program.

Many of us have paid off our debts and are maintaining a stable financial life, rebuilding trust with ourselves, our families and our creditors.

Some of us have begun getting rid of excess possessions and are living a more free and simple life, being in "right order" with our material goods and our financial responsibilities.

Several of us now realize when we want to shop or spend money to change our feelings, that we can choose a healthy alternative action. Your choice is to use the 12 tools of the SA program listed in this brochure.

As we continue to admit our powerlessness over money and spending and turn ourselves over to a Power Greater than Ourselves, we receive the strength to stay abstinent from compulsive spending and worrying about money and material things. The 12 Steps, 12 Traditions and 12 Tools of Spenders Anonymous are helping us find a happier, more serene way of life. As we say at the end of our meetings,

"Keep coming back. It works if you work it!"



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A PROGRAM OF RECOVERY...

Spenders Anonymous is a fellowship of women and men who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from a spending problem. The 12 Steps, 12 Traditions and 12 Tools are used in working a program of recovery.

There are no dues or fees for Spenders Anonymous membership. The only requirement for membership is a desire to stop spending compulsively.

Our Purpose

Our purpose is to stop spending compulsively, to take responsibility for our money and to carry our message to the compulsive spender who still suffers.

Some of our members have filed bankruptcy, while others have money in the bank. Some of us spend compulsively, and others compulsively save. Both are painful and unbalanced. The problem is not how much money we have or don't have, spend or don't spend, but how we relate to our money. As compulsive spenders, we don't have money; money has us.

We want to stop spending money compulsively. We want to stop wasting hours shopping, looking at ads and planning our purchases. We want to free ourselves from struggling with our excessive material possessions. In short, we want to stop spending our time, our energy and ourselves on our addiction.

Some of us are big spenders and would never look for a sale or care how much something costs. Others of us are little spenders who use coupons and are aware of a price down to the penny. Our spending habits and areas of spending are often different, but our feelings of greed, guilt, shame and pain are similar.

Spenders Anonymous is a safe place, a support group, where we can work the 12 Steps into recovery from our compulsive spending and our addiction to money. It is a sane place where we can honestly discuss our money problems and issues. We hear specific actions that recovering members have taken in dealing with their money problems. We have a choice to take what we like and leave the rest.

Because we live in a consumer-oriented society, with easy credit available, **we need much support** to change our lifestyles from greedy, compulsive spending to serene, responsible spending. Our goal is to distinguish our needs from our wants so that we are able to appreciate what we have, rather than wanting more. **We become willing to wait** to make a purchase so we can live within our means and be at peace with ourselves.

**Enough is, indeed, a feast,
and more is definitely not better.**

What Areas Cause Pain In Our Spending?

- The guilt we feel at being in debt affects our relationships with our families, friends and creditors. Hiding, sneaking, rationalizing our purchases and always wanting more erodes our self-esteem and lowers our satisfaction with life.
- We feel shameful because we believe we are worthless and incompetent. Our inability to control our spending affirms to us that we are basically defective. In our shame, we tell ourselves we are worthless, incompetent and bad. As compulsive spenders we feel shameful not about what we have done, but about who we are. It is then that our lives seem hopeless and not worth the struggle.
- Many of us have too many possessions: overflowing closets, drawers, garages, attics, basements, duplicates of items. This "stuff" smothers us, and yet we derive false security from having it. We want to buy, to have, to own it all. We become possessed by our possessions. On the flip side, some of us are anorexic and have a difficult time spending money on either needs or wants. We deprive ourselves of what we truly need (for instance, medicine or adequate clothing) in the mistaken belief that "we can't afford it."
- Often, we try to exchange unpleasant feelings (loneliness, fear, boredom, emptiness, sadness, resentment, anxiety, uselessness) for the high of buying something new or finding a good deal. Many of us are wheeler dealers who know exactly what we want and how to get it. We become willing to go to any lengths to have what we want.
- When we shop and spend money, we feel excited and powerful. These feelings, however, change to greed, agitation, remorse anxiety, and powerlessness as we overspend. Our addiction takes over, and we no longer make responsible, peaceful, wise decisions.

We are out of control, and it hurts!

THE 12 TOOLS

Abstinence
Meetings
Anonymity
Service
Humor
Exercise

Sponsorship
Reading & Writing
Phone Calls
Prayer & Meditation
Slogans
Play

ARE YOU A COMPULSIVE SPENDER?

ANSWER YES OR NO TO THE FOLLOWING:

1. Have you ever cut up your credit cards, closed your charge accounts or closed your checking account in order to control your spending?
2. Have you ever filed bankruptcy (Chapter 7, 11, or 13) or been afraid you might have to?
3. Do you feel afraid, guilty, anxious, angry or shameful about spending money, shopping, paying bills or dealing with money issues?
4. Are you afraid to answer the phone or open your mail because your creditors are harassing you?
5. Do you have difficulty making out and following shopping lists or a budget?
6. Do you shop alone most of the time and find you are unable to account for the money you've spent?
7. Have you ever hidden your purchases or kept them secret from your spouse, family or friends?
8. Do you drive miles out of your way for a "good deal"?
9. Do you get a high when you shop or spend money, losing track of time and zoning out from your problems? Are you unable to account for your money after you've spent it?
10. When you buy something, do you brag about how much you saved, rather than what you actually spent?
11. Do you complain to yourself and others that your financial problems would be solved if you only had more money?
12. Do you have trouble spending money on yourself?
13. Do you have a sense that you can never have enough money or save enough money to feel secure?
14. Do you own duplicate items or have difficulty getting rid of things you don't need, like or use?
15. Have you ever committed an illegal act - shoplifted, written a bad check, switched price tags - to get what you wanted?
16. Does your anxiety over spending and money cause you to have difficulty sleeping?
17. Has your spending caused arguments with your spouse, affected your children or made your home life unhappy?
18. Have you ever considered self-destruction as a way to end your worry over money and spending?
19. Do you often read and obsess about the ads and sales?
20. Have you ever lied about how much something cost or how much you spent?