

Spenders Anonymous
Guide to the 12 Steps
A Program of Recovery

SERENITY PRAYER

GOD

Grant Me The Serenity
To Accept The Things I Cannot Change
The Courage
To Change The Things I Can
And The Wisdom
To Know The Difference.

www.spenders.org

The Twelve Steps of Spenders Anonymous

- 1) We admitted we were powerless over spending and money and 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 God, as we understood God.
- 4) Made a searching and fearless moral and financial inventory of ourselves.
- 5) Admitted to God, to ourselves and to another human being the exact nature of our wrongs.
- 6) We 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 and 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 a result of these steps, we tried to carry this message to compulsive spenders and to practice these principles in all our affairs.

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STEP 1. We admitted that we were powerless over spending and money and that our lives had become unmanageable.

None of us likes to admit that we are powerless over spending. Such an admission can lead to feelings of defeat and shame. Our denial cries out against the idea of personal powerlessness. We have become morally and spiritually bankrupt. No other kind of bankruptcy is like this. We learn to accept the fact that the spending and money part of our lives is out of control. Our efforts to control it by will power and determination have failed. Only through admitting utter defeat are we able to begin taking the first steps toward recovery.

We know that no good can come to us until we accept our devastating weakness and all its consequences. The principle that we will not find enduring strength until we first admit our powerlessness is the foundation of this program. There is no such thing as the personal conquest of our compulsion by the unaided will. Only by admitting our powerlessness over spending and money and the unmanageability of our lives do we become open-minded and willing to listen. We stand ready to do anything that will lift the merciless obsession from us.

STEP 2. Came to believe that a Power greater than ourselves could restore us to sanity.

Most newcomers to this program have difficulty with the concept of a Higher Power. Some won't believe in God, other can't, and still others who do believe that God exists have no faith whatever that God can perform this miracle of restoring us to sanity. The program does not demand that we believe anything. The Twelve Steps are suggested steps for recovery. All we really need is an open mind. Give yourself time. You don't have to accept all of Step two right now.

Many of us had defiance as one of our outstanding characteristics. We chose to defy God because God had not delivered us the good things of life we had specified. We prayed for the things we wanted and believed that God had deserted us when we did not get them.

Spenders Anonymous shows us the fallacy of that defiance. We need to ask what is God's will for us rather than telling God what it ought to be. We saw people in this program that could meet and transcend the pains and trials of life, seeking neither to run nor to blame.

As compulsive spenders, we have no idea how irrational we are! Or, seeing our irrationality cannot bear to face it. We cannot accept the suggestion that we are mentally ill. Sanity is defined as soundness of mind. No compulsive spender who is willing to own their destructive behavior can claim "soundness of mind."

True humility and an open mind can lead us to belief in a Higher Power. Every meeting is an assurance that God will restore us to sanity. In our own way and understanding, we need to establish a relationship with our Higher Power.

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

This step is about willingness, an active willingness to put aside our self-will and begin to trust in a Higher Power. It takes much trust to turn our wills over to God. We need to believe in the goodness and wisdom of our Higher Power who truly wants the best for us. It will take some time to nurture a trusting relationship as we decide to continually turn our will and our lives over to a Power greater than ourselves. Our own decisions and ways have not worked to help us lead lives of peace and happiness. By inviting God to take over our unmanageable and insane lives, we will eventually live more contented and loving lives.

The third step is a spiritual move toward dependence upon a Higher Power and an acceptance of the things we cannot change. We begin to change the energy of our destructive self-will and to develop the quality of willingness. We try to allow our will and our lives to conform to God's will. Our guiding principle becomes "Thy will, not mine, be done."

STEP 4. Made a searching and fearless moral and financial inventory of ourselves.

We now take a look at our assets and liabilities, both moral and financial. For many of us this may be the first time we have taken a serious inventory of ourselves. This is a process that requires honesty and thoroughness. We attempt to discover the character traits that support our compulsive spending. We begin to see that our problems cannot be blamed on others. Taking responsibility for our own actions is essential.

We risk losing our perspective while taking this fearless and potentially depressing inventory. Here we need the help of a sponsor to keep us from wallowing in despair and guilt or self-loathing. Fourth Step guides are available to assist us in taking this inventory. Our goal is to begin the process of life-long fearless self-examination, expecting progress rather than perfection. At first, the task appears to be overwhelming. We must overcome our pride and our fears and dare to look at our destructive behaviors. As we persist with honesty and thoroughness, we will experience a sense of relief at finally facing ourselves.

Our financial inventory means that we list ALL our liabilities and assets, and ALL financial obligations.

It is recommended that these moral and financial inventories be written out. They will be tangible evidence of our willingness to move forward.

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

After we have written our inventory, we are ready to share it. Many of us were tempted to "go it alone". We often ignored God and denied that we may have caused ourselves or others pain. In admitting to God, to ourselves and to another person, we grow in honesty, courage and humility. Until we say aloud, "This is what I have done. I am not perfect", we may not fully believe or accept our wrong doings.

When we admit the "exact nature of our wrongs" it is an opportunity to see that we may lie because of our fear of what others may think of us or our wounded egos or wanting more power or our guilt or shame or low self-esteem.

When we see and talk about the whys and wherefores of our wrongdoings, we may be able to accept and forgive our behaviors and ourselves more readily. If we try to keep secrets about ourselves and our lives and our finances, we will never get to that place of honesty, freedom, acceptance, forgiveness and love of ourselves. We will stay "stuck" in denial and won't be able to move into the sunshine of recovery.

It has been helpful for some members to admit and affirm their own strengths after looking so intensely at the weaknesses. The 5th Step listener can affirm that strengths have indeed been heard – and encourage the member to begin sharing them also.

We move toward a healthier view of our lives, money and spirituality. We find a more hopeful balanced perspective about life.

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

Our own willpower just wouldn't work on compulsive spending; over charged cards, unbalanced checking accounts, compulsive borrowing and wheeling and dealing for sales and even compulsive earning all got us no place in our compulsive spending. We simply couldn't stop spending and no other human being or self-designed method could do the job for us. But when we became willing to clean house and then asked a Higher Power, God, as we understood Him or Her to give us release, our obsession vanished. It was lifted right out of us. It is plain for everybody to see that each sober and abstaining SA member has been granted a release from this very obstinate and potentially fatal obsession.

When our defects, our material obsession and greed drive us blindly, or we willfully demand more than are possible or due us, that is the point at which we depart from the degree of perfection that God wishes for us here on earth. That is the measure of our character defects.

God will not render us perfect. God only asks that we be willing to work toward the best way we know how to make progress in the building of our new healthier character. It is only the beginning of a lifetime job. We learn to be patient. The words "entirely ready" underline the fact that we want to aim at the very best we know or can learn.

All we can do is try. There will be certain defects and behaviors we will want to hang onto, but no one of us wants to continue the pain of indulging in our defects. It becomes too painful and isolating.

Delay is dangerous and self-defeating. With our new open-mindedness, we have reached the point where we abandon limited, self-defined objectives and move toward God's will for us.

Are we ready?

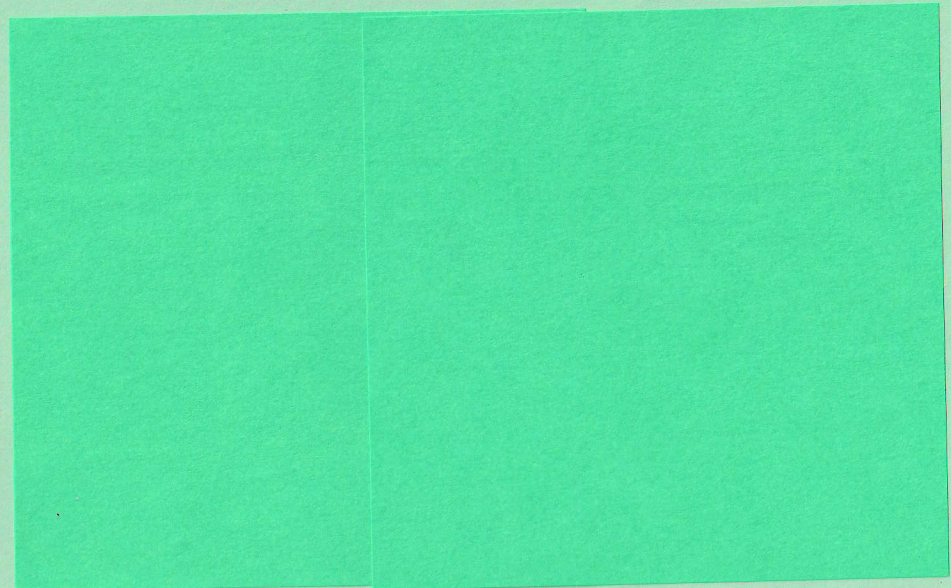
STEP 7. Humbly asked God to remove our shortcomings.

The first word of this step is a corner stone of our program and yet misunderstanding frequently undermines it. Humility seemed very foreign to us at first. We have lived lives of self-centeredness. We saw our money addiction as a problem that we could handle alone. This arrogant attitude produced frustration, fear and lot of pain. Pain lead us to look for help, accept our powerlessness and exposed us to humility. Humility helped heal the pain. We don't have to fix it ourselves. In fact, we can't.

In Step Seven, we apply our new humility in asking for help. God is a power greater than each one of us. When we accept that, humility grows within us. Through humility we turn this over to God. Through humility, we can accept our human limitations.

Through humility, we ask God to do for us, what we cannot do for ourselves. We "Humbly ask." We don't bargain, deal or set up terms and conditions. Nor do we grovel, demean or set ourselves up as worthless. We have been building a new relationship with the God of our understanding ever since we accepted Step Three. We have learned to trust God. Now, we extend that trust in God by requesting God's guidance and intervention.

Through humility, the efforts are ours. The results are God's.



STEP 8. Made a list of all persons we had harmed and became willing to amends to them all.

First we need to take pen in hand and make a list. It is time to get rid of our guilt. We only need to become willing to go back in time, to list the people we have harmed, to eventually make amends for past transgressions.

Perhaps we need to begin the list with our own name. As our addiction has overtaken us, we have abandoned ourselves, lost our joy of life, serenity; peace of mind-turned our backs on spirituality. We owe ourselves an on-going and lengthy apology. We unburden from the guilt of the past and begin to earn back our self-respect.

We do have some restitution to make. As compulsive spenders, we have spent years putting our possessions and material obsessions before our own and other people's welfare.

At this point we are not concerned with the mechanics of making the amends. Concentration on making the list and praying for willingness to make amends is all that is required. Now is the time, in Step Eight to become willing to plan the amends that will right our relationships and finances.

STEP 9. Made direct amends to such people wherever possible, except when to do so would injure them or others.

We now have come to what is for many of us a difficult and frightening step. We need to go to the people we have harmed and attempt to address those wrongs. We have been prepared by the previous eight steps to take on this essential part of our recovery. Through step nine, we can receive freedom from guilt and forgiveness of our past so that we can fully live in the present.

Making "direct amends" is not merely saying that we are sorry. Amends may well include changing our behavior, paying a debt, accepting responsibility for our addiction. When making amends to ourselves, acceptance is the key word. When we can accept our own behavior and find forgiveness, we can then make amends to others with humility, sensitivity and consideration. We are taking a risk and cannot control the outcome. Most of us have found the risks well worth the rewards we have received. As we practice this step, we start to realize that the Promises of the program are coming true for us.

STEP 10. Continued to take personal and financial inventory and when we were wrong, promptly admitted it.

As we start to work on the tenth step, we begin a regular maintenance schedule to keep our newfound recovery running well. We are no longer as afraid to look at our money concerns and our own behavior. We are able to treat our finances and ourselves in a respectful and responsible way. Continuing to take our inventory is an excellent way to keep us on track with our recovery. The inventory helps to reinforce our strengths and reveal our shortcomings. We need to continue to ask ourselves questions such as: Is my financial plan working or do I need to modify it? Am I still trying to be perfect or have I accepted my humanness? How about the way I treat others? Am I being scrupulously honest with my family, my friends, my employer, my creditors, myself? Do I apply the Program to my life?

Some of us have found a checklist helpful with this step. Many update our inventory daily, weekly or monthly. The way that this step is done is not important. Developing an inventory that you can and will use is what counts.

Our honesty gives us the strength to promptly admit the wrongs we have found. Before we were in the Program, we would rationalize our behavior to be so ashamed of it that we wouldn't know what to do.

Now we know that admitting our wrongs releases our energy for constructive purposes and allows us to grow in recovery. We have changed. We have new vitality, hope and serenity that step ten helps us maintain.

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.

As this step implies, we have developed a conscious contact with the God of our understanding and have reaped amazing benefits. Now we wish to improve it. To do this we use prayer and meditation.

Many of us have prayed for years. We tried to bargain with God and strike a deal. We wished for good luck, a break and a twist of fate. We asked for money, a new job, a new house, and a new family, more of everything. Never once did we set aside our carefully laid plans. Rarely did we pray for God's will and the power to carry that will out. Then we started to work the Spenders Anonymous Program. Our plans hadn't worked. More of everything hadn't brought serenity. In step three, we turned our will over to God. Now we seek to pray in a new way to learn God's will for us.

Prayer involves the humility that comes from recognizing that we are not the same as God, and we are turning to God for help. Prayer involves honesty about what we truly need and how we really feel. Prayer involves commitment to continuing recovery from our addiction.

Meditation is used in our program to clear our minds of our money concerns, the sales at the malls, advertisements, our wish list and all outside distractions. We need to become quiet and at peace so that we can hear God's will for us. For many of us this is a new and difficult task. We surround ourselves with distractions so that we won't have to be alone with our God and ourselves. As with everything new, practice makes it easier. Many of us use the serenity prayer to help us clear the clutter from our minds. We can use whatever we find that helps us meditate and be still.

God's will for us can be clearly heard and seen when we are willing to hear and see it. We often fear that God will ask too much of us. But our fears arise out of our need to control. God knows our capabilities. God never forces us to do anything; we always have a choice. God does not push us beyond our limits, but rather empowers us to change our lives.

When we choose to turn our will over and listen to God, we find that we have the strength to act in ways that we would have thought impossible.

STEP 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.

Now that we have been living and working the program, we find that a definite undeniable change has taken place in our lives. It may come as a surprise. It may come as a whisper. But, however it comes, this awakening is both new and wonderful. We are not alone and now we fully know it. Our fresh certitude with God spills out of us to help us share this treasure with other compulsive spenders.

We are not enslaved by our money addiction at this point, but what about tomorrow? Our illness didn't grow overnight or from one source. Our newfound health won't thrive if we confine it only to the moments that we handle money or shop. As we strive to be honest around our dealing with money and spending, we need to broaden our base of health to the rest of our lives. Are we being scrupulously honest in all our affairs? Do we ask for help when we need it? Can we admit when we are wrong? Have we really come to trust in God? Are we only patching up problems or living the twelve steps?

By applying what we have learned in this program to our lives in general, we can achieve a degree of peace and happiness that transcends what we thought possible when we started this journey so long ago.