

GUIDE
FOR WORKING
THE TWELVE STEPS
IN
UNDEREARNERS ANONYMOUS
WITH
A SPONSOR
OR
A STEP STUDY GROUP

PREAMBLE

Underearners Anonymous is a fellowship of men and women who share their experience, strength and hope with each other, that they may solve their common problem and help others to recover from compulsive underearning. The only requirement for membership is the desire to stop underearning. There are no dues or fees; we are self-supporting through our own contributions. UA is not allied with any sect, denomination, politics, organization, or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop compulsive underearning, one day at a time, and to help other underearners do the same.

THE TWELVE STEPS OF UNDEREARNERS ANONYMOUS

1. We admitted we were powerless over underearning — 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 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 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 underearners, and to practice these principles in all our affairs.

STEP ONE

WE ADMITTED WE WERE POWERLESS OVER UNDEREARNING — THAT OUR LIVES HAD BECOME UNMANAGEABLE.

PREPARATORY READING: Twelve Steps and Twelve Traditions, Step One

Step One is the foundation of change. To recover and to begin this process of change, we must first accept and admit that we are powerless over underearning, and that as a result of underearning our lives have become unmanageable. As we work this step, we discover that there are many things that we are powerless over, such as: debting, time debting, grandiosity, poverty consciousness, self-deprivation, feelings, low self-esteem, other people and institutions, etc. all of which, if we try to control them, will eventually make life unmanageable. While working these steps, you might periodically be in denial, experience resistance and frustration, and want to control things. That is the best time to practice powerlessness and observe the unmanageability.

QUESTIONS

1. Read Step One in the “12 & 12.” List and explore in writing what you are powerless over. Be specific regarding behaviors, actions, feelings, attitudes, beliefs, etc.
2. Using “free-flow” writing and explore the feelings (i.e. fear, anxiety, anger, etc.) underneath the idea of being powerless. (“Free flow” writing is writing which is done quickly, freely, and is uncensored). You might begin with a sentence such as: “When I think of giving up control, I feel ... “
3. Discuss specifically how and where your life is unmanageable.
4. Explore H.A.L.T. (i.e. hungry, angry, lonely, tired). How does it contribute to the unmanageability of your life?
5. Reread Step One. Discuss the effect that underearning has had on you over the years.
6. Do you truly see yourself as an underearner? If not, why? What will it take to convince you?
7. Discuss the following ideas that are found in the “12 & 12’ Chapter One:
 - A. The progressive nature of our disease. What does this mean to you?
 - B. The fatal nature of our disease, as described on page 24, paragraph 2.In this discussion, reflect on and explore how, at the very least, the disease has diminished your life.

8. Read the “Big Book,” Chapter Two, “There Is a Solution.” Discuss and reflect upon the idea that your self-discipline or lack of it has played an important part in your life.
9. Read the “Big Book,” Chapter Three, “More About Alcoholism.” Select and discuss two statements in this chapter that you identify with.
10. Reread Step One in the “12 & 12.” Discuss and reflect on what the knowledge of Step One can do for you. During your reading, underline and note words and passages that are meaningful to you. Write about the importance of these passages and how they apply to your recovery.

STEP TWO

CAME TO BELIEVE THAT A POWER GREATER THAN OURSELVES COULD RESTORE US TO SANITY

Preparatory reading:

Alcoholics Anonymous (the “Big Book”), Chapters Three and Four
Twelve Steps and Twelve Traditions, Step Two

After discovering that we are powerless over compulsive underearning, and that we are unable to manage our own lives alone, it is imperative that we find help. Step Two tells us that gradually we will find and come to believe in a power greater than ourselves. This power will restore us to sanity, specifically: harmony, balance, wholeness, solvency and reality.

Explore any blocks you may have believing in a Higher Power. Define a Higher Power and clarify how you may use this power concretely in your life. Remember to share your journey in developing a relationship with your Higher Power.

QUESTIONS

11. Read in the “12 & 12,” Step Two. Discuss why it is necessary to do Step One before Step Two.
12. Describe, specifically, the ways in which you were insane (irrational thinking, behavior, and feelings) while you were actively in your disease; and the ways in which you still struggle with irrationality/insanity.
13. Read the “Big Book,” Chapter Four, “We Agnostics.” Discuss and reflect on the concepts of Honesty, Open-Mindedness, and Willingness. Where and how do you need to use these concepts to further your growth in recovery?
14. Discuss and reflect on how you have used the “substitution method” instead of accepting a Higher Power in your life. Are you still looking for substitutes? Explore.
15. Discuss and reflect on the following ideas addressed in the “12 & 12,” Step Two:
 - A. Belief means reliance, not defiance
 - B. Defiance is an outstanding characteristic of every compulsive underearner. (p. 31)
 - C. “The hoop you have to jump through is a lot wider than you think.” (p. 26)
16. Re-read the “12 & 12,” Step Two, Discuss and reflect on your childhood exposure to religious concepts. On a two-column balance sheet, list your negative feelings/ experiences with religious concepts - on the left side; list your positive feelings/experiences with religious concepts on the right side. What conclusions do you reach when you evaluate this balance sheet?

17. Using “free-flow” writing, explore your rage at God – past and present. If you are not aware of any rage at God, spend a few minutes “free-flow” writing on why this does not apply to you.

18. In what areas, specifically, do you need to be restored to sanity (harmony, balance, wholeness, solvency, reality)?

STEP THREE

MADE A DECISION TO TURN OUR WILL AND OUR LIVES OVER TO THE CARE OF
GOD, AS WE UNDERSTOOD HIM.

Preparatory reading:

Alcoholics Anonymous (the "Big Book") pages 60-63
Twelve Steps and Twelve Traditions, Step Three

Step Three is the pivotal point in determining the quality and success of our recovery. It involves making a decision to let go of our self-will, and instead let God, as we understand God, take care of us. We turn our will and our lives over to God. We let our Higher Power be in charge.

The struggle is to let go of our self-will and to develop faith and trust in a Higher Power. Part of Step Three is developing an understanding of when we take back our will and try to control our lives and things around us. Another part is the need to clarify in what areas we need to do the footwork of "letting go and letting God."

One clue to working this step is how easily we take direction, especially when the direction involves doing something we don't want to do. It might be helpful to be aware of and to use Steps One, Two, and Three on a daily basis, in every area of our lives.

QUESTIONS

19. Read, in the "12 & 12," Step Three. Create another balance sheet. On the right side, list all the reasons you can believe in God. On the left side, list the reasons for not believing in God. Reflect on and discuss what you observed or learned from this exercise.
20. Re-read Step Three. Discuss and reflect on the following quote: "Faith alone can avail us nothing."
21. Read the "Big Book," Chapter Five, "How It Works." Write about the concept of dependence, as it is used in recovery. For instance, how can dependence on a Higher Power lead to greater independence for you personally?
22. Are you a "grateful compulsive underlearner?" Explore why you are grateful or not grateful.
23. Re-read the "12 & 12," Chapter Three. Explore: "I am responsible for only one person's actions." Whose and why?
24. Discuss and reflect on the idea that "not underearning is one of the most important things in my life."
25. Using "free-flow" writing, explore your fear of turning your will and your life over to the care of God.

26. Describe your Higher Power.
27. Read the “Big Book,” Chapter Eleven, “A Vision for You.”
28. Discuss: why is it important to attend meetings, and why meetings need to be a part of your recovery.
29. Discuss: why is it important to connect with people outside meetings (via telephone, internet, etc.) in UA. Explore your concept of anonymity, why it is important, and how it applies to connecting with people inside and out of meetings.
30. Read the “Big Book,” pages 569-570, “A Spiritual Experience.” Discuss and reflect on:
 - A. Spiritual growth is a daily commitment. What actions do you need to take on a daily basis to grow spiritually?
 - b. The H.O.W. (honesty, open-mindedness and willingness) of recovery. Where are you having difficulty applying these in your life?
31. Re-read the “12 & 12,” Chapter Three. Write on the idea that, having taken Steps One and Two, the degree of your success in the whole UA program depends on how well you work Step Three. Refer to the “12 & 12,” pages 34-35. Then, write a brief description of your Higher Power and your thoughts on the Third Step Prayer, page 63 of the “Big Book.”.

THIRD STEP PRAYER

*“God, I offer myself to Thee -
To build with me and to do with me as Thou wilt.
Relieve me of the bondage of self, that I may better do Thy will.
Take away my difficulties, that victory over them
may bear witness to those I would help of
Thy Power, Thy Love, and thy Way of Life.
May I do Thy will always!”*

STEP FOUR

MADE A SEARCHING AND FEARLESS MORAL INVENTORY OF OURSELVES

Preparatory Reading:

Alcoholics Anonymous (the “Big Book”) pages 63-71
Twelve Steps and Twelve Traditions, Step Four

Step Four is a crucial step in understanding the patterns, behaviors, feelings, experiences, etc. that led to our compulsive underearning. It is through doing a written inventory that we begin to identify the pain and wreckage of our past. Recovery requires that we bring to the surface the hidden parts of our lives through working the fourth step, and then continue to work through these issues by completing Steps Five through Nine. It is by taking appropriate actions that our lives change and we find peace, serenity, joy, and abundance.

Many people in recovery want to avoid this step. It is important to begin this step as soon as the third step work is completed.

Set aside time on a regular basis to work on this inventory. While writing, avoid distractions like television, the internet, eating, etc. It is important to allow ourselves to feel all of the feelings that emerge doing this step. It is normal to feel sad, angry, anxious, etc. Some people become sleepy while doing this work. Take a break and rest, but resume writing as soon as possible.

Sometimes people get stuck on a question. Don't be shy about using the telephone or internet for clarity, encouragement, and support.

While traditionally, an entire inventory is completed before sharing it, in a weekly group, the sharing will happen differently.

There are many different types of inventories, and over the years in recovery people will do a variety of them. This guide will include three types: The Columns, Fourth Step Inventory Questions, and Underearning Inventory Questions.

STEP FIVE

ADMITTED TO GOD, TO OURSELVES, AND TO ANOTHER HUMAN BEING THE EXACT NATURE OF OUR WRONGS

Preparatory Reading:

Alcoholics Anonymous (the “Big Book”), pages 71-75
Twelve Steps and Twelve Traditions, Step Five

Step Five is about connecting to others. With honesty, we share our secrets, our mistakes and our pain with another human being or others on a group level. We admit everything to our Higher Power, ourselves and to another – holding back nothing. It is through this courageous sharing that we learn to trust and find release from our suffering and isolation.

This can be a painful and frightening process. Worries and anxieties can arise about the very act of sharing things of a highly personal nature. Step Five demands sensitivity, compassion and understanding on the part of the witnesses.

Work on a balance of sharing specifics and sharing the feelings that come up around sharing the step.

One way to prepare for the fifth step is through prayer and meditation. The following prayer is but one suggestion:

“Higher Power, we come to you as a friend.
You have said where two or more
are gathered in your name,
there you will be in our midst.
We believe that you are here with us now.
We believe this is something you would have us do,
and that it has your blessing.
We pledge with you always to be honest,
that we may deserve your help.
We believe that you want us to be real partners
in this business of living,
accepting full responsibilities and certain that the rewards
will be freedom and growth and happiness.
For this we are grateful.
We ask you at all times to guide us.
Help us daily to come closer to you,
and grant us new ways of living, of gratitude.”
Amen

Remember that God is in charge and no one has all the answers. Anonymity is the foundation of recovery. Sharing this step should take place in a safe, nurturing environment with no

distractions. You may want to read and discuss the preparatory readings prior to sharing the actual step work.

Another benefit of the step is that it will help guide you to Character Defects and Shortcomings to be removed in Step Seven and the list of those who need to be put on the Amends List in Step Eight.

After the fifth step has been completed, some people choose to burn the inventory as a symbolic gesture of releasing the past mistakes, pain, etc. to a Higher Power. However, they keep a copy of the Character Defects List and Amends List.

THE COLUMNS

The original Fourth Step Inventory is found in the “Big Book,” Chapter Five, pages 64-66. This inventory format involves listing our past and current resentments in four columns, such as:

I'M RESENTFUL AT:	THE CAUSE:	AFFECTS MY:	MY PART / MISTAKE:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
An Example:			
The Credit Card Company	Calling me every week asking for money.	Self-esteem Security	I used the charge card & accumulated debts. I have not been appropriate in dealing with the company.

In addition, this inventory suggests reviewing our fears by putting them on paper and looking at our sexual misconduct by writing down all our past behaviors and examining our motives.

FOURTH STEP INVENTORY QUESTIONS

The following inventory uses the question and answer method. This method is discussed in the "12 & 12," Chapter Four. However, you may use whatever method you are most comfortable with. The most important point is to do it.

If you find it difficult to write this sort of inventory, you might find book-ending helpful. Or find a friend in the program who is also working on a Fourth Step inventory, get together, and write at the same time.

If you do this inventory and get to a question that you believe does not apply to you, do a few minutes of "free-flow" writing on why this does not apply to you. You might want to start, "This does not apply to me. I have never ..."

Finally, if you are unable to begin the inventory at any point, you may want to pray for "the willingness" and/or return to Step three and do some more writing on it.

QUESTIONS:

1. Read the "Big Book," pages 63-71 and the Twelve Steps and Twelve Traditions, Chapter Four.

Write a history of your compulsive underearning beginning with the first time you can remember money-related events. Discuss:

- Money you have borrowed, compulsively spent, stolen, etc.
- Bad checks you have written, and the trouble that has caused you
- Never having enough money to take care of yourself humanely
- Being broke time and time again
- Using money to fill the emptiness inside, to impress others, to feel worthy, or as a means of depriving yourself and being a victim.
- Hoarding money, being stingy and with-holding – when you could have helped others
- Any additional money issues or patterns that you are aware of.

Explore what you have done in an attempt to solve the above problems? Be specific.

CHILDHOOD

2. To the best of your ability, discuss what kind of relationship your mother had with her parents.

3. What kind of relationship did your father have with his parents?

4. Discuss your family's circumstances at the time of your birth: family size, age differences of siblings and/or parents; financial status; emotional climate (depression, hostility, etc.). Were there any other relatives living in your home?

5. Describe how you think other family members felt about you and your birth, i.e., were you a wanted child/
6. If you were named after someone, what was the person like? Explore how you felt about this situation.
7. How old were you at the birth of your brothers and sisters? Using “free-flow” writing, explore how you felt about these births.
8. Were you an only child? Did you resent this? Or did you enjoy it? Using “free-flow” writing, explore your feelings.
9. Did your parents want a child of the opposite sex when they had you? Did they name you or dress you to match their gender preference? If so, explore your feelings about this experience.
10. During your childhood, were either of your parents sick enough to need hospitalization? If so, explore your feelings about this experience
11. Were you separated from any important family members? If so, explore your feelings regarding this experience, (i.e. feelings of fear, loneliness, abandonment, guilt for being responsible for the problem, etc.)
12. What kind of marriage do you think you parents had? How did they handle financial concerns, work, bills, etc. Did they fight? If so, how did you react to their fighting? Did it scare you/ Did you take sides? Did you feel responsible? Did your parents fight about money? What impact did this have on you?
13. If your parents were from different religions, did you feel confused about their differences/ If so, explain this confusion.
14. Were you ashamed about or embarrassed by your parents for any reason? For instance, were you embarrassed by the way they spoke, dressed, behaved; their education or lack of it; their jobs/careers and attitudes about money (i.e. how much they had or did not have, their preoccupation with it, etc.)? Explore your embarrassment, shame and/or frustration.
15. Using “free-flow” writing, explore your feelings regarding your parents’ sexuality, (i.e. Did you ever see your parents in the nude? Did you ever hear or see your parents having sex?)
16. How did your parents express love and affection to each other and to other family members/ Explore your feelings and reactions.
17. Were your parents so close that you felt excluded? Explore your feelings about not being included and being unable to get your needs met appropriately?
18. Did your parents separate or get divorced during your childhood? If so, explore your feelings regarding this loss.

19. Did your parents seem to like your friends better than they liked you? Did your friends seem to like your parents better than they did you? If so, explore your feelings of resentment, inadequacy, frustration, etc.
20. Were you afraid of the dark? If so, recollect and explore that feeling.
21. If you misbehaved, were you threatened with the boogie man or the devil, etc. ? Explore your feelings and reactions to these threats.
22. Describe how you were punished. Did your parents respond to you physically, or did they try to reason with you? Explore your reactions.
23. Were you afraid to fight or not to fight because of pressure from parents, siblings, or others? Explore the feelings.
24. Did your family move often? If so, did you make friends and then have to break off the relationship? Explore how this experience affected you/
25. Do you remember starting school? What were your feelings? Try to remember each successive grade in school, and as you do, explore your feelings regarding teachers, pupils, etc. Note any fights, slights, hurts, embarrassments. Put them all down on paper.
26. Did your appearance (looks, dress, etc.) and/or background embarrass you? Did you feel that you were different from your classmates? Explore these feelings.
27. Did you feel inferior or superior about your academic, athletic or social skills? Explore your experiences and feelings.
28. List and discuss any negative experiences you had at Sunday/Hebrew School, church/temple, summer camp, music/dance lessons, etc.
29. What chores did you have, and how did you feel about them? Were they fair? Could you please your parents? How were you compensated for doing chores?
30. List the first time you ever stole anything. Inventory all your thefts (e.g., candy, toys, money, etc.) .
31. How did you receive money as a child? Did you receive an allowance? Did you work? Were you given money freely or conventionally? Were you deprived or indulged? Explore your feelings about having enough or not having enough money.
32. Using “free-flow” writing, explore feelings of fear, shame, guilt, inadequacy, etc. or any distortions related to childhood sexuality:
 - A. Sexual curiosity; e.g., were you punished for normal sexuality?

- B. Masturbation;; how old were you when you first masturbated? Were you ever caught and made to feel guilty? Did you feel guilty even though you weren't caught?
- C. Sexual exploration with peers: explore your feelings and experiences.
- D. Incest: list and explore any incestuous behavior in your family.

33. Discuss and explore any other childhood memories that were or remain painful.

34. Which of the above questions was the most difficult for you to answer? Explore the underlying feelings.

ADOLESCENCE

35. Did your parents compare you to other family members or friends? Did you resent them for wanting you to be like someone else? Explore your feelings.

36. How did you get attention in your family? Did you pout? Sulk? Have temper tantrums? Act like a dummy? Try to be perfect? Get sick? Explore your feelings.

37. Describe and explore your feelings regarding your parents. For example, were you too old? Too fat? Too sloppy? Too perfect?

38. How did you get along with other family members? For example, were you competitive? Cooperative? Hostile? Passive?

39. What was your source of spending money? Did you work? Did you receive an allowance, etc.? Did you feel you had enough or not enough money? Was money a source of conflict and/or resentment in your family? Write out any additional feelings you may have had around money as an adolescent.

40. Describe your school experiences. What interest or lack of interest did you have in school? Did you drop out of school? Explore your feelings around school issues.

41. How was your social life? Were you popular or withdrawn or a troublemaker? Explore your feelings of being different or special. Were you part of a group or were you isolated?

42. Did you have friends? Describe your interactions with them. What kind of friend were you? Were you dependable, or did you break off relationships without any explanation when things didn't go your way, your expectations weren't met, or something or someone better came along?

43. How did you feel about school leaders? Were you a leader or did you resent students who were leaders? Explore your feelings of competitiveness.

44. Did you resent not being the most handsome, beautiful, intelligent, and/or popular person at school? Explore those feelings. Describe the areas in which you felt most competent and/or successful.

45. Explore your feelings about the way that you looked and the clothes that you wore, i.e. were you embarrassed, satisfied with, or prideful about the way you looked? How did money or lack of money affect your appearance and the way you felt about yourself?
46. Were you ever promoted (i.e. allowed to skip a grade) in junior high school? If so, did you have trouble catching up emotionally and/or socially? Conversely, were you ever held back a grade? How did this affect you? Explore your reactions and resentments?
47. What kind of lies did you tell? How did you feel when you were caught lying?
48. What was the most embarrassing incident in your adolescence? Were there any other embarrassing moments that you remember? Using “free-flow” writing, explore these experiences.
49. Explore your feelings of jealousy and envy.
50. Did you participate in sports? Describe your experiences and feelings connected to your participation, or lack of participation in sports.
51. How did you handle your aggression? Did you feel you were a coward? Did you fight? Were you passive/aggressive (i.e. indirect with your aggression and/or anger)?
52. Describe and explore your experiences using alcohol and drugs.
53. Discuss your experiences regarding driving: getting a license, using the family car or buying your own, accidents, tickets, drinking and driving, D.U.I.s, etc..
54. Discuss your dating experiences and how they evolved over the years. Did you date frequently or infrequently? Were you promiscuous? Explore your disappointments and resentments.
55. Explore any feelings such as shame, guilt, fear, etc. regarding your sexual activities as an adolescent; i.e. masturbation, heterosexual and/or homosexual experiences. Did you engage in sexual activities as a result of peer pressure and/or a desire to please others?
56. Explore your feelings regarding your first experience of sexual intercourse. Did you feel guilty, disappointed, obsessed, etc.?
57. If you became pregnant or got someone pregnant, how do you feel about your actions and the situation?
58. Explore your feelings regarding sexual fantasies, obsessions, and sexual acting out.
59. What was the best experience you had in adolescence?

60. What was the worst experience you had in adolescence?
61. Were you the kind of child/adolescent you would want to have?
62. Using “free flow” writing, explore further anything that you have written about in the previous questions that has made you particularly uncomfortable.

ADULTHOOD

63. Explore your employment history and any difficulties associated with it (i.e. patterns, behaviors, feelings etc. that were detrimental to your progress, and/or your interactions with co-workers and employers).
64. did you or do you feel that the world owes you a living? Use “free flow” writing, explore these feelings.
65. What does being a compulsive under-earner mean to you? How do you know that you are a compulsive under-earner? Explore your feeling about being a compulsive under-earner.
66. Explore compulsive debting through a similar lens.
67. When, how, and in just what instances did your selfish pursuit of sex relations damage you and other people? Be specific about what people were hurt by your behavior, and in what ways. Did you spoil your marriage and injure your children? Did you jeopardize your standing in the community? How did you react to these situations at the time? Did you feel guilty, or did you insist that you were pursued and the innocent victim – and thus absolve yourself of any responsibility?
68. How did you react to frustration is sexual matters? When denied, did you become vengeful or depressed? Did you take it out on other people? Elaborate.
69. If there was rejection or coldness at home, did you use this as a reason for promiscuity, debting, and/or compulsive under-earning?
70. Did you ever marry? What type of person did you marry? What have been the significant relationships and partnerships in your life?
71. If you’ve had significant any relationships with cold, unloving people, explore why you chose that type of person. Was your Mother or Father cold and unloving? Did you use your spouse’s behavior as an excuse to indulge in new romances?
72. Why did you get married (or have a long-term relationship)? Was it for the right (healthy) reasons? If you are not married or in a relationship, why have you not done so? Using “free flow” writing, explore your feelings.
73. Did you marry/pair up earlier than your peer group? Or later? Explore your feelings.

74. Discuss your resentments regarding relationships, marriage, and family.
75. If you're in a relationship, do you allow your family to come between you and your partner?
76. Are you still a baby in your parent's eyes? If so, do you take advantage of this? Discuss. Are you financially dependent on your family? If so, explore your feelings about this?
77. Are you a baby in the eyes of your spouse? Explore how you use this to your advantage and/or to your detriment.
78. Have your parents ever gotten you out of trouble, especially financially, that you should have handled yourself? Explain.
79. Do you gossip about others? Discuss your feelings connected to this behavior.
80. Do you think that laws and financial rules are made for other people? Do you have the right to make up your own laws as you go along? Explain.
81. If revenge was possible right now, who would be the top people on the list? Why?
82. Explore your present feelings about the following:
- A. Siblings
 - B. Parents
 - C. Grandparents
 - D. Friends
 - E. Spouse/Partner
 - F. Your children
 - G. Your job
 - H. Your finances
 - I. Your marital status
 - J. Your creditors
83. List and describe your hopes and goals.
84. How much time do you spend with your family? How do you balance your family commitments with your UA program? Do you take at least one night a week to be with just your family?
85. What is your greatest fear? Use "free flow" writing, explore this fear.
86. What is your sex life like? Is it as satisfying as you want it to be? Are you careless of your partner's feelings? Do you ever use sex as a punishment or reward?
87. Describe your idea of healthy sexuality.

88. List and explore your feelings connected to any sexual experiences you may have participated in where you felt uncomfortable.
89. Have you ever engaged in sex in order to build your own ego?
90. Are you afraid of being sexually rejected, manipulated, or exploited. If so, explore this fear.
91. Are you ashamed of your body or the way that you look? List what you feel is wrong with your body and the way that you look. Explore your feelings.
92. List and describe your positive physical attributes. Explore your feelings.
93. Discuss any other aspects of yourself that cause you shame.
94. Do you use people to get what you want? Do you gossip, put down others, or perform “character assassination” on another in order to make it in the social or business world? Or do you gossip in order to feel superior?
95. Have you use people in other ways to get what you want?
96. Explore how your financial situation (present and past) affects the way you relate, directly or indirectly, with others.
97. List and discuss what you have stolen. Include issues such as employer’s time and materials, your own good feelings which you may have sabotaged, etc.
98. Explore your pattern of being sick. Do you use illness as an excuse to avoid financial, work, or other responsibilities, or to get attention or sympathy? What feelings, most often, contribute to physical illness for you? For instance, when you get angry, you get a headache; or when you get nervous, you get a stomach ache, etc.
99. In business relationships, explore your feelings regarding authority figures, i.e. write out your resentments toward your bosses. Explore your feelings regarding co-workers. Are you jealous of them? Competitive? List all the negative feelings you have about the people involved in your work life.
100. Are you concerned that others in your office will get more money and prestige than you will? Explore.
101. Are you indifferent and careless on your job? Do you feel that you should be in charge?
102. Do you use the excuse that because you are in recovery now, your boss or your family and friends shouldn’t expect as much from you?
103. If you are divorced or getting divorced, write out negative feelings about the situation and the people involved. Explore your resentments, fears and guilt concerning your relationship

with your spouse and children. Do you create a situation where your children are forced to choose between you and your spouse (i.e. which parent do they love best)?

104. How has your compulsive underearning regarding money, time., work, energy etc. impacted your family, friends and business associates?

105. If your partner rejects you, do you try to resolve the situation , or do you turn to someone who is more “understanding?”

106. If in a long-term relationship, explore exactly how you feel about your partner/spouse and children.

107. What are your expectations for your family members? Do you feel they are living up to your expectations? Are your expectations realistic or unrealistic?

108. How do you think your life would be different if your family members were out of your life? Discuss.

109. Do you feel that no one understands you? Explore your frustrations.

110. Do you still feel different or apart from other UA members?

111. Do you avoid looking at yourself by making such statements as, “at least I’m not as bad as that person” or “at least I’m not that flakey.” Discuss.

112. Do you judge or make fun of people who appear to be less fortunate mentally, physically, morally, socially, etc. than you feel that you are?

113. Do you set yourself up for pain by comparing yourself to others, thereby feeling inadequate, insufficient, etc.? Explore your history of this behavior and the feelings underneath.

114. The only person you can adequately compare yourself to is you. How were you five days ago? Five weeks ago? Five months ago? At your first UA meeting? How are you now? What are the differences?

115. List every action/secret that you swore you would take to your grave, disclosing to no one. Use “free-flow” writing, explore the feelings related to these secrets.

116. Are you afraid of getting too close to another person for fear of being rejected or of being overwhelmed? Explore your feelings.

117. Do you reject others before they can reject you? Discuss.

118. Define love. Explore your understanding of and feelings about love.

119. In what ways are you a responsible person? In what ways are you irresponsible?

120. What are your fears concerning money? Explore your experiences with being over-indulgent and self-depriving regarding money, possessions and self-care.
121. Is your personal appearance particularly careless or prideful? Explore how this is related to your financial situation and your feelings about yourself (i.e. grandiosity, low self-esteem, etc.)
122. Do you judge people by their appearance? Discuss. Explore how these judgments relate to your attitudes regarding money.
123. What things make you feel greedy? Envious? Angry?
124. Are you scornful of or put down ideas that aren't your own? Explore.
125. Are you self-deprecating, telling people how bad you are, or do you go to the opposite extreme and indulge in grandiosity, telling people how great you are? Discuss.
126. Explore any resentments or hatred that you still feel.
127. What makes you feel guilty? Explore by using "free flow" writing.
128. Do you feel resentment toward other members of UA or other programs? Explore.
129. What kind of things do you lie about? Discuss and explore the feelings underneath your lies.
130. Do you have a grandiose sense of yourself? Do you play the "big-shot," especially regarding money, work, status, etc.? Explain.
131. Do you resent not getting as much attention as you did when you were new in UA?
132. Are you hurt when people turn away from you and won't participate in your old games/patterns? How do you cope?
133. Where and how have you exploited other members of UA or other recovery programs? Have you had any romantic/sexual involvements? Discuss.
134. What kind of things do you worry about (i.e. the future, the past, creditors, not having enough, etc.)? Explore.
135. Have you been so busy trying to make money and/or make a perfect household that your family is neglected. Explore.
136. Do you find yourself punishing your children in the same way that your parents punished you? Discuss.

137. Have communications with your family become so intolerable that you are looking to and depending on your recovery community to meet all your needs for affection and attention?
138. Do you feel that somehow you have to prove that you are worthy of love from others (i.e. family, friends, UA members, etc.)? Elaborate.
139. Are you insensitive and indifferent to your family, to friends, to work and to your own needs? Discuss.
140. Are you loaded with a sense of guilt for putting people through so much hell? Explore this guilt.
141. Do you threaten others by saying that you can't overcome underearning, will lose your sobriety/abstinence, or stay debt-free if you don't get your own way, your family back, etc.?
142. Currently are you involved in, or have you been involved in a love affair that could bring harm to yourself or others? Explore.
143. Do you (still) feel guilty about masturbation?
144. Do you argue with people? Do you have to be "right?" Explore.
145. Do you pass along gossip or make up things about other people's behavior?
146. Do you worry about other people's Higher Power not being as good as your, or maybe even better? Are you comparing yourself with others in terms of spiritual growth? Do you feel spiritually superior?
147. Do you feel superior to others in anyway, due to education, money, intelligence, skin color, social background, vocation, etc.? List and explore your feelings of superiority.
148. Do you feel inferior because you have less education, money, intelligence, skin color, social background, vocation, etc.? List and explore your feelings of inferiority.
149. Where and/or how are you still looking for someone to "rescue" you? For instance, do you look to your family, the lottery, etc. to "save" you?
150. Do you think you are superior to the general run of people? List the ways that you feel "better than" others. Explore the feelings underneath this attitude.
151. Do you think you are inferior to the general run of people? List the ways that you feel "less than" others. Explore the feelings underneath this belief.
152. Do you have a hard time getting to places on time? Explore the feelings connected to being late.

153. Do you resent others who don't seem to have problems finding happiness? Consider asking people who seem happy how they have achieved it.
154. Are you still judging, and/or comparing your insides to others' outsides. Explore.
155. Do you still envy people who have a more functional relationship with money in terms of debting, earning, and spending? Explore.
156. Are you hostile and/or despairing because you don't like the hand life has dealt you/ Use "free-flow writing to explore these feelings.
157. List your present fears.
158. How do you presently get people's attention: pouting, sulking, temper tantrums, being extra good (and letting them know it), playing stupid (acting like a dummy), frustrating other's activities, bitching so that others will know how bad you fee, spending money, or depriving yourself and being a "victim?"
159. In addition to your actual compulsive underearning, what other character defects contribute to your financial instability?
160. Did fear and inferiority about fitness for your job destroy your confidence and fill you with conflict? Discuss.
161. Did you, or do you try to cover up feelings of insecurity by exaggerating, cheating, lying, or evading responsibility? Did you, or do you presently, complain that others have failed to recognize your truly exceptional abilities?
162. Did you have such unprincipled ambition that you double-crossed and undercut your associates? Explore.
163. Were you extravagant? Did you recklessly borrow money, caring little whether it was repaid or not? Were you a penny-pincher, refusing to support your family property? Did you try to cut corners financially? What about the quick-money deals, the long-shot sure-thing that would rocket you to riches? Explore.
164. Where and/or how are you still looking for someone to "rescue" you? For instance, do you lookm to your family, the lottery, etc. to "save" you?

UNDEREARNING INVENTORY QUESTIONS

I.

1. How do you justify your under-earning?
2. In what ways have you been a freeloader or a beggar?
3. In what ways did you try to cover your under-earning?
4. What conditions drove you to under-earning?
5. Who do you blame for your under-earning?
6. What excuses have you used to take under-earning jobs or under-earn in your business?
7. In what instances have you asked for a hand-out?
8. In what areas of your life do you take the easy way out and avoid "the work?"
9. What do you do to try to beat underearning? (borrowed, debted, begged, stole, cheated, switched jobs, switched professions, geographics, threatened others, illegal/immoral activities, etc.)
10. What fantasy situations or belief system have you created to avoid having to work?

II.

11. How have you insisted on under-earning or pushing prosperity away?
12. How did your pursuit of under-earning damage others?
13. How have relationships/marriage(s) been affected/damaged?
14. How have your children/parents suffered because of under-earning?
15. How has your under-earning affected your standing professionally?
16. How did you react to these consequences of your under-earning at the time they were happening? (anger, denial, sadness, blaming others)
17. How have you reacted to frustrations in your attempts to stop under-earning on your own?

III.

18. When you were denied what you felt you deserved, how did you react? Did you become vengeful and depressed? Who did you take your anger out on?
19. What reasons did you see to under-earn?
20. How did you react when you found yourself in hostile under-earning work environments? Did you retaliate? What did you do? Whom did you harm and how?
21. Did feelings of inadequacy around doing a job destroy your confidence and affect your personality? If so, did you take it out on someone else? Who and how?
22. How do feelings of inadequacy affect your attitude toward work and job performance? Do you ever take it out on someone else? How/why?
23. In what ways do you try to make quick cash to make up for your under-earning? How did these instances compromise your integrity and worth?

IV.

24. What have you denied yourself because you were under-earning?
25. What opportunities have you missed because of your under-earning?
26. Did you undercut co-workers in an attempt to get ahead?
27. How have you imprisoned others or gotten others (co-workers, family) to do your work for you because you didn't want to work?
28. Did you haggle or bargain with others to bring down prices because you didn't have enough money to pay for a service or product?
29. When did you manipulate others to do your work because you didn't want to?

STEP SIX

WERE ENTIRELY READY TO HAVE GOD
REMOVE ALL THESE DEFECTS OF CHARACTER

Preparatory Reading:

Alcoholics Anonymous (the "Big Book"), page 76
Twelve Steps and Twelve Traditions, Step Six

Character Defects emerge from the fourth step inventory, and are identified as you do the 5th Step.

The crucial question of this step is, "Are you ready" to have your defects of character removed? Simply put, are you ready to change and be changed?

Before a change can occur, the problem has to be identified. What are the character defects that were identified in the 4th and 5th steps? Character defects, in the broadest sense, may be defined as any feelings, actions, responses, attitudes, beliefs, behaviors, and patterns that cause us discomfort, disrupt our peace and serenity, interferes with our relationships, and impedes our emotional and spiritual growth.

Once your character defects are identified, you may want to use a format such as the following:

One of my characters defect is

This character defect has affected my life in the following ways:

This character defect has diminished my life in the following ways:

What did I get out of holding onto this character defect?

If you find yourself overwhelmed looking at your character defects, remember that the goal is progress and that none of us does this perfectly. We just need to be willing to progress along spiritual lines.

STEP SEVEN

HUMBLY ASKED GOD TO REMOVE OUR SHORTCOMINGS

Preparatory Reading:

Alcoholics Anonymous (the “Big Book”), page 76
Twelve Steps and Twelve Traditions, Step Seven

Step Seven is prayer, asking our Higher Power to remove our short-comings. It acknowledges that changing ourselves is a combined effort. Once we are ready to let go of our character defects, we need our Higher Power to do the removing. In addition to God removing our character defects, it is our responsibility to put into practice healthy behaviors.

Humility is the key word in this Step. It may be defined as being open, honest and teachable – with the most important quality being our desire to know and do God’s will.

Explore your understanding of the concept of humility. Write about what you consider to be humility and your resistance to humility.

One way to approach this step is to write what antidotes or positive qualities you could practice in place of the character defects. It might look like:

<u>Character Defect</u>	<u>Replace with (strive for)</u>
Acting Out	Containing impulses
Anger	Peace/serenity/acceptance
Fear	Faith
Comparing/competing	Self-acceptance
Arrogance	Humility/compassion
Debting	Solvency
Denial	Facing reality
Guilt	Self-forgiveness
Etc.	Etc.

Read the prayer in the “Big Book,” page 76, paragraph two. Include the Character Defects that were compiled from the fourth step inventory.

“My Creator, I am now willing that you should have all of me, good and bad. I pray that you now remove from me every single defect of character which stands in the way of my usefulness to you and my fellows. Grant me strength, as I go out from here to do your bidding. Amen.”

STEP EIGHT

MADE A LIST OF ALL PERSONS WE HAD HARMED AND BECAME WILLING TO MAKE AMENDS TO THEM ALL

Preparatory Reading:

Alcoholics Anonymous (the "Big Book"), page 76
Twelve Steps and Twelve Traditions, Step Eight

As a result of Step Four, you should have a list of those to whom you need to make amends.

The list might look like this:

<u>Persons I Harmed</u>	<u>What I Did</u>	<u>My Amends</u>
Mom	I stole money from her	
Acme Company	I lied about why I left	
Chris (former relationship)	I disappeared without explanation	

This is a very individualized step and requires great support and direction. While it's important to share honestly on the group level - the people and organizations involved, what you did to them, and the intended amends - determining the amends, itself, is a process best suited for a context where feedback is encouraged. Working one-on-one with a sponsor or co-sponsor may facilitate your amends list. Keep in mind, the purpose of this step is not to punish, but to relieve you of guilt, dishonor, shame, fear, etc. that have kept you in bondage.

When compiling an amends list, some people have found it helpful to share their memories, thoughts, feelings, and intentions as they process and decide appropriate actions to take around the amends.

For spiritual support a suggested eighth step prayer follows:

"I am not responsible for the conditions which created me, but I am willing to try to be responsible for myself. Help me to be willing to make right what I have done to each and every person in my life. Please show me the way of patience, tolerance, kindness, and love."

STEP NINE

MADE DIRECT AMENDS TO SUCH PEOPLE WHEREVER POSSIBLE,
EXCEPT WHEN TO DO SO WOULD INJURE THEM OR OTHERS.

Preparatory Reading:

Alcoholics Anonymous (the “Big Book”), page 76-84
Twelve Steps and Twelve Traditions, Step Nine

This step is for you to use as a means of cleaning your side of the street. Occasionally the amends will not involve speaking to, or making direct contact with the person or organization at all. However, if direct amends are required and possible, it is preferable to do them face-to-face, or by telephone, and as a last resort, with a letter.

Don't act alone. Use discretion before taking action. This is a loving step, but it does involve confronting the past and those whom you have harmed. However, the amends must not be injurious or retaliatory to others.

- Keep in mind, that this step is based on action, change and forgiveness.
- Be compassionate and allow others to support you. Many have found this step builds self-esteem as it increases your connection to others and your Higher Power.
- If certain amends feel too overwhelming, consider making them with a recovery friend by your side (i.e. a visit to the IRS).

“If we are painstaking about this phase of our development, we will be amazed before we are half way through. We are going to know a new freedom and a new happiness. We will not regret the past nor wish to shut the door on it. We will comprehend the word serenity and we will know peace. No matter how far down the scale we have gone, we will see how our experience can benefit others. That feeling of uselessness and self-pity will disappear. We will lose interest in selfish things and gain interest in our fellows. Self-seeking will slip away. Our whole attitude and outlook upon life will change. Fear of people and economic insecurity will leave us. We will intuitively know how to handle situations that used to baffle us. We will suddenly realize that God is doing for us what we could not do for ourselves.

Are these extravagant promises? We think not. They are being fulfilled among us – sometimes quickly, sometimes slowly. They will always materialize if we work for them.”

(AA Big Book, p.83-84)

STEP TEN

CONTINUED TO TAKE PERSONAL INVENTORY AND WHEN WE WERE WRONG PROMPTLY ADMITTED IT.

Preparatory Reading:

Alcoholics Anonymous (the "Big Book"), page 84-85
Twelve Steps and Twelve Traditions, Step Ten

Step Ten has traditionally been called the beginning of the "Maintenance Steps." To maintain our recovery, we must be continually vigilant and continue the process of self-examination on a daily basis.

Take the time each day for self-reflection. Some have found it helpful to write out answers to the following questions and share them for thirty consecutive days. These questions are based on the "nightly review" as described in the "Big Book," page 86.

1. Was I resentful, selfish, dishonest or afraid?
2. Do I owe anyone an apology?
3. Have I kept something to myself which should be discussed with another person at once?
4. Was I kind and loving towards all? (Keep in mind, this is an ideal.) Explore where you were and where you were not kind and loving.
5. What could I have done better?
6. Was I thinking of myself most of the time (the issue here is self-obsession, not self-care)?
7. Or was I thinking of what I could do for others, of what I could pack in the stream of life (i.e. being of service or being of use)?
8. In what areas do I need to ask for God's forgiveness and inquire what corrective measures should be taken? (Steps 6-9)
9. What did I do well today?
10. What did I value/like about myself today?
11. What am I grateful for today?

12. Describe one spiritual victory: What spiritual challenge did I confront? (A Challenge or task that I could not master with my unaided will alone – but required a connection to my Higher Power.)

13. Where did I see God working in my life, and/or manifested in the world around me?

14. Did I maintain the primary financial values of not incurring new debt, not accepting work that pays me less than I need, and not turning down money?

Recovery is a daily process. Try to make Step Ten a part of your daily life.

STEP ELEVEN

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.

Preparatory Reading:
Alcoholics Anonymous (the "Big Book"), page 85-88
Twelve Steps and Twelve Traditions, Step Eleven

In order to maintain and to increase a conscious contact with a Higher Power, as well as, to maintain and to increase peace and serenity, set aside time each day to pray and meditate.

In addition, you might want to review the Prayer of Saint Francis of Assisi ("12 & 12," p. 99) and the Serenity Prayer ("12 & 12," p. 41).

PRAYER OF ST. FRANCIS OF ASSISI

"Lord, make me a channel of thy peace – that where there is hatred, I may bring love – that where there is wrong, I may bring the spirit of forgiveness – that where there is discord, I may bring harmony – that where there is error, I may bring truth – that where there is doubt, I may bring faith – that where there is despair, I may bring hope – that where there are shadows, I may bring light – that where there is sadness, I may bring joy. Lord, grant that I may seek rather to comfort than to be comforted – to understand, than to be understood – to love, than to be loved. For it is by self-forgetting that one finds. It is by forgiving that one is forgiven. It is by dying that one awakens to eternal life." Amen.

SERENITY PRAYER

*"God, grant me the serenity
to accept the things I cannot change,
courage to change the things I can,
and the wisdom to know the difference.
Thy will, not mine, be done."*

STEP TWELVE

HAVING HAD A SPIRITUAL AWAKENING AS THE RESULT OF THESE STEPS,
WE TRIED TO CARRY THIS MESSAGE TO COMPULSIVE UNDEREARNERS,
AND TO PRACTICE THESE PRINCIPLES IN ALL OUR AFFAIRS.

Preparatory Reading:

Alcoholics Anonymous (the “Big Book”), Chapter Seven
Twelve Steps and Twelve Traditions, Step Twelve

Step Twelve is essential to our continued solvency and recovery.

There are three significant aspects addressed in this step:

A. It states that we will have a “spiritual awakening” as a result of working these steps. You may want to write your understanding of and experience with a spiritual awakening.

B. One of the most important elements in recovery is learning to be of service, and to help other Compulsive Under earners by carrying the UA message. It is suggested to be of service as soon as possible in ways that are most beneficial to others, as well as to yourself. There are many ways to be of service: helping set up meetings, taking a service position, reaching out to newcomers, participating in meetings, giving Action Meetings, Sponsoring, etc. Be careful about giving some types of service before you are ready, i.e. sponsoring before you have worked the steps, or while still debting or underearning, or giving Action Groups before you have had one yourself, advising newcomers in areas where you have no experience, strength, or hope, etc.

C. Another way to work the step is to write about the following principles of the Program. The principles correspond to the same numbered steps.

1. Acceptance
2. Hope
3. Faith
4. Honesty
5. Courage
6. Willingness
7. Humility
8. Sincerity
9. Action
10. Vigilance
11. Spirituality
12. Service

“We are problem people who have found a way up and out, and who wish to share our knowledge of that way with all who can use it. For it is only by accepting and solving our problems that we can begin to get right with ourselves and with the world about us, and with Him who presides over us and all.”

“12 & 12,” p. 125