

# UNDEREARNERS ANONYMOUS

ABOUT UA



*Freedom, Prosperity  
Abundance, Serenity*

[www.underearnersanonymous.co.uk](http://www.underearnersanonymous.co.uk)

## What is Underearners Anonymous?

Underearners Anonymous (UA) is a fellowship of men and women who share their experience, strength, and hope with one another that they may solve their common problem and help one another recover from underearning.

Members of UA use the support and power of a Twelve Step fellowship, as well as additional Tools – both individually and with partners and support teams – to more fully actualize their potential and create lives grounded in gratitude and serenity.

## What is underearning?

Underearning is many things, not all of which are about money. Underearning is about underachieving, or under-being, no matter how much money we make. It is about the inability to fully acknowledge and express our capabilities and competencies. The visible consequence is the inability to provide for one's needs, including future needs.

Our underearning can result from many things, including not acknowledging our talents. It can result from living on the edge by not making enough money, spending most of the money we have, avoiding healthy risks that can move our lives forward, and not preparing for the future.

Underearning is about not living up to our unique potential, not following through on our dreams and goals. It's about giving up on ourselves.

UA has defined twelve symptoms of underearning that help us to determine if we suffer from compulsive underearning.

As we work the program, we see our awareness of these symptoms deepen and, in time, experience signs of recovery from them.

# The symptoms of underearning

- 1. Time Indifference.** We put off what must be done and do not use our time to support our own vision and further our own goals.
- 2. Idea Deflection.** We compulsively reject ideas that could enlarge our lives or careers, and increase our profitability.
- 3. Compulsive Need to Prove.** Although we have demonstrated competence in our jobs or business, we are driven by a need to re-prove our worth and value.
- 4. Clinging to Useless Possessions.** We hold onto possessions that no longer serve our needs, such as threadbare clothing or broken appliances.
- 5. Exertion/Exhaustion.** We habitually overwork, become exhausted, then underwork or cease work completely.
- 6. Giving Away Our Time.** We compulsively volunteer for various causes, or give away our services without charge, when there is no clear benefit.
- 7. Undervaluing and Under-pricing.** We undervalue our abilities and services, and fear asking for increases in compensation or for what the market will bear.
- 8. Isolation.** We choose to work alone when it might serve us much better to have co-workers, associates, or employees.
- 9. Physical Ailments.** Sometimes, out of fear of being larger or exposed, we experience physical ailments.
- 10. Misplaced Guilt or Shame.** We feel uneasy when asking for or being given what we need or what we are owed.
- 11. Not Following Up.** We do not follow up on opportunities, leads, or jobs that could be profitable for us. We begin many projects and tasks but often do not complete them.
- 12. Stability Boredom.** We create unnecessary conflict with co-workers, supervisors and clients, generating problems that result in financial distress.

## The many faces of underearning

An underearner is a person who hides from life. Many of us hide for years in the dissatisfaction of our circumstances. We do work that may allow us to eke out a living but doesn't truly serve us. Even though we may be angry and depressed by our work, we feel powerless to explore other options and take actions that would enable us to change, grow, and express ourselves more fully.

As underearners, we often live in a state of vagueness: vagueness about time, about money, about needs, about expenses, about our failures, even about our accomplishments. This lack of clarity covers both the good and the bad in our lives.

Many of us have the knowledge, and vested authority to provide a professional service but we compulsively shy away from promoting ourselves and avoid asking for enough money to generate a healthy profit. Others of us may charge a healthy amount for our work but we don't manage our cash flow effectively. Still others create antagonistic situations with clients and travel from one explosive business conflict to another.

Finally, there are those of us who feel the need for one more course, one more credential, or one more degree, to avoid taking action with the knowledge, skills, and experience we already possess. Formal training and credentials can be valuable, additional courses can be essential and worthy of the investment in time and money, but for compulsive underearners, our self-defeating symptoms subvert our ability to use our education and training to any marketable advantage. We remain unable to ask for the interview, the position, or the raise.

Even when we acknowledge these self-sabotaging behaviors, we don't understand why there is only enough money to barely cover costs. As the saying goes, "charging too little is like

eating soup with a fork; you're always busy, but always hungry."

Because we fear being visible – becoming larger and more exposed – we actually breed resentment toward the very community our talents could serve. This is the actor who resents the audience, the chef who resents the restaurant customers, or the painter who resents potential patrons.

These are some of the reasons why many of us deny the need for continued and ongoing preparation and are unwilling to show up and take action. As a result, we live in a Grade-C reality, when we could live in a Grade-A reality. Grade-A requires visibility and presence.

## Why do we come to UA?

We come to UA because our lives are not working. We don't earn enough money to provide for ourselves adequately. We may feel frustrated and unfulfilled in our work. We may be experiencing chronic fits and starts with creative projects that fizzle out. Or we may be exhausted from overworking. We don't know what to do.

When we first become interested in UA, it is usually through identification with the symptoms. This identification is the first step of recovery from a disease that has affected many of us for decades and has made our lives unmanageable, whether we recognize it or not.

We may or may not be involved in other Twelve-Step fellowships. If we are, then our other programs are just not hitting the nail on the head regarding our underearning. If we are not involved in another Twelve-Step fellowship when we come to UA, we may be learning for the first time about addictive behavior, in this case about the compulsion to hide, to underearn. Ultimately we come to UA because we feel powerless over these symptoms.

## What is recovery in UA?

Recovery in UA means developing and exercising spiritual muscle, which is at the core of any Twelve Step program. Specific to UA, recovery is also about developing a prosperous vision and being willing to take bite-sized actions to bring that vision alive through active participation in the program.

Recovery is about becoming visible in a positive way. It is about being prepared to show up and do a good job – wanting to do a good job and not create difficulties for ourselves or for others. It is about the willingness to be visible and to serve to the best of our ability whatever our given direction.

Besides suiting up and showing up, recovery requires that we ask for what we need and become willing to receive. When employed by others, recovery enables us to ask for a raise or a position of greater responsibility. Instead of taking an offer right away, we might say, “I have to go home and think about it,” or “I need to talk with my advisor.”

If self-employed, our recovery empowers us to ask for a fair price and to feel fully entitled to receive what the market will bear. This ability to receive leads us to ask a question central to recovery in UA: *How is this serving me?*

Underearning is an unconscious process that forms habits and patterns of behavior that undermine our efforts. As we work the program we move from a certain level of unconsciousness to consciousness about our earning and achieving. We begin to see the true quality of our lives with greater clarity.

This first fog clearing may be uncomfortable, even painful. Yet, as we begin to question our circumstances — and ask, *How is this serving me?* — we move toward self-empowerment.

Although we may not have immediate answers or see significant changes, the posing of this question is a clear sign that recovery is beginning.

## What is an underearning job?

Many people new to UA ask this question, *How do we know if an offer to work is an underearning trap or an opportunity to start at the beginning and work up?*

Of course the answer to this question is highly subjective. Sometimes we have to take a job in order to survive and to meet basic responsibilities for ourselves or for others. If these are our circumstances, then the questions become...

- *What am I doing now to foster my recovery?*
- *Am I working the program?*
- *Are there any circumstances I can change?*
- *Am I taking small steps each day to integrate the Tools of UA into my life?*

Whether we are working for survival or making high figures, what we need to do is look at our participation in the program.

## How does UA work?

UA is focused on bringing people out of an experiential cave. The consequences of underearning are not illegal. No authority is going to arrest us or attach our bank account for hiding from life. Underearning is about having difficulty getting into action, and UA is focused on helping us to do just that. The program works when we work it.

A helpful metaphor is to think of UA as a four-legged chair. The four legs of the chair are Meetings, Step Work, Tools, and Service.

Working the program is not only about showing up at Meetings. It is about working the Twelve Steps with a sponsor who has worked the Twelve

Steps in UA (or step-partner or step-study group if a sponsor is unavailable.) We ask ourselves...

- *Am I working the Steps?*
- *Do I have a Sponsor?*
- *Am I using the Tools?*
- *Am I doing service for other members and for the Fellowship?*

There are seven Tools of UA that are specific to our program:

- Time Recording
- Action Partners
- Action Meetings
- Possession Consciousness
- Goals Pages
- Solvency, and
- Savings.

We use these in conjunction with the tools central to all Twelve Step fellowships:

- Meetings
- Sponsorship
- Service
- Communication, and
- Literature.

As we engage in all these elements, we increase our contact with a power greater than ourselves.

Cultivating this connection with a power greater than ourselves, combined with the other elements of working the program, moves us slowly from a deprivation-based consciousness to a prosperity-based consciousness, from a life of inaction to a life of completing actions toward a larger vision. We do this one step at a time and with the support of the Fellowship.



## How do we get started in UA?

The way to get started in UA is to attend meetings and to keep a written record of how we spend our time.

Attending meetings supports our overall process of recovery. Time recording confronts our habit of living in vagueness; it ensures that we begin to see clearly and remember what we have accomplished as well as what we have not. As we learn to keep a written record of how we spend this finite resource, we gain much needed clarity. *This is time sobriety.*

The system or form we use – written or computerised, formal or informal – is not important. What is important is the practice of taking a relaxed, but regular inventory of what we do with our time.

The information is illuminating. After a while, we see patterns. We see clearly what we actually do with the hours in our days and the days in our weeks. We see how much of our time is being spent on those goals we have declared and defined and how much is spent doing other things – another run to the market, three hours of volunteer work, sorting out that box of old photos, calling an old friend to chat, surfing the Internet. The list is endless, and varies for each of us.

Time recording also shows us clearly how much time each of us needs to complete specific activities. In some cases we overestimate, in others we underestimate. Like a trustworthy tugboat, these practices slowly guide us out of the fog, the chronic vagueness that has undervalued our time and impeded our prosperity.

Without this awareness we are trying to navigate the complex terrain of life in a dense fog. Time recording illuminates the path and allows us to see, and to acknowledge, both what we have and have not accomplished. Seeing and acknowledging both is central to our recovery.

## Working the Twelve Steps

A sponsor is someone who has worked the Twelve Steps within UA and is willing to guide us in our recovery. A sponsor helps us to navigate the direction of our progress by using the Twelve-Steps. Such a person brings valuable experience and need only apply it to underearning.

*Steps One, Two, and Three* are where we begin the journey. We confront and admit our powerlessness over underearning and make a decision to turn our earning and achieving over to the care of God, as we understand God. We seek willingness. We ask to be guided by something beyond our own will in order to bring economic stability, and eventually prosperity, into our lives. For many of us this idea comes as a revelation. As we continue to work the UA program and achieve increased prosperity, it becomes easier for us to say, *This is more God's success than mine.*

In *Steps Four through Seven*, we take a deep and thorough look at ourselves, admitting where our own defects of character have contributed to underearning. We take inventory as fearlessly as we can and share that inventory with a Sponsor, or co-Sponsor. We identify the major problems within ourselves that have contributed to our underearning. Then we ask to let them go, to have them removed.

Once we've looked at ourselves honestly and with compassion, we are ready to approach making amends to those we may have harmed, and proceed to *Steps Eight and Nine*. We look first for those people and relationships we may have harmed. With guidance from a Sponsor or Step Partner we proceed to make amends, forgiving others and ourselves so we can move forward.

When we make our amends we take a new responsibility for our past actions. We release the mistakes we have carried from the past – some of

which we may or may not have been aware – that have weighed us down and blocked our ability to welcome increased prosperity.

It is a process of both accepting responsibility and also forgiving ourselves. Each of these bolsters a new sense of worthiness, and an ability to allow the good things of life to enter our lives.

*Steps Ten, Eleven, and Twelve* provide a structure to continue with what we have begun in the previous eight steps in UA. The Steps keep us honest with ourselves. They remind us to connect with a power greater than ourselves for guidance, and they encourage us to share with others, both our own experience and what has so generously been given to us.

## What are the promises of UA?

We learn in Twelve Step recovery that *personal understanding of the events from our past avails us nothing*. In other words, the causes we have come to believe or accept for our underearning are not going to help us to change our lives. As we work with others in the program we learn to release our past and to focus on today and on the future – on our action steps and on our vision.

We begin to accept ourselves with compassion and to believe that we deserve greater fulfillment and a more prosperous life.

As a result of working all aspects of the program an expanded vision of our lives begins to emerge. We begin to know ourselves better and think about using our true talents. We allow ourselves to want more out of life and we become willing to take the necessary action to achieve it.

As a result we are also able to give more to others and to our communities, contributing to something larger than ourselves. It has been said that *we cannot solve our problems with the same consciousness that created them*.

Through working the Steps, using the Tools, and giving Service, a shift in our consciousness occurs. We experience more gratitude, greater peace of mind and acceptance of ourselves. It is as if we have awakened from a deep sleep to a new life more fully realized and expressed.

## The Twelve Steps of UA

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.

## The Twelve Traditions of UA

1. Our common welfare should come first; personal recovery depends upon UA unity.
2. For our group purpose there is but one ultimate authority — a loving God as is expressed in our group conscience. Our leaders are but trusted servants, they do not govern.
3. The only requirement for UA membership is a desire to stop underearning.
4. Each group should be autonomous except in matters affecting other groups or UA as a whole.
5. Each group has but one primary purpose — to carry the message to the underearner who still suffers.
6. A UA group ought never endorse, finance, or lend the UA name to any related facility or outside enterprise, lest problems of money, property, or prestige divert us from our primary purpose.
7. Every UA group ought to be fully self-supporting, declining outside contributions.
8. Underearners Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. UA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve.
10. Underearners Anonymous has no opinion on outside issues; hence the UA 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, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

## The Tools of UA

1. **Time Recording.** We must be conscious of how we spend our time. We keep a written record to increase awareness and support our focus on goals and the actions required to achieve them.
2. **Meetings.** We attend UA meetings regularly to share our experience, strength, and hope in order to help ourselves and others recover from underearning.
3. **Sponsorship.** We actively seek sponsorship with someone who has worked the Twelve Steps in UA and is willing to guide us in our recovery.
4. **Possession Consciousness.** We routinely discard what no longer serves us in order to foster a belief that life is plentiful and that we will be able to provide ourselves with what we need.
5. **Service.** Giving service is vital to our recovery. It is through service to others, and to the Fellowship, that we keep what has been so generously given to us.
6. **Goals Pages.** We set goals for all aspects of our lives, write them down, measure our progress and reward achievement.
7. **Action Meetings.** We organize action meetings with other UA members to discuss our earning concerns and to generate actions that will bring more prosperity into our lives.
8. **Action Partner.** We connect regularly with action partners regarding earning concerns in order to provide each other with accountability, continuity, and support.
9. **Solvency.** We do not debt one day at a time. Debting leads to underearning.
10. **Communication.** We contact other UA members to seek support, to diminish isolation, and to reinforce our commitments to action.
11. **Literature.** We read Twelve-Step literature to strengthen our understanding of compulsive disease and the process of recovery.
12. **Savings.** Saving money demonstrates faith in the future and acceptance of the fact that money is a tool vital to our prosperous vision. We create and follow a savings plan on whatever scale we are able.



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