



INTO PROSPERITY

UA-UK Intergroup newsletter

Welcome to Edition 9

Spring-Summer 2026

The publication invites contributions on a step and its spiritual principle, a tradition and its spiritual principle, a UA tool and a theme, as well as UA UK service announcements. We are now on step 9 and its spiritual principle: Love (page 2); tradition 9 and its spiritual principle: Structure (page 5); and tool 9: Solvency (page 8). And while on the theme of Love we invited contributions on how love, sex and relationships are impacted by underearning (page 10).

We also take a leap into the unknown by considering what AI might mean for earning and underearning (page 16). In fact, whether you like it or not, ChatGPT has submitted an article or two. See what you think about that. Controversial? Both a threat and an opportunity perhaps? Inviting thoughts and reflections about this. Do get in touch on the newsletter email to let us know what you think. Do get in touch also if you want to contribute or share news from your groups, or if you have ideas for themes for future editions.

In other UA UK fellowship news: The UK UA fellowship held a live event on 9th March at Hinde Street, London. Read more about it below. The next round of the UA UK Big Book Step Study started after Easter 2026 and nearly 250 fellows from around the world have joined Round 7.

UA UK Intergroup is looking for a Treasurer so that we can use the money from 7th tradition contributions to organise the next convention.

In loving fellowship, *Ellie, Jodie, Sarah, Rachel, Liz and Olivia*

UA-UK Intergroup Newsletter Committee

UA-UK Intergroup Meetings

Every second month, Second Saturday 11:15-12:45 Zoom ID 817 9153 9917

Anyone is welcome! *Next meeting 9th July 2026*

Essential Information (links to the UA UK Website):

[UA-UK IG website](#) [Weekly meetings](#) [Upcoming events](#)

Edition 10 (2026)

Email contributions to: newsletter@underearnersanonymous.co.uk

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

Four fellows share their experience of Step 9 and its spiritual principle, Love.

I raised my standards

I remember the first time I came across reading this step and the flush of energy that came over me about potentially facing people and admitting my wrongs. It was a bit on the scary side. Overwhelming.

By the time I got to my first step 9 I was already in a different headspace and a different spiritual space and I was ready.

Every amend I have made has a story but here are a couple:

There was the one to a friend where I had bought something for him in an offer but still charged him the full amount and kept the difference. Sounds clever. Also not in integrity, I had realised (and probably always known as it had always felt “unclean”). This was my very first amend I made. It was a big deal because I had to look someone in the eye and tell the truth. It was also cathartic in some way. Amends are like that: you do it and then the amount of courage and self-respect that rushes in is immeasurable. I basically knew then that if I can do that and survive the discomfort I can probably do just about anything.

Another one was about the fact that I had been using the printer/photocopier at work for all sorts of personal uses: from my son’s school projects to printing place and concert tickets. By step 9 that felt wrong so I, with the support of a step 9 partner, committed to buy reams of photocopy paper and leave it by the photocopier at work every January. I had it diarised so that I do it every January. Eventually covid came and I ended up buying my own printer and printer paper and doing all of it at home. If anything – I now sometimes print work stuff at home and see it as charity.

Then there was the one to a tube station staff because way back when... as a student on a night out, in a not entirely sober state shall we say, I had found it impossible to “hold it” and so had peed on the side of a platform. I mean just writing it here makes me go “Seriously?”. And yes, seriously. I remember hearing on a meeting one time a fellow sharing about similar transgressions while under the influence and the amends they had made by donating money to charities to buying clean mattresses for homeless people, or something similar. I remember the relief of “oh, so not just me then!” and sort of joining the human race a bit differently for knowing I am not the worst human that ever walked on Earth. Because if there are two, then really – there are loads who have done this. It still required an amend though and one day I walked up to said station and approached a member of staff to ask how I can contribute money towards the station cleaning costs. They looked at me and went: “Are you trying to make an amend here?”. Nod. And that’s how I knew that he knew that we are both in recovery. Special human race moment again. In the end there was no mechanism for me to give money, not even to the staff part. But I have learnt with amends that

willingness and trying my best to make the amend is the defining factor and the key to my freedom from shame about something I have done many moons ago.

My biggie has been making an amend to a past employer for submitting personal taxi expenses as corporate. There was the matter of estimating how much. And then the matter of how to make reparations. I had contemplated leaving a cheque in the toilets for someone/anyone from this organisation to find and do whatever they decide with it. A somewhat cowardly option. Then there was the lunch with a friend still working at the organisation and explaining what I am trying to do and to give the cheque to her and her refusing to take part/take it/have anything to do with it. So really, HP took me to the only really viable option (and what was necessary from the beginning) – to write to a partner and explain what amend I was trying to make and enclose a cheque. It took months before I got a letter back and yet more months before the cheque got cashed in. But the moment I had posted my letter of apology I remember this inordinate sense of lightness that came over me. My God, I was a good human after all. I was willing to take responsibility for wrongs done, no matter the cost and the implications for professional reputation. My membership of a professional body had been at stake, potentially. Would this have injured me – a consideration I had to sit with and do outreach about? And yet I took the step to full disclosure. I can confirm that today I am one of the most honest and in integrity persons I know. And I know that others know it too. The power of that amend on my value systems has been a seismic shift.

Basically, step 9 rocks. It has provided me with some of the most memorable human experiences in life. The ones I know I did good. I raised my standards. I intend to keep them high.

Anonymous

Step 9 is where the promises start to emerge

When I first arrived in UA over 20 years ago, I was worried about how I could make a living, develop some kind of career and support myself financially. At that time, I was in very early recovery in other fellowships, with a significant amount of debt that I had accumulated from an education I had no idea what to do with. I was claiming benefits, my mental health was challenged and I couldn't meet my financial needs.

How could a spiritual solution help me with money in the way that it had helped me with substances? When I first thought of the steps in UA I tried to talk myself out of it, rationalising that I had done the steps before, so surely, I didn't need to do them with a focus on underearning. Especially step 9! To make amends to people I had worked with, to look at the harm I had caused to myself and others in my underearning – no thanks, not today!

The journey to Step 9 is often described as clearing away the wreckage of the past. Step 9 is where the promises start to emerge, sometimes quickly, sometimes slowly. The promises of UA encompass feelings of self-worth, value, service to others and boundaries. The steps 1-9 are how I get to the promises.

The step 8 list is vital to progressing into step 9. I made the list then divided up into those amends I was willing to make, those I could pray about to become willing and those I couldn't find any willingness for. It's also vital that I didn't try to do this step alone. I felt either strong aversion or a people-pleasing need to make all the amends at once. I needed a balanced approach.

The first amend I needed to make was to myself. This involved:

Not using my gifts and talents to be of service in the world, taking jobs I hated, wasting time applying for jobs for which I was not qualified, people-pleasing in work; I had to amend for all of the ways I'd neglected myself, gone without, judged others and been in compare or despair of what others had and I hadn't. I had to be willing to amend my attitude of self-deprivation. I had to forgive myself in my powerlessness of underearning and be willing to do it differently, allow myself to be an adult and face the responsibility to be in the world of work, asking a higher power how I could be of service.

Next was to look at all the people I'd harmed in my underearning. Examples of making direct amends in my UA steps involved; letting go of work that was cash and not taxed, paying back money I owed, creating conflict with colleagues, taking work that paid me less than I needed and becoming resentful and acting out, letting go of toxic work environments, asking for what I needed, doing the job I was being paid to do rather than digressing, not gossiping and creating drama. It involved changed behaviour and directly addressing people I had harmed with my behaviour.

Making amends, for me means making changes. Being of service in the world, clearing away all the obstacles I can put in my own way. This is an act of love for myself and others and a freedom from underearning.

Emma

Making Living Amends: One Junction at a Time

I chased a man for five minutes—an eternity on crowded city streets. Revving my engine, squealing the tyres on purpose, weaving through traffic to cut him off because he had the "audacity" to brake-check me after I had initially cut him off and tried to apologize. A switch flipped. I had no control; my ego had taken the wheel, and I was just a powerless passenger to my own rage.

At a stoplight, I pulled alongside his car, wound down my window, and let him have it. Only when I paused to draw another breath for a second round did I look at the back window.

A woman, holding a baby, was silently begging me to stop.

I'll never forget that face of terror and pleading. It devastated me. I couldn't move when the light turned green. Waves of shame washed over me. Even now, as I'm typing this, I have shivers crawling up my neck.

My sponsor and I realized I had no way to contact or make direct amends to the driver, the woman, or her baby, so we designed a "living amends" instead. Near my house is a junction with heavy pedestrian traffic but no crossing. I used to rev my engine loudly as I drove fast toward the junction to make people scatter. "Get out of my right of way!" I would silently scream.

For my indirect amends, I committed to patiently letting five people cross the next time I was at that junction.

That was eight months ago. To this day, I wait. It's become part of me. Entire psychic change. Sometimes I allow 20 or 40 people to pass. Sometimes I wait until the driver behind me gets impatient. When my children ask why I don't just honk, I sit in silent shame. I know where they learned that impatience. Sometimes I will go out of my way to take this route to my house when the other approach would've been closer, just so that I can continue to be this patient, generous, contented person ... someone who is not desperately rushing home to do nothing but scroll addictive media.

Somehow, the psychic change only happens at this one junction. The rest of the time, I still drive a bit aggressively. "Entire Psychic Change... One Junction at a Time" can be my bumper sticker.

Thank you for letting me share. I'm tearing as I write this. I'm glad to have found all of us bozos on the same bus.

If you've ever been the victim of a road rager like me, or if you have grown up and never understood why your mother is scared and triggered on the road, I am sorry. I'm sorry we made you feel unsafe. I'm sorry we triggered your fear. I was powerless in those moments, but I am working toward sobriety and recovery.

Y.H.

"No hurt or harm be done anywhere along the holy mountain"

Step Nine was quite frightening to contemplate. However, guided by my Sponsor, I did it to the best of my ability. Very surprisingly there were not many actual amends to be made in person. I don't think this is because I had not caused harm – although my guilt and shame had been entirely out of proportion with the acts committed. A lot of the shame had been inappropriately carried from childhood – much of which had nothing to do with me, but came from growing up in a dysfunctional alcoholic home.

My Sponsor helped me to see that the person who had been harmed the most was myself and I belonged right at the top of the list of those to whom I needed to make amends. This was a surprise as I had imagined a long list of past lovers / colleagues / friends / institutions, and in fact it was a very short list. It turned out that in considering fully the question of causing no harm, it would not have been appropriate to get back in touch with many people, and in any case, some are long dead. I have made peace with everyone in my heart and learnt a lot from another friend who died a few years ago, whose deathbed message was to "forgive everyone".

So most of my work on Step Nine has been about making living, loving amends to myself by increasing self-care, letting go of the shame that binds, dropping residual guilt, and granting myself permission to feel the freedom that is promised through working this step. The effects have been subtle rather than dramatic, and mostly translate into a form of spaciousness in day-to-day living, loosening the grip that fear once had, allowing more time and money to flow in, and giving myself permission to spend more of it on pure enjoyment. It has taken me a lifetime to discover what one of my Masters said long ago - "You are here to enjoy your life".

One specific amend was with a close friend where we had a dispute over money which had caused a rift in our friendship. I was full of trepidation meeting her for our agreed lunch. It turned out to

be such a loving reunion. As it happened, her brother had died unexpectedly and she was full of grief. My brother died a year later, also unexpectedly. Both of our brothers had learning difficulties, and this shared understanding of what that impact had on us as their sisters had been a part of our close bond. This grief and understanding overshadowed everything that had gone before – it was enough to weep together. I was in awe of what happened in our meeting – there was so much love present in the face of overwhelming loss. I think willingness to meet was enough.

I am in the process of making a living amend with my sister and I imagine this will be for the rest of our lives. It is not a one-off event nor specific conversation about any particular harm, rather it is an ongoing commitment to creating a healthy, loving relationship out of what was a lot of early sibling rivalry and envy. Both in our sixties now, the only ones still alive from our original family, we know how important it is to heal and stay close. We talk regularly on the 'phone, attend family gatherings, pick each other's brains and share our feelings more openly than we ever did, and by grace, we have landed on an equal footing, where there is clearly a lot of love. She recently gifted us both a gold leaf to put on our ancestral altar, to signify a leaf from the tree that grows on our parents' and brother's grave. I flew in to the UK last week to her son's wedding and she was so grateful I was there. Dancing together in celebration was wonderful and a real milestone.

Steps ten to twelve are known as the maintenance steps, but I also think of Step Nine in this way – not necessarily just a one-off making of specific amends, but an ongoing living amend by loving myself and others on a daily basis and committing to happy, peaceful relationships. John O'Donohue's blessing for peace asks that "no hurt or harm be done anywhere along the holy mountain" and I try to bear these words in mind before I speak, asking first if what I have to say is kind. I think this is the best way I can continue to make amends to myself and others.

In fellowship

Rachel C

UA Traditions

Tradition 9: UA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve

Two fellows share their experience, strength and hope in relation to Tradition 9 and its spiritual principle Structure.

Gratitude for the Step Study Group structure

After several years in UA, and a few halting attempts at the steps, when the step study group came around last year, I decided to join it again. This time I was ready. I was grateful for the few weeks at the start to ask for a step buddy. There was a person I had heard share a few times, so I asked her to be my buddy. We talked things through and it seemed to be a good fit. We were both very clear that we were committed and wanted to follow through with all the suggested actions, writing and

sharing. We agreed to talk about any issues that may come up between us so that we could work well together. Over time, I saw that any challenges were misunderstandings and when we talked about things, they were easy to smooth out. I was grateful for the gift of courage to bring things up, and was rewarded with the gift of peace of mind, when I realized I had misunderstood something that had been said or done. I also appreciated anything that my step buddy brought up to discuss, so that we could work through it.

The steps were challenging at times, I had to brace myself. We met regularly to do our step work and had a time for outreach also. We also agreed that we could ask each other for outreach outside of these times, and could talk if both of us are free, but no pressure on either person. It was a good arrangement. We also spoke to other UA members from the step study group and other UA meetings.

Somehow through doing the steps things have changed. I am more aware of time keeping than I have ever been. I can see how important it is to value each moment. I talked and listened about goals and visions, which seemed a long distance away when I started and all seems possible and likely now that I have finished. A career I dreamed of feels like a good possibility, and quite likely, once I give myself time, patience, good guidelines and plans and search out the guidance I need in setting up my own business, and listen to all the creative ideas going on inside of me.

Just a note on the twelve step process. All I needed was the commitment, and the dedication to keep going no matter what came up. I had the gift of a step buddy who was equally determined, and we powered through, all of the challenges of the step work that could be demanding,

As we went through the last few steps, I wondered if I was doing them right. There were still amends to make moving on to step 10, and questions about step 10 moving on to eleven, and on eleven, moving onto twelve. But I could feel the importance of moving with the group, doing the suggested things, the questions, the readings, the meetings, listening, sharing, and being part of the group. It was like being on a big train of twelve steppers who were working together, separately, but who all came together at least once a week, to share and listen to experience strength and hope.

It was a kind and gentle group. It was a safe place, with clear parameters, and guidelines on how to proceed. We were welcome to ask questions. The fifteen minutes café hosted by long term service members helped to clear up any issues or enquiries. People in the group were invited to contribute to any questions so it was peer led but empowering and encouraging at the same time.

A special word of thanks to the service team. I saw them working together to provide a calm and safe space for members to go through their step work. There was a framework in place, there was a whole team in place, and so it felt like team members had support and could discuss their concerns with others in the team or the group. Everyone was invited to the business meeting once a month, to work on the smooth running of the group. Was it all perfect? I am glad that UA recovery has taught me that done is better than perfect. Nothing has to be perfect, not the group nor my recovery, all are human, it's okay to make mistakes and people on the service team have shown a good example of this throughout the running of the group.

All in all it was a good experience, it has changed my life for the better, and I am so grateful for that.

It is like the wheels of the recovery train keep on moving, and already before this group has finished the service team have invited members of this group to stay on and be a part of the service group for the next time. So the message of recovery can be carried to the next group and in the joy of this

service, all the members continue to grow and move forward. Thank you Step Study group. My heart is full of gratitude.

M

The story of this newsletter

This publication was shaped by a sub-committee of four service members who at the time of its inception were serving at UA UK Intergroup. It was through a series of online get togethers that the structure of the newsletter was shaped – to include stories on steps, traditions, tools and themes. A fellow put forward different designs on which the committee voted. A fellow drafted the guidance for contributors. Each next edition continues to be reviewed by a sub-committee of fellows who refer to that guidance. Really structure was vital for this publication to come into existence and for each next edition to come into existence.

A member of the Newsletter Sub-committee

Structure is a pathway to sustainable freedom

The spiritual principle behind Tradition 9 is structure. For many of us who struggle with underearning, structure once felt like oppression. Deadlines felt suffocating. Systems felt rigid. Accountability felt like exposure. I confused structure with control.

In recovery, I am discovering that structure is support.

Underearning thrives in vagueness. I used to rely on inspiration, waiting until I “felt ready.” I avoided tracking money because numbers made me anxious. I kept my calendar loose because commitment frightened me. I told myself I valued freedom, but what I really practiced was chaos.

Tradition 9 reminds me that structure exists to serve, not to dominate. In UA, service boards and committees are responsible to those they serve. In my own life, structure must serve my spiritual growth and prosperity.

When I create a spending plan, that is structure. When I hold a daily action partner call, that is structure. When I schedule work hours and respect them, that is structure. These frameworks are not cages — they are containers.

Structure protects me from my extremes. Without it, I overwork in bursts and then collapse into avoidance. I say yes impulsively and regret it later. I drift. With structure, I create steadiness. I become reliable — to clients, to loved ones, and to myself.

Spiritually, structure teaches humility. I am not above discipline. I am not exempt from the practical realities of earning and living. Recovery invites me to participate fully in life, and participation requires organisation.

Tradition 9 also reassures me that structure does not require rigidity. “As such, ought never be organized” suggests flexibility. In my business and finances, I can build systems that are alive and responsive. I can adjust when needed. Structure is not a tyrant; it is a scaffold.

As an underearner, I once believed that creativity and prosperity were opposites. Now I see that structure creates space for creativity. When my finances are organised, my mind is clearer. When my time is scheduled, my anxiety decreases. When my commitments are written down, I stop carrying them in mental clutter.

Structure builds self-trust. Each time I follow my plan — even imperfectly — I strengthen my confidence. I begin to see myself as capable. Responsible. Adult.

Tradition 9 reminds me that support systems matter. I do not recover alone. Meetings, sponsors, action partner — these are structured relationships that keep me accountable and connected.

Today, I no longer run from structure. I lean into it. I allow it to hold me steady when my emotions fluctuate. I accept that prosperity requires form as well as faith.

Structure is not the opposite of freedom.

Structure is the pathway to sustainable freedom.

ChatGPT

UA Tools

Tool 9: Solvency - We do not debt one day at a time. Debting may lead to underearning, and in turn, underearning may lead to debting.*

**Tool #2 and Tool #9 were amended, by vote, on Saturday, October 22, 2022, at the World Service Conference.*

A fellow shares their experience with solvency.

Solvency comes first. It's the foundation.

Oh, how I love this! Solvency is how my recovery journey started and it is the bedrock on which my recovery and my life rests.

I came to UA via the other money fellowship, which is really where UA itself came from too. Solvency comes first. It's the foundation.

The other money fellowship taught me about the importance of clarity with numbers, of keeping records, of planning to spend less than I earn and be solvent each month, to build a prudent reserve. All of that was necessary in order to stabilise from financial chaos. It was only through doing those things that I was able to see that my life will never improve massively by being on top of my expenses and switching electricity supplier (although this absolutely was part of the process) but that really only through increasing income I have a chance to make a lasting change to my finances and my life. This is how I could see, numbers on paper, that I was an underearner.

For me working the other fellowship first is how things logically go. It's how it went for the fellowships themselves. It's what happened to me too. I see it like a house: you need a stable foundation. And then on top of that you can build any type of house you want/ You can have windows and balconies and three storeys if you like. The same thing applies to all the money fellowships, which have an absolute premise of solvency as their foundations. UA then invites me to think about what kind of house I want to build on that – what visions, what dreams. Over time I can add to the structure. But only if the foundation is stable. Solvency is the absolute must. It is often said in recovery that vision without solvency is hallucination. Precisely my point.

The other way in which solvency has been so helpful to me is that it is a very clear bottom line. Do not debt one day at a time. Very specific. Did you debt today, did you spend more than you earned this month? These are questions that have very simple Yes/No answers. "Did I underearn?" is a lot more fluid as a notion. We all are invited to define how underearning shows up, what the lines around that are. This fluidity I sometimes find confusing. I don't know easily if the answers is Yes/No if I think of my time, my skills, my effort, my pay in relation to time and energy spent.... But I always can tell if I have debted. The answer has been No ever since I made the decision to cut up my credit cards and live a life without credit, a solvent life.

So that I can now experiment with how big life and earning can get. I am continuing to build that and I believe this to be a forever endeavour.

Ellie

Solvency is honest. And a path to peace.

Solvency once sounded to me like a destination far away — something reserved for other people who were better with money, more confident, more disciplined. In Underearners Anonymous, I am learning that solvency is not perfection. It is honesty.

Solvency means living within my means one day at a time. It means having clarity about income, expenses, debt, and obligations. It means replacing magical thinking with grounded awareness. Before recovery, I avoided my numbers. I told myself I would "figure it out later." I minimized bills. I delayed opening statements. I oscillated between denial and panic. My financial life mirrored my emotional life — reactive and inconsistent.

Tool 9 invites me into maturity.

Tracking my income and expenses is an act of courage. Creating a spending plan is an act of self-care. Saving, even in small amounts, is an act of faith. Solvency shifts my relationship with money from drama to stewardship.

Spiritually, solvency is about alignment. When I live within my means, I stop betraying myself. I stop making promises I cannot keep. I begin to respect reality.

There is humility in solvency. I may not be able to afford everything I want today. But I can choose integrity. I can pause before spending. I can ask for guidance. I can take the next indicated action. Solvency also builds dignity. When I pay bills on time, I feel stable. When I look at my bank balance without fear, I feel grounded. When I say no to debt that does not serve me, I feel empowered.

Recovery shows me that money is not the enemy. Avoidance is. Solvency replaces secrecy with transparency. It replaces impulsivity with intention.

This tool is not about restriction; it is about freedom. When my finances are clear, I have more energy for service, creativity, and relationships. I sleep better. I worry less. I trust myself more. Solvency is not a one-time achievement. It is a daily practice. Some days I follow my plan perfectly. Other days I adjust. What matters is willingness.

Through solvency, I learn that prosperity begins with truth.

And truth, practiced consistently, becomes peace.

Anonymous

Topic

“And now about Sex” – Underearning and Relationships

Two fellows share their experience, strength and hope on the topic of “And now about sex” – underearning and relationships

My addiction comes from under-being and knowing my value as a human being

Hello. I am M, Under-Earner and sex and love addict. While SLAA has been my base program, it was UA that made me realize that my addiction comes from under-being and not knowing my value as a human being, whether it be for relationships or for jobs. I had that deep feeling inside me that whoever wants to get in a relationship with me or hire me, they are doing me a favour, and I need to do lots of effort to pay it back or prove that I am worth it so that they don't dispose of me fast.

I am gay, I come from a refugee family. I was raised with the belief that I don't belong anywhere. I didn't belong to my family because of my sexual orientation, nor did my whole family belong in the country because we were refugees.

Later, I moved to Europe to study and belonged to the LGBT community. My distorted mind made me think that a way through the heart of someone could start by offering a good sexual experience. I am not an escort, I never have been. I learnt incorrectly that a form of self esteem is through sex, hence this was where my sex addiction began.

Now thinking about it, I was prostituting myself in return for "approval" and "value" instead of money. I have an engineering degree, with an MBA, and I speak 4 languages. I had good corporate jobs with a decent salary, however, I didn't believe that I was worth it. I always had this low self esteem under my skin and practically any trigger could bring it to the surface.

I didn't have a friendly relationship with my bosses. It was always distant and "serious". My relationship with my superiors was based on fear, complacency, and a constant need to prove. This

is a pattern similar to my relationships with boyfriends or potential boyfriends. This codependency pattern is quite the same.

I want to share something important which I always kept a secret and I was ashamed to share. I was fired 11 times from my jobs. I practically had to put some make up on these stories when telling friends or family (if I ever did), or lied and said that it was me who quit. Besides dealing with my pain of rejection and not belonging, I had to deal with the shame around it in my social and family life.

I also held lots of envy inside when seeing close family members being successful at their jobs. Sometimes I heard family stories of fresh graduates earning the same as I did with years of experience, and pretended I did not hear it. Nobody in my family understood my narcissistic behavior or being impatient, having fights for the silliest reasons, or screaming out loud and losing my manners.

Besides these "typical" day to day feelings inside, I had to deal with the pain of job hunting, going through endless interviews, spending days doing HR case studies, and later getting those "after careful consideration" letters. These letters only caused me to bury myself deeper in my misery.

I applied for work in any geographical location. I am not sure if I was desperate to be hired anywhere or if it was easier to run away from shame. In these eleven jobs, I changed seven cities and moved many times.

When I finally got a job, I had to gather together all of my scattered pieces and exhaustion from moving, or loneliness in a new city, in order to find some energy to kick off the new job. I tried to find within some confidence which was almost non-existent after those traumatizing experiences.

The initial introductory team meetings used to horrify me. My voice got shaky when I had to speak about myself. Typically, I would speak fast just to get it over with.

This story happened to me almost every year or sometimes many times during the year. Sometimes, I was fired from a job just a few months after getting it. It took me years of pain and suffering to face my truth and learn an important finding about my underearning. I didn't understand that my underlying anger came from somewhere more profound.

When I first did the steps in SLAA, I detected a pattern of losing a job after losing a relationship, or better say "a potential relationship". I say "potential relationship" because I didn't have a relationship for more than 10 months (This is another shameful secret I kept for a long time).

When I was doing well in one of the underearning jobs and I was able to keep it for 3.5 years, I was dating two guys at the same time. I was indecisive as to whether I wanted to date an extrovert or an introvert, then ended up losing both, which caused me so much pain.

Although the dating period was 5 or 6 months, the pain stayed for years. This romantic failure actually triggered my impatience defect with my manager. I became very obnoxious and stubborn about my ideas. My ego got so inflated that I once talked to my boss's client to show them that my idea was better than hers.

At some point, I had tense arguments with her until she eventually started the game of bullying me and pressuring me to quit, but eventually, she fired me. This was one of the rock bottom moments in my life when I lost my most "successful job" and potential lover(s).

This is when I decided to leave my second city which I loved and called "home". I moved to a small town, which eventually I didn't like and I acted the same way with my new manager. I got fired two months after. I had to pack again and negotiate with the landlord, terminating my rental contract without incurring liabilities.

I moved further south and luckily I got a beautiful beachfront apartment. Afterwards, I found a very well paid job with a good position. Months later, I started dating a handsome guy. I practically found my heaven! Then it turned out to be just temporary.

The day when that heaven fell over my head was my birthday. In my beautiful beachfront apartment, I came back to find my potential boyfriend flirting with my visiting friend. It was devastating.

My first reaction was complete denial. I could not face them immediately. That night I had sex with my boyfriend just to prove that I am more worthy than "my friend". Afterwards I couldn't sleep, I was in my bed and it was the first time I prayed from all my heart "God please save me".

I had so much anger that I held inside me without dealing with it. One day at work we had an important company deadline and my manager did not finish the presentation on time as he needed to do final edits. I ended up screaming at him and telling him that he is an "irresponsible idiot". This incident happened days after signing a mortgage.

Weeks after, I was called into that HR room and got fired again.. I went to my new house (first ever owned), not knowing what to do with it...

Actually it was the HR Manager who fired me who later pushed me to go to a 12-step meeting. It was the first time I went to a program. I got a sponsor, did the first 3 steps, then thought I had recovered. I didn't know I was being anorexic.

I went for 2 years without any sexual or love contact after this experience. I was so traumatized to work in an office, so I thought working alone is a better solution. I created a startup and got funding just to pay my mortgage.

I was able to manage working as a freelancer for a number of years afterwards. Just before Covid in November 2019, I decided to open up sexually. I met a guy (first date in his bed), then we met some times after and we started dating. I thought it was love as I confused it with the crazy sex and affection, until we broke up four months later, during lockdown.

This is when I reached absolute rock bottom on all aspects. I could not run away anywhere as the world was shut down and police were at the door forbidding any unjustified circulation. I had no option but to find a solution online. I connected to a SLAA meeting, I got a sponsor, and this is when I started recovery.

Whilst doing Step 4, I realized that my anger about my bosses was actually anger at my higher power. Higher power for me was practically anyone from the level of my brother who is 3 years older than me all the way levelling up to God. I say "up" because this was the hierarchy in my head. I was insignificantly tiny and everyone around me was big and had their finger pointing at me.

When digging deeper in the steps, I went back to my 12-years-old boy, and remembered when I was molested sexually from my cousin. I was not even mature then, I got my first orgasm with him, and I felt afraid that what was happening was wrong.

I asked my elder brother who was fifteen at the time (he was a big boy to me). He did not know what to do and he asked his homophobic teacher, who told him that homosexuality is not allowed and should be punished by death. This is when I wish I swallowed my words and all my existence inwards. Later, I learnt that my lack of trust and anger at any higher power started from there. This was the reason for the unstoppable, rolling snowball that was getting bigger all my life.

It was so painful to realize but it was so healing and such a relief. When getting fired for the 11th time on a job afterwards, an amend that I had to make was to go and talk to my brother about the story and face him as an adult 30 years later. I thought he wouldn't remember the story, but he remembered it all.

This time, after I lost that eleventh job, being in recovery with many sexual and emotional wounds healed, I gifted myself a rural escape to a nice hotel. I bought a new notebook, and I decided to start Underearners Anonymous. That was two years ago. The moment I heard the term "under-being", I identified immediately.

When working the steps and focusing on my earning problems, I realized that all my career choices were based on fear. That was the motivation that kept me going despite the pain. I had many different scenarios of my dramatic endings in my head; whether I would end up under a bridge, in prison, or die lonely in bed.

They obviously did not make sense, but I did not realize the harm I was doing to myself as I went by in life, connecting any incident that happened to me to one of these dramatic endings and firmly believing them.

I finally got to understand that my university degrees and language skills got jeopardized the moment I smelt problems at work. I felt that my life was threatened and that those dramatic endings were really happening.

When I started doing my numbers, I learnt more about what I needed to earn for a decent living and a happy ending. I started making decisions based on these numbers. I had to do one more geographical move, this time based on a plan so that I could rent my house and cover the mortgage whilst I focused on my vision, instead of being fear-driven to pay the mortgage.

Now I am doing a B Job (or G Gratitude job as my sponsor calls it), I am teaching at university, I have a small startup, and I rent my apartment. I am solvent for the first time in my life. A month ago, I bought my second apartment.

I still don't believe the numbers in my bank account. I am so grateful for everyone doing service, for my sponsors, for all the action groups, action partners, and outreach fellows. Without committing to the program and doing absolutely all the tools, it would not have been possible to have this shift in consciousness.

I still can not believe that it is almost the end of the month and I don't have the fear of paying my dues under my skin.

Nevertheless, just last weekend I had a failed dating attempt. I am so grateful to committing to writing this share, it is actually saving me from falling back into previous patterns and traumas.

Keep coming back it works if you WORK IT, so work it because you are WORTH IT!

Lots of love,

M

Underearning is about relationships

Underearning for me is ultimately not about money  . Not about time  . Not even about energy  . Or at least not all of it.

I have discovered that most of what underearning is about relationships with people  . About the discomfort of asking for what I need and being willing to receive. About the fear of being told off if I get something wrong, the fear of public critique. It is about preferring to work alone, ideally.

Not with partners and definitely not in teams – the chaos of it! Avoiding calling people  . Avoiding facing people. Avoiding bringing up difficult conversations with people. Staying in a job that does not pay or does not satisfy my needs way too long out of some sense of loyalty. Giving a lot of hours and effort and energy, not being valued to recompense for that.

And isn't that exactly how I showed up in my personal relationships  ? The not asking what I need, the staying too long in dysfunctional relationships, the giving too much at my own expense, the fearing conflict? All of it. Absolutely all of it is exactly the same. In work, as in private life, I am having to deal with people and "my way of being/doing things" shows up exactly the same in both. Personally, I have realised that I needed to work a relationship fellowship alongside UA so that my relationships can improve and I may possibly thrive – both in the intimacy and professional arenas.

One of the most well-known investors of our time has famously been quoted as saying that "The most important decision you will ever make is who you marry"  . And who did I marry ? An underearner. Of course I saw his underearning way before I saw mine. Was I resentful, you ask, that he did not provide for me to have more kids and be a mum and live a comfortable life? Uhum. That. I've had to work on that.

It's not about the money (although even that is factually, if I look at it directly and squarely in the eyes) also right. It is about the conversations at breakfast. About learning from the other person. About the support with growth projects of my own. I married someone who could not provide me any of that and so I have spent 20 years battling life, sort of, alone. I feel sad about that. And I also know that is a factor of why I got into recovery. In fact I remember the very first meeting I went to

(another fellowship) and knowing in my gut that if I keep coming then my marriage is probably over



It took years for me to keep trying to salvage it, to work my side, to try and try and try, and eventually with the support of fellows in both this and the relationship fellowship I have stepped out of that marriage. I try my best to co-parent successfully. It mostly works, thanks to recovery.

What I am sitting with at the moment, given the new connections I have been exploring, is the discernment of why I fall apart if the man is more successful than me. Why my self-confidence goes? Why I use my professional success or sexual powers to attract connections? Why not a gentle kind quiet me? Why do I still not trust that I can be attractive to someone enough to just love me? I live



in hope that I am changing every day. That it would be possible to attract prosperity in personal relationships alongside spirituality. That I deserve the full package. And that I can truly believe that and live that.

Because I would really really really like to experience a relationship in which both parties show up as equals. Where abundance and prosperity is just “the way we do things round here” – abundance



of sexual pleasure and attraction and love and connection and experiences. Where there are opportunities for personal and professional and financial growth, with the support and encouragement of the other. Where the traditions inform the way the two people relate.

I now believe that’s possible. Being in recovery helps me foster the belief it is possible for me. I now



want the full package

E.V.

Underearning shaped my relationships in subtle and painful ways

Before recovery, I did not see the connection between underearning and intimacy. I thought my financial struggles were separate from my romantic life. Over time, I began to see how deeply intertwined they were.

Underearning shaped my relationships in subtle and painful ways. I felt less than. I compared. I hid debt. I avoided conversations about money. Sometimes I overgave to prove my worth. Other times I depended financially and resented it.

Financial imbalance affected power dynamics. If I earned less, I sometimes felt small. If I earned more but undercharged, I felt invisible. I struggled to express needs. I confused love with rescue — either rescuing someone else or hoping to be rescued.

Sex and money both carry vulnerability. Both require honesty and self-worth. When I undervalued my work, I often undervalued my needs in relationships. I tolerated situations that did not nourish me because I feared being alone or unsupported.

Recovery invites me into equality.

As I practice solvency and structure, my confidence grows. I speak more openly about finances. I choose partners who respect my ambitions. I notice when attraction is mixed with financial fantasy — wanting someone to save me, or to need me.

Love in recovery is not based on scarcity. It is not driven by fear of survival. When I take responsibility for my own earning, I free my relationships from hidden contracts.

Intimacy deepens when secrecy decreases. Sharing honestly about money — my fears, my goals, my limits — builds trust. I no longer need to perform competence or hide confusion.

Underearning once distorted my sense of worth. I believed my value was tied to external validation. In recovery, I am learning that my worth is inherent. From that foundation, both love and earning become healthier.

I can say no. I can negotiate. I can ask for support without collapsing into dependency. I can give without overextending.

Prosperity is not only financial. It is relational. As I grow in dignity around money, I grow in dignity in love. I choose partnerships that reflect mutual respect, shared responsibility, and spiritual alignment.

Recovery teaches me that love and earning are not separate paths.

They are both expressions of how deeply I believe I deserve to thrive

Anonymous

Topic

Will AI steal our earning opportunities?

A fellow shares their experience, strength and hope on the topic of Earning, Underearning and AI

Humans will always need humans

I teach and write and facilitate courses and I have seen AI impact all of those: students submit AI generated work, academic staff use AI when grading, AI is helpful when generating content (and much faster than me, may I add) and course participants use it for information and feedback. Basically – AI has arrived. And I am not quite sure I understand it all. That makes me feel nervous.

I published a textbook recently and that felt like a suicide mission because I felt the moment it is out there it can be replicated or modified or content created in the style of “me” by AI, my creative fruits used in way I did not consent to. I don’t know if I feel ok about that. I fear publishers will have less assignments because who buys books and textbooks when you can find information online. And

even if they do – I fear AI beats me on speed and breath of ideas. The first time I tested what it will come up with on a topic I was writing on, it generated in 30 seconds flat what I would put together in two days. I got scared.

And yet I have faith that humans will always need humans. We are social creatures. We need touch and human contact. I myself stopped enrolling on online content courses and will only go to face to face events now because the quality of the live experience is different.

Even in recovery – would I want to be sponsored by AI or would I rather have the human connection and stories and empathy of another?

Personally I am wanting to learn more about AI and see how I can use it in my work. And I feel threatened by it. I am nervous about its impact on my jobs and my earnings. Hand on heart – I have fears. Time to do a Fear inventory, me thinks.

Anonymous

AI disrupts routine and it challenges identity

When I first began hearing about artificial intelligence replacing jobs, I felt a familiar tightening in my chest. As an underearner, my mind did not go first to curiosity. It went to fear.

“There won’t be enough.”

“I’ll fall behind.”

“I’m already not earning what I could — how will I compete now?”

AI became, in my imagination, another authority I could measure myself against and find myself lacking.

In Underearners Anonymous, I am learning that my core problem is not technology. It is scarcity thinking. Long before AI entered the workplace, I was underestimating my value, delaying action, and hiding from growth. AI simply shines a brighter light on my relationship with change.

The truth is that every economic shift exposes the same spiritual question: Do I trust that there is enough for me?

As an underearner, I have often clung to outdated ways of working — not because they were profitable, but because they were familiar. I told myself I valued stability. In reality, I feared expansion. AI disrupts routine. It challenges identity. It asks me to learn new tools, adapt my services, and stretch beyond what feels safe.

My first fear was replacement. If a machine can write, design, analyse, schedule, or automate — where do I fit? Beneath that fear was a deeper one: What if I am not uniquely valuable?

Recovery reminds me that my worth is not measured solely by output. AI can generate information. It cannot generate lived experience. It cannot build spiritual connection. It cannot replace discernment shaped by struggle, humility, and growth.

The opportunity, if I am willing to see it, is leverage.

AI can remove some of the tasks I procrastinate on — drafting, organising, outlining, analysing data. These were often the very tasks I used as excuses for delay. “I don’t know how.” “It takes too long.” “I’m overwhelmed.” With support tools, I have fewer reasons to stall.

That brings up another fear: accountability.

If I have more tools, fewer barriers, and greater efficiency, then my under-earning becomes harder to justify. AI reduces friction. And sometimes friction has been my hiding place.

There is also grief. Certain roles may shrink or disappear. Certain skills may become less valued in isolation. I must allow myself to feel that honestly. Recovery does not require denial. But it does ask for willingness.

Tradition and structure teach me to respond rather than react. Instead of catastrophising, I can inventory:

- What aspects of my work are automatable?
- What aspects require human nuance?
- What new skills would increase my value?
- Where am I resisting learning because of pride or fear?

AI creates opportunity for expansion — if I cease resisting it.

Perhaps I can use it to increase productivity and free time for higher-value services. Perhaps I can integrate it into my offerings. Perhaps I can focus more on relational, strategic, or creative aspects that machines cannot fully replicate.

Underearning often thrives in avoidance of growth. “I’ll deal with that later.” “It’s too complicated.” “I’m not technical.” These are familiar refrains. But recovery invites maturity. The world evolves. I can evolve with it.

Spiritually, this moment asks for trust. My Higher Power is not limited by technological change. Prosperity is not a fixed pie being divided more thinly. New tools often create new markets, new needs, and new forms of service.

The deeper opportunity is internal: moving from fear-based earning to value-based earning.

If AI handles basic tasks, then my responsibility is to deepen what makes me distinctly human — empathy, integrity, judgment, creativity, ethical responsibility. These qualities grow through spiritual practice, not software updates.

AI may change how I work. It does not have to diminish why I work.

Today, instead of asking, “Will there be enough?” I can ask, “How can I grow?”
Instead of, “Am I being replaced?” I can ask, “How can I become more fully myself?”

Underearning shrinks in the presence of courage.

Earning expands in the presence of willingness.

Technology evolves.

My spiritual principles remain steady.

And from that steadiness, I can meet the future with faith rather than fear.

ChatGPT

Questions from the fellowship

Q: Where can I find personal stories of UA fellows on steps 1-8 or traditions 1-8 or tools 1-8 (time recording, meetings, sponsorship, possession consciousness, service, goals pages, action meetings,)?

Newcomers may find it particularly useful to read personal shares in writing on the initial steps and tools. Past editions of the newsletter have stories of experience, strength and hope related to steps 1-8 as well as traditions 1-8 and the first 8 tools of UA. You can find them in electronic (.pdf form) at <https://underearnersanonymous.co.uk/newsletter/>

Q: Can the newsletter be printed and handed out to newcomers or sold as literature at face-to-face meeting?

Feel free to print off some copies and leave the newsletter out in public places as a way to spread awareness about the fellowship – perhaps at a local library, doctor’s surgery or a waiting room. UA UK Intergroup can also support face to face meetings with the cost of printing the newsletter to distribute to newcomers. Please get in touch with UA UK Intergroup for more details – see <https://underearnersanonymous.co.uk/contact/> or directly with the treasurer at treasurer@underearnersanonymous.co.uk to organise that.

Q: Where can I find the recordings of UA UK convention shares?

The recordings from past conventions can be found at <https://underearnersanonymous.co.uk/events/ua-uk-conventions/>

Q: I am thinking of starting a new UA meeting. Is there any support available from Intergroup?

Intergroup will consider and vote on providing financial support to new meetings with rent and printing of literature costs until they become established. To apply – just attend an Intergroup meeting to put forward your proposal. The details of the UA UK Intergroup meetings are at <https://underearnersanonymous.co.uk/intergroup/calendar/>

Q: I am thinking of taking up a service position at UA UK Intergroup to strengthen my recovery and practice visibility? What do I need to do?

- Read the responsibilities for any open position (click 'Vacant' on the UA-UK website under the Intergroup Officers tab).
- Attend one of our UA-UK Intergroup meetings as a visitor (the details are on the front page of the newsletter as well as the UA-UK website under the Intergroup tab).
- Speak to the Group Service Representative (GSR) at your meeting.
- All current Intergroup Officers are available to share their experience.

We invite questions from fellows which could be answered in future editions by fellows with experience of the UA programme.

Email your questions to: newsletter@underearnersanonymous.co.uk

Updates and News from UA-UK Intergroup

Messages from Intergroup Service Members

Information related to service at UA-UK Intergroup level

INTERGROUP OFFICER VACANCIES!

The following positions are vacant and we would love to hear from anyone interested in giving service at Intergroup:

Chair

Vice Chair

Secretary

Treasurer - **urgent !**

Literature Secretary

Website Manager (from July)

All role definitions are on the UA -UK website under the Intergroup section of the drop down menu on the left of the home page. All Intergroup Officers should have been working the UA steps

with a sponsor for at least 6 months, should be familiar with the Traditions, be solvent for 6 months and part of a UK home group. The Chair should have completed step 12, the Vice Chair step 7, The Secretary step 9, and the Treasurer should have worked up to step 9 and be solvent for 6 months as defined with their UA Sponsor.

If you would like to find out more about Intergroup and any of these service positions, please come along to the next Intergroup meeting on Saturday 11th July at 11.15am UK time. The Zoom link is on the IG calendar, also on the UK website.

All visitors welcome!

Service makes you rich!

UA UK News

Group Announcements (from May 2026 UA UK Intergroup meeting)

For GSRs to read out at business meetings or copy/paste into groups whatsapp chat forums.

1. Visitors welcome

- Want to know more about UA-UK?
- You are welcome to attend our UA-UK IG monthly meetings as a visitor.
- Next meetings: 11:15-12:45 / IG Zoom Saturday 11 Jul 2026 and 12 Sep
- Details here: <http://underearnersanonymous.co.uk/intergroup/calendar/>

1. Vacant IG Officer positions

- Are you interested in doing service at IG level?
- We have vacant IG Officer positions
- Check out the role definitions here...
<http://underearnersanonymous.co.uk/intergroup/ua-uk-ig-officers/>

3. UA Newsletter: Sub-Committee

- An electronic copy of this UA UK Newsletter Edition 9 can be found at:
<https://underearnersanonymos.co.uk/newsletter/>
Face to face meetings are invited to print copies for newcomers.
The Newsletter subcommittee is now inviting contributions for Edition 10 (see box above).
Contributions to be circa 600 words with more guidance to contributors on the newsletter page above. Submissions to newsletter@underearnersanonymous.co.uk
Closing Date for Edition 10 contributions: end of July 2026 (but feel free to send a contribution at any time and we will consider it for inclusion in a subsequent edition)

4. About UA Leaflet: Meetings

- Does your UA meeting require printed copies of the About UA leaflet? If so, UA UK Intergroup can support you with printing (email secretary@underearnersanonymous.co.uk), and funding the cost of doing so, if less than £100 (email treasurer@underearnersanonymous.co.uk).

International News

The Unity Committee, a subcommittee of the UA WSC Elected Trustees, offered a workshop "Healing From the Rift"- a personal reflection workshop to help address fears, resentments, and gifts of the rift. The workshop took place on Saturday, April 25th, from 2pm to 3:30pm EDT; the workshop information and zoom link was posted on both website calendars. All were welcome.

Next Edition call

Next edition of the newsletter

Edition 10 (2026) on...

Step 10: *Continued to take personal inventory and when we were wrong promptly admitted it, spiritual principle: **Perseverance**.*

Tradition 10: *Underearners Anonymous has no opinion on outside issues; hence the UA name ought never be drawn into public controversy, spiritual principle: **Trust and Commitment**.*

Tool 10: Communications – *We contact other UA members to seek support, to diminish isolation, and to reinforce our commitments to action.*

The topic of: Underearners on Holiday

Have you been able to afford holidays? What kind of holidays underearners go on? How do you manage money while on holiday? Can you afford to take holiday from earning?

Email contributions by 30 July 2026 to newsletter@underearnersanonymous.co.uk

The Newsletter subcommittee is now inviting contributions for...

The Newsletter subcommittee is also inviting contributions for future edition topics:

Inheritance/Dealing with grief while continuing to earn

What do underearners do when they suddenly find themselves with inheritance? How does grief impact earning capacity?

Email contributions, questions and ideas for topic themes for future editions to:

newsletter@underearnersanonymous.co.uk
