Florida Council on Compulsive Gambling (FCCG)

Financial Relief Support Groups

Non-emergency financial resources are designed to help gamblers and loved ones with gambling-related financial difficulties rebuild, renew and restore their finances in a sustainable way. They include debt assistance, credit counseling services and financial education; financial relief support groups; financial transaction self-exclusion programs that can block gambling facility ATM transactions, gambling purchases, access to cash for gambling, and online gambling transactions; and FCCG financial assistance tools and literature, such as the FCCG Financial Debt & Budgeting Toolkit and Book #4 of the FCCG A Chance for Change Recovery Workbooks.

This guide lists programs that can help with: **Financial Relief Support Groups**.

Looking for more help? FCCG offers free Problem Gambling Resource Packs on other topics. Download them at gamblinghelp.org/problem-gambling-resource-packs

How to use this guide: Statewide programs are listed first. Click any heading in the contents, or any web address, to go straight to it.

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Statewide Programs

Programs available across Florida or nationally, plus programs whose listing does not name a specific county or city.

Debtors Anonymous

Can help with: Support Groups

Website	https://debtorsanonymous.org/meeting-info/
Email	new@debtorsanonymous.org

A 12 Step recovery program for people who want to stop incurring unsecured debt.

Is your life unmanageable because of debt? Are you sick of bouncing checks, paying late fees, and having creditors knocking at your door? Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

Phone is answered during normal business hours. Website provides meeting locator 24/7. In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors. Debtors Anonymous is a non-profit organization based on the Twelve-Step principles of Alcoholics Anonymous. Compulsive debting can also affect those who are self-employed or business owners. For them, Business Debtors Anonymous meetings are available to address their specific needs.

Please visit the following website to search virtual (video, phone, and email) and face-to-face meetings: https://debtorsanonymous.org/meeting-info/

Download free Debtors Anonymous literature: https://debtorsanonymous.org/getting-started/free-literature/

About Debtors Anonymous

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

Is D.A. for You? 15 Questions

Most compulsive debtors will answer “yes” to at least eight of the following 15 questions:

1. Are your debts making your home life unhappy?

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2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the “other” people, and when you get your “break” you’ll be out of debt overnight?

How did you score? If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt or are well on your way to having one. If this is the case, today can be a turning point in your life.

We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.

The Twelve Steps of D.A.

1. We admitted we were powerless over debt—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 Him.
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 Him 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 Him, praying only for knowledge of His will for us and the power to carry that out.

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12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

The Twelve Traditions of D.A.

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority–a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose–to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, films, television and all other public media.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

What is Business Debtors Anonymous (B.D.A.)?

Business Debtors Anonymous (B.D.A., formerly known as Business Owners Debtors Anonymous, or B.O.D.A.) is a distinct and dynamic but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners. Together, members of B.D.A. support one another in applying the D.A. principles and tools when owning and running a business. You can find free helpful literature here: https://debtorsanonymous.org/getting-started/free-literature/.

However, as part of D.A., there is no separate membership for attending Business Debtors Anonymous meetings. It is understood that paying bills for goods and services rendered according to agreed upon terms does not constitute debting.

How do you know if you are a compulsively debting business owner? Some of the experiences and behaviors that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances.
- We often did not know the exact costs of our overhead, operating expenses, or profit margins.

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- We had no business plan.
- We lived in a state of deprivation for the sake of our business.
- We under valued and under priced our goods and services.

In B.D.A. we learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable. We accumulate cash reserves, pay our bills and employees on time. and build a thriving, prosperous, debt-free and financially solvent business.

The Tools for Business Debtors Anonymous:

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due-dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.
10. We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
12. We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power.

This material is excerpted from Business Debtors Anonymous, a pamphlet which can be ordered from the General Service Office.

FAQ: Frequently Asked Questions

1. **What is the requirement for D.A .membership?**

The only requirement for membership is a desire to stop incurring unsecured debt.

2. **Does it cost anything to join D.A.?**

There are no dues or fees for DA membership; we are self-supporting through our own contributions.

3. **What happens at a D.A. meeting?**

While formats vary from region to region and meeting to meeting, there are some common elements to all of them: a reading of the preamble, a member chairing the meeting, announcements, a collection for the meeting's financial support, and sharing by others. Additionally, meeting may dedicate time to read the Twelve Steps, the Twelve Traditions, the

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Signs of Compulsive Debting, the Tools of D.A. and other literature. Usually meetings allocate time during or after a meeting on a monthly basis to hold a business meeting.

Why is it important for newcomers to attend meetings regularly? We gain a sense of hope. We identify with others. We meet people who can help.

4. **What is compulsive debting?**

Compulsive debting is a disease. We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in its nature, which can never be cured but can be arrested.

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were “not enough” – at home, at work, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw. In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

5. **What is compulsive spending?**

Compulsive spending is one of the symptoms of the disease of debting, and begins to lose its hold on us only after we have stopped incurring any new unsecured debt one day at a time.

6. **What is anonymity?**

We respect the anonymity of others. The principle of anonymity means we do not take outside the meetings what we hear and see in the meetings. Most of us like our identities and stories to remain confidential. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

7. **What are the 12 Steps of D.A.?**
    1. We admitted we were powerless over debt–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 Him.
    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 Him 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 Him, praying only for knowledge of His 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 debtors, and to practice these principles in all our affairs.
8. **What is Solvency?**

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Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.

9. **What are Pressure Relief Groups and Pressure Relief Meetings?**

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

Program Phones

800-421-2383 Helpline Operates During Normal Business Hours

781-453-2743 Business Line

(781) 453-2745 Fax

Website: https://debtorsanonymous.org/meeting-info/

Email: new@debtorsanonymous.org

GA Pressure Relief Groups

Can help with: **Support Groups**

Get the full details: This program is included in FCCG's free Problem Gambling Resource Pack for Gamblers Anonymous Self-Help Support Groups. Download it at gamblinghelp.org/supportgroups.

Some Gamblers Anonymous chapters and/or meeting groups offer a **Pressure Relief Group** that assists the gambler and family members in addressing financial, legal and related problems due to gambling. The **Pressure Relief Group Meeting** is considered a valuable tool for compulsive gamblers. This confidential procedure is facilitated by an elected and experienced chairperson and includes the gambler, his or her partner, a concerned family member if he or she is not partnered, the gambler's sponsor and the partner's sponsor. There may be additional members of GA if the area has a committee. The objective of the meeting is to identify areas in one's life that are causing pressure or stress. Starting with the financial information can often lead to legal or vocational problems. The facilitator will gather financial information regarding income, assets, living expenses and debt, including a detailed list of all creditors so that a realistic plan can be put into place that provides for basic needs and debt resolution. GA strongly believes that restitution plays an important role in the recovery process. The goal of this process is to help relieve the pressure of crisis situations, allowing the gambler to focus more effectively on the recovery process.

Pressure relief is typically performed after a gambler has participated in GA for a specified period, at which time a budget is devised and repayment plan is recommended. Pressure relief requires special training and as such, not all GA fellowships within the State of Florida offer this service.

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GamFin Free Weekly Group Sessions – Wednesdays from 8:00 – 9:00 PM (EDT)

Can help with: **Support Groups**

Phone	Phone (Toll-Free): (800) 311-9667 Phone: (302) 444-8094
Website	https://www.gamfin.com/
Email	support@gamfin.org

Feeling alone or isolated is a common feeling among people impacted by problem gambling. Knowing that others have similar financial struggles can reduce feelings of isolation and shame.

GamFin is a financial counseling service specifically designed to support individuals affected by gambling-related financial issues. We provide **one-on-one financial counseling sessions** as well as **group sessions** to help clients regain financial stability, create realistic budgets, manage debt, and rebuild their financial health.

We're excited to invite you to our new weekly sessions, held via Zoom on Wednesdays from 8:00-9:00 p.m. (EDT). The meetings are free to join.

We provide group financial counseling to individuals and families at no charge, providing solutions and a path forward to those affected by gambling loss. All group financial counseling sessions are led by a GamFin financial counselor and also include a peer in problem gambling recovery, who can relate to the unique challenges faced by those struggling with gambling addiction and offer insights into recovery.

These sessions are a great opportunity to get expert financial guidance, ask questions, and connect with others who are navigating similar financial challenges—all in a supportive group setting.

These sessions provide a supportive space to discuss financial challenges, gain insights, and work toward financial stability. We'd love to have you join us!

To register for the next meeting:

1. Visit https://www.gamfin.com/
2. Look for the "Group sessions" heading
3. Click the "Join a group session" button to see upcoming meetings
4. In the pop-up that appears, click on the meeting you wish to register for, and the meeting registration page will open in a new tab
5. Click the "Register" button and fill in your name and email address, then click the button to register
6. You will receive an email confirming your registration that includes the meeting details and join link

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Website: https://www.gamfin.com/

Email: support@gamfin.org

Fax: (302) 487-1718

Address:

GamFin (MoneyStack, Inc.) 16192 Coastal Highway Lewes, DE 19958

Looking for more help? Download FCCG's other free Problem Gambling Resource Packs at gamblinghelp.org/problem-gambling-resource-packs

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