

BDA Solvency Immersion Conference

Registration is now OPEN for July through December 2026.

Please register to receive personal, unique zoom links.

Many more details can be found at bdasolvency.org.

To register, please make a generous 7th Tradition contribution within your means via <https://www.paypal.com/paypalme/bdaworkshops> — we suggest \$60 to \$180. Our steering committee members contribute \$250 or more each conference cycle. Payments we receive from our fellow DA and BDA members are 7th Tradition contributions, not fees. By group conscience, we neither offer nor provide refunds.

No one will be turned away for a lack of funds BUT, in our experience, selfishness and stinginess are COUNTER-PRODUCTIVE to our recoveries as compulsive debtors and to our successes as recovering business debtors. Please challenge yourself to be AS GENEROUS AS POSSIBLE.

If unable to make a contribution, please send a registration email to bdaworkshopstresury@gmail.com **(registration required to protect our anonymity and to ensure practice of Traditions 3, 7, 10, and 12).**

First things first! Let's please be clear that our workshops and related recovery activities are not DA or BDA meetings, so we are not listed on the meeting list at <https://debtorsanonymous.org/meeting-search-virtual/>. Our workshops, *After Parties*, and *Fellowship Drop-ins* are all elements of a single interrelated recovery event, with an emphasis on generosity and reciprocity, especially related to contributions to our fund for provision of free — to recipients, purchased from our group treasury — DA and BDA literature for requestors. The conference spans six months, with a single conference host for all Saturday activities, and with a speaker for each pair of workshops. We have an additional leader guiding our *Fellowship Drop-ins* on Wednesdays plus a backup.

We are simply a small group of solvent, recovering BDA members practicing the DA and BDA program principles, tools, and promises. **We are BDA members helping BDA members ... and DA members too.** Through the 7th Tradition contributions received from our conference participants, and directly from fellow members, we've been able to serve DA and BDA members globally with our literature service for several years. Since 2020, we have happily provided free literature to more than 2,000 requestors from every continent except Antarctica. We like to think there's been a positive effect from our service.

Unfortunately, our received 7th Tradition contributions, both direct and at the time of registration for our six-month conference, decreased so significantly in 2024 and 2025 that we needed to make our literature service North America-only. The exception to this new service limitation is literature for non-US debtors who register for the conference. We will continue to ensure that those debtors have access to conference-approved literature.

We love helping compulsive debtors, especially business owners, to get and stay solvent and to take the 12 Steps. Please feel free to share this information and document with other debtors.

Workshop 1 — Orientation

Welcome to the **BDA Solvency Immersion Conference**. This conference was created from a desire and inspiration to affect change within our fellowship from the inside, at the grassroots level. We wanted to expand our fellow members' — both DA and BDA — experience to include the 12 Steps, 12 Traditions, 24 tools, and 12 promises available for our immediate use in this program. Plus the 12 Concepts.

A very brief note on fair use: Please note that you are welcome — as a current or past participant — to use our workshop materials to help yourself or someone else to take the Steps. Any other use or sharing of these copyrighted materials, especially in any group setting, would be theft. Please don't do it. *Nor should our materials be "AI'd."*

Summary schedule for our opening, two-hour workshop:

5 minutes — **Turn on the recording** — Opening and **BDA Solvency Immersion Conference** orientation workshop overview

5 minutes (5-minute share with no Q&A) — Welcome from Marc — includes brief review of Site Map (<https://www.bdasolvency.org/site-map>) and importance of reading the available information

Up to 20 minutes (10-minute shares, 10-minute Q&A, times one) — Brief qualification from Marc as our host and one of our steering committee members, with brief Q&A — Marc

Up to 10 minutes (5-minute share, 5-minute Q&A) —

Bob (one of our steering committee members, registration, treasury, literature, tech, service coordinator) — bdaworkshopstreasury@gmail.com — Taking the Steps (<https://www.bdasolvency.org/taking-the-steps>) plus how to find a Step guide and a study buddy

Up to 20 minutes (3-minute shares, no Q&A, up to six) — Brief qualifications from Step guides, as designated on our contact list, including how to reach them, with no Q&A — Marc will ask for raised hands and call on people

Up to 25 minutes (10 minutes for Marc, 5 minutes for Bob, plus up to 10 minutes of Q&A) —

Marc (conference host, public information and outreach leader, some international literature) — [see contact list for email address](#) — Workshop Overview (<https://www.bdasolvency.org/workshop-overview>) plus where to find Workshop Materials (<https://www.bdasolvency.org/workshop-materials>) and Workshop Recordings (<https://www.bdasolvency.org/workshop-recordings>) plus Let's Leave Outside Issues Out (<https://www.bdasolvency.org/lets-leave-outside-issues-out>)

Bob (see above) — *After Party* (<https://www.bdasolvency.org/about-after-party>) and *Fellowship Drop-In* (<https://www.bdasolvency.org/about-fellowship-drop-in>)

30 minutes — **Recording will be turned off for this section and the rest of the orientation** — 5-minute break and then one-minute introductions from participants (first names, solvency dates, current Step in DA or BDA, home city, and anything else they would like to share about themselves within their time limit)

5 minutes — Closing and preparation for next workshop, covering Step One and Tradition One

NOTE: Please write down your questions as the orientation progresses. If your questions are not answered, please stay for *After Party* or bring them to *Fellowship Drop-in*. If those options are not available to you, please take your questions to your Step guide or study buddy.

Orientation — Preparation for conference participants BEFORE orientation:

Our website at [bdasolvency.org](https://www.bdasolvency.org) and <https://www.bdasolvency.org/site-map> is packed with information for conference participants. Reading ALL of the content on the conference website will take only 75-90 minutes, another 75-90 minutes if reading all the survey reports. We are encouraged to be as informed as possible. There will be a lot of reading and writing during the conference, so this will be good practice. Please review the web pages below and let us know ahead of time if there are questions or concerns about anything seen there:

<https://www.bdasolvency.org/workshop-overview>

<https://www.bdasolvency.org/about-after-party>

<https://www.bdasolvency.org/about-fellowship-drop-in>

<https://www.bdasolvency.org/about-our-service-structure>

<https://www.bdasolvency.org/all-da-members-are-welcome-here>

<https://www.bdasolvency.org/lets-leave-outside-issues-out>

<https://www.bdasolvency.org/taking-the-steps>

<https://www.bdasolvency.org/tool-tips-for-da-and-bda>

<https://www.bdasolvency.org/proposed-bda-promises>

<https://www.bdasolvency.org/bonus-materials-on-the-da-concepts>

<https://www.bdasolvency.org/1st-cycle-2025-recordings>

<https://www.bdasolvency.org/steering-committee-recordings>

<https://www.bdasolvency.org/feedback>

<https://www.bdasolvency.org/contact>

If we have made our registration contribution or received a scholarship and have taken the requested registration actions, we are now website members and have access to the following conference registrant pages as well:

<https://www.bdasolvency.org/registrant-contact-list>

<https://www.bdasolvency.org/proposed-bda-promises-history>

<https://www.bdasolvency.org/workshop-materials>

<https://www.bdasolvency.org/workshop-recordings>

<https://www.bdasolvency.org/2025-recording-archive>

<https://www.bdasolvency.org/2024-recording-archive>

If you do not yet have the following pieces of conference-approved DA and BDA literature — DA's 12, 12, and 12 book; DA's *A Currency of Hope* — please visit <https://www.bdaworkshops.org/free-literature> to submit a literature request. Sorry, as noted earlier, except for conference registrants, our free literature offer is available only North America as of July 15, 2025.

Orientation — Please trust our leaders, especially if that’s hard for you, and our Higher Powers:

We sometimes hear in DA and BDA that “we have no leaders” or “we’re not supposed to have leaders.” We — the steering committee — believe that these claims are made way too often by uninformed debtors, and that there is zero truth to these claims. From *As Bill Sees It: Unique compilation of insightful and inspiring short contributions from AA co-founder Bill W* (p. 238), with bracketed insertions for our application as recovering debtors (the gender lingo is all Bill’s):

No society can function well without able leadership at all its levels, and [DA and BDA] can be no exception. But we [DA and BDA members] sometimes cherish the thought that we can do without much personal leadership at all. We are apt to warp the traditional idea of “principles before personalities” around to such a point that there would be no “personality” in leadership whatever. This would imply rather faceless robots trying to please everybody.

A leader in [DA and BDA] service is a man (or woman) who can personally put principles, plans, and policies into such dedicated and effective action that the rest of us naturally want to back him up and help him with his job. When a leader powerdrives us badly, we rebel; but when he too meekly becomes an order-taker and he exercises no judgment of his own — well, he really isn’t a leader at all.

From our own literature, Traditions 2 and 9 and ALL of the Concepts are about leadership. Here's **Concept 9**:

Good leaders, together with appropriate methods for choosing them AT ALL LEVELS, are necessary. At the world service level, the Board of Trustees assumes primary leadership for DA as a whole.

The four levels of service in DA and BDA are: personal; meeting (or group, **we're a non-registered group of BDA members helping BDA members ... and DA members too; our conference meets twice weekly for six months but is not a meeting**); Intergroup; and world service. And we have and need leadership at all four levels.

Here’s an excerpt from the full text of Concept 9 in DA and BDA from our 12, 12, and 12 and our DA Manual of Service (which can be found at <https://debtorsanonymous.org/getting-started/free-literature/>):

The ability to laugh at ourselves is central to good leadership. We must be careful not to take ourselves too seriously, and we must always be ready to place our conduct in the perspective of humor. Beyond this, the ability to laugh and to see the lighter side is helpful in ensuring that we do not become bogged down in our own narrow view of things.

Charity is not only a virtue; it is an essential element of leadership. The ability to reach out and seek to understand and support those around us makes the tasks of all easier. The desire to forgive perceived slights and to move on in unity is of inestimable value. If our service is not motivated by a love of our fellows and a desire to help and assist, it is a vain and empty gesture. Twelfth Step work, at whatever level of service, always proceeds from the impulse of love for our fellows.

Finally, two of the most important elements in leadership are faith and hope. Leaders must have faith in their Higher Power and in the Fellowship of DA. They must always be willing to strive for the highest good for DA. Hope leads us on in service to achieve great goals for the Fellowship and for our fellows. Hope convinces us that we can be better and that we can do better.

This is all to say, please trust our leaders, our Higher Powers, and your Higher Power. Our steering committee is our primary leadership. The group conscience for the conference is held by our steering committee. These members lead us in maintaining our unity and common welfare (Tradition 1), following our group conscience decisions as an expression of our Higher Power’s will for us (Tradition 2), and protecting our singleness of purpose (Tradition 3). We practice all of our 36 principles, 24 tools, and 12 promises to the best of our ability, and we have found these first three Traditions especially imperative to the well-being of our conference and its participants. Our Step guides are our secondary leadership, specifically leading our fellows into solvency and into recovery through the 12 Steps and 12 Traditions of DA and BDA, along with the DA and BDA tools, promises, and Concepts. (See <https://www.bdasolvency.org/about-our-service-structure.>)

Orientation — Please hold your feedback until the end:

We respectfully request that all participant feedback be held until the end of the conference. There will be a survey provided as we finish the 11s, sometimes sooner depending on the date of the wrap-up. If you're still with us at that point, we will be incredibly grateful to read all about your thoughts and experiences with us.

Until then, you'll be acclimating to what we're doing for at least two months, maybe longer. Instead of asking us to make changes to make you feel more comfortable, please experience your discomfort, do your Step work, and grow — spiritually, emotionally, and quite possibly materially. One of our Step guides told us: “There’s no comfort in the growth zone and no growth in the comfort zone.” We agree.

Throughout these six months together, please do not try to control the conference, the steering committee, our Step guides, or the experience of any participant, including your own. We're not in control, and you're not either. If we're doing this right, Higher Power is in control and, in our experience, Higher Power doesn't care about our comfort. Maintaining conscious contact and doing the Higher Power's will is often uncomfortable. We do both anyway, including inviting Higher Power into our group conscience decisions. Thank you, Higher Power!

We can almost promise you that you will hear things in these workshops and other conference events that you don't like and that make you feel uncomfortable. Deal with it and get better. Focusing on yourself and your own symptoms as a debtor is a great place to start. “Sanity will have returned” (from the AA Big Book) by Step 10 ... in this program. If you’re a compulsive debtor, and you’re new to solvency or not solvent yet, you are not sane. We are; please trust our sanity until yours returns. Newcomers are usually vague and unmanageable. We’re not; please don’t resent or resist our clarity, consistency, and directness. We consider these characteristics to be gifts of our BDA recovery.

In the meantime, please refrain from moralizing. There will be swearing, there may be some joking about sex and other topics bandied about by friends and fellows. We are all adults, and none of us are innocents or saints.

“We are not saints. The point is, that we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection.” Alcoholics Anonymous, Fourth Edition (p. 72). Alcoholics Anonymous World Services, Inc. Kindle Edition.

We encourage laughter and joy. We actively discourage **self**-obsession, **self**-seriousness, **self**-righteousness, dishonesty, hypersensitivity, and closed minds. Let's try to have a good time together, even if that's not easy to do at first.

“We have been speaking to you of serious, sometimes tragic things. We have been dealing with [debting] in its worst aspect. But we aren’t a glum lot. If newcomers could see no joy or fun in our existence, they wouldn’t want it. We absolutely insist on enjoying life. ...

“So we think cheerfulness and laughter make for usefulness. Outsiders are sometimes shocked when we burst into merriment over a seemingly tragic experience out of the past. But why shouldn’t we laugh? We have recovered, and have been given the power to help others.

“Everybody knows that those in bad health, and those who seldom play, do not laugh much. ... We are sure God wants us to be happy, joyous, and free. We cannot subscribe to the belief that this life is a vale of tears, though it once was just that for many of us. But it is clear that we made our own misery. God didn’t do it. ...” Alcoholics Anonymous, Fourth Edition (p. 121). Alcoholics Anonymous World Services, Inc. Kindle Edition.

Once more, let’s please hold our feedback until the end, do our own recovery work, and don't take ourselves “too damn seriously.” (From AA's rule 62.)

Orientation — Please set aside your assumptions, your ego, and your resistance:

For everyone, but perhaps especially for newcomers to DA and BDA who have previous experience in other 12-Step programs, we suggest the “Set Aside Prayer” whenever you find yourself flooded by your ego or resisting the recovery suggestions being offered. Please note that this prayer is not conference-approved by any of the 12-Step fellowships, as far as we know, yet it is widely used by recovering members of many, if not most, of the programs. There are many versions of the “Set Aside Prayer” from many sources; this one is our favorite:

“Dear Higher Power, please help me set aside everything I think I know about myself and others, my disease and recovery, the DA and BDA program, the 12 Steps and 12 Traditions, and especially about you, so I may have an open mind and a new experience with all these things. Please help me to see the truth. Thank you, Higher Power.”
[We added the last three words from our recovery experience and spiritual practice.]

Some additional things *we ask you to set aside:*

Resistance to our leadership and group conscience: We have been working for years to create the most effective events possible as expressions of Higher Power’s will for us and for our service offerings, as we understand Higher Power’s will. We have two levels of leadership for the conference — steering committee and Step guides — and clear eligibility criteria and service descriptions for conference participants who provide service in our workshops. Visit <https://www.bdasolvency.org/about-our-service-structure> for all the details about who we are and how we serve. Please follow our leaders and leadership.

Previous experiences in other 12-Step programs, both good and bad, especially when those experiences interfere with your ability to learn and grow in the DA and BDA program: All of our steering committee members and most of our Step guides came to DA and BDA with successful recovery in other programs, yet we were still debting and acting out debting behaviors, and we couldn’t stop. Invariably we needed to: set aside those previous experiences when working with a Step guide or sponsor; accept the help offered; and surrender to Higher Power’s will more deeply than ever before.

Resistance to the structure of our workshops, After Parties (<https://www.bdasolvency.org/about-after-party>), and Fellowship Drop-ins (<https://www.bdasolvency.org/about-fellowship-drop-in>): In conference events, we all do the same things at the same times (i.e., listening to speakers; participating in Q&A; sharing, when it’s time, on specific, scripted topics; and sharing on topics as defined by our hosts, one topic at a time, in our adjacent events, almost always in a “round robin” format). If you decide — often in ego and self-will — to share during Q&A time or to share randomly rather than on scheduled topics, you will be guided to rejoin the group in the activity listed in our script and / or format. *That is not personal; that’s principled.*

Any desire to argue with us or against our interpretation of program principles: We have spent years developing and approving the workshop materials and our website, all based on our experience, strength, and hope, not our opinions and not our feelings. What you will read and the guidance we offer through our 200 pages of workshop materials is our experience of the DA and BDA program. Even if you disagree with us, there is nothing within our interpretation of program principles to argue about. *Focus on your own recovery work, please.*

Resistance to the “principles before personalities” part of the Traditions: That is, ALL of the principles underlying the Steps and Traditions; Concepts too if you’re aware of them. Please leave your prejudices and biases — gender, race, culture, religion, age, sexual orientation, country or state of origin, etc. — outside of our conference zoom rooms. And please don’t share your political affiliations or activities with us. Those are all ego attachments. So are your feelings and opinions. We’re here to serve your spirit and recovery, not your ego or sickness. Our connection point for this conference is our recovery from compulsive debting, both personally and in business. Everything else is an outside issue. (<https://www.bdasolvency.org/lets-leave-outside-issues-out>)

Orientation — Please don't let conflict (either real or perceived) be an obstacle to your recovery:

We're sorry to report one major conflict incident in each of our two 2023 conferences. We're providing no details in the interest of everyone's anonymity. *We experienced no major conflict incidents in 2024 nor in 2025 so far.* **Yay, Higher Power!**

Let us first say that we don't think conflict is a problem, even when it happens in our recovery workshops and experiences. Our experience is that the change created within us by our solvency, Step work, and the rest of the DA and BDA program causes us growing pains. Our growing pains cause friction and sparks. Those sparks sometimes ignite into interpersonal conflict.

We believe the problem is our reactions to conflict, especially as recovering debtors. We are addicts according to our literature, and addicts are famous for seeking quick fixes and going to great lengths to avoid discomfort. Avoidance and running away from conflict is an unhealthy reaction. Personalizing conflict that is between other people and not our business, is an unhealthy reaction. Using other people's conflict to activate or pursue an agenda — such as gender or other personality-based affiliations — is an unhealthy reaction.

The behaviors below have consistently caused conflict in our recovery workshops and conferences. We beg our participants to do our Step work to overcome these barriers to our successful recovery, unity, and service:

- ✓ Refusal to practice honesty, open-mindedness, and willingness
- ✓ Demanding special attention and special treatment
- ✓ Resistance to our leaders and leadership, beginning with our orientation document and continuing throughout the conference (see <https://www.bdasolvency.org/about-our-service-structure>)
- ✓ Refusal to follow our leaders' — specifically our steering committee members' — guidance on the Traditions and Concepts, perhaps especially the first three Traditions: maintaining our unity and common welfare (Tradition 1); following our group conscience decisions as an expression of our Higher Power's will for us (Tradition 2); and protecting our singleness of purpose (Tradition 3)
- ✓ Making drama in workshops, by email, by text chain, by chat in zoom, by gossip, etc
- ✓ Unwillingness or inability to stay out of other people's interactions and relationships, including but not only when there's conflict
- ✓ Refusal to experience the conference we've planned, have guided for 5+ years so far, and are guiding now
- ✓ Forgetting the “trusted” part of “trusted servants”
- ✓ Bringing in outside issues, including our personality-based, non-recovery-related affiliations and preferences (gender, religion, politics, etc)
- ✓ Unwillingness to separate DA and BDA recovery and participation from other 12-Step programs and fellowships
- ✓ Forgetting why we're here — solvency first, Steps second, everything else third or later

When conflict arises, as it often does in DA and BDA, we think the first question to ask ourselves is: *Is this my conflict?*

If yes, we should work on ourselves first, with our Step guide and Higher Power, then talk with the person with whom we're having conflict. Talking about them, except with our Step guide and Higher Power, will not help to resolve our conflict.

If no, other conflict-relevant questions to ask in real-time might include: Am I practicing personal boundaries with the two people who are having a conflict? Am I minding my own business or am I getting involved in gossip and criticism? Am I learning anything about making 10th Step amends? Am I allowing conflict to color my entire six-month conference experience or am I keeping the conflict in perspective? Am I practicing personalities before principles (*that's backwards*)? Am I taking sides in someone else's conflict based on personality-based affiliations and preferences (gender, etc)?

Orientation — Additional considerations for conference participants:

About solvency: From <https://debtorsanonymous.org/getting-started/faq-frequently-asked-questions/>: “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.” To this description, our group has added our own definition of “unsecured”: Unsecured debt is money owed to other people or businesses or government agencies, etc, without collateral, for which we and those we owe will likely experience consequences, *sometimes catastrophic consequences*, if the money we owe is not repaid. The consequences of borrowing from friends and family, and not repaying those debts, may be subtle, but there are consequences, including the shame and embarrassment that comes from making and breaking promises over and over. In DA and BDA, being debt free is completely different than solvency.

About sponsors: Everyone is welcome to have or be a sponsor outside of the conference, if that’s their preference, but *those sponsors are not Step guides for the conference*, which is conference service as well as personal service. Please see the qualifications below. If both recovering debtors are willing, when the person being guided reaches Step 10 or 12, they may make a seamless transition to sponsorship in which the emphases remain “solvency first, Steps second, everything else third or later,” now in the context of our shared and individual spiritual awakenings, practicing our 36 principles.

About Step guides: Step guides have been solvent for at least four months (sometimes much longer), have taken the Steps using the conference materials at least once, are willing to guide at least one other solvent debtor through the Steps using the conference materials, have submitted at least one survey, and are registered for and participating in the current conference cycle. Our Step guides are our secondary leadership, specifically leading our fellows into solvency and into recovery through the 12 Steps and 12 Traditions of DA and BDA, along with the DA and BDA tools, promises, and Concepts. To find a Step guide, the best thing to do is to visit <https://www.bdasolvency.org/registrant-contact-list> and reach out, *one at a time*, to folks who are on Step 10 or later to ask for help. Matching genders is not a requirement, but it is recommended. Please pray for guidance. Step guidance is available. (<https://www.bdasolvency.org/taking-the-steps>)

About study buddies: To find a study buddy, the best bet is the same contact list as above but look for folks who are attending their first conference, see the the cycle(s) column, and have a solvency date. A solvency date is not a requirement, but it might be counterproductive for a solvent person to serve as a study buddy with someone who isn't solvent yet. A study buddy is the best person to take your resistance to and to complain about the recovery process; then you can both remind each other how much better your life is now in solvency than it used to be while debting. *Venting might be helpful but not with your Step guide or during conference events.*

About surveys: As mentioned on page 4, there will be a survey provided as we begin the 11s. If you're still with us at that point, *please consider submission of your survey a service obligation*. We always provide at least a week for submission. Reasons for the surveys: practice of the 9th Tradition; support for the steering committee in making informed decisions; sharing gratitude for your conference experience; and carrying the message to future conference participants through our publicly posted and distributed survey reports. Surveys are meant to be completed from the viewpoint of your recovery experience with us, perhaps with emphases on your growth, change, and quality of conscious contact. We are not a business, and business-oriented feedback and input is rarely helpful. While the steering committee will see every word submitted by participants, the survey reports are focused on carrying the message to the next potential participant.

About zoom etiquette in our workshops, After Parties, and Fellowship Drop-ins: Please note that we are a relatively formal, highly structured, and always moderated series of online DA and BDA recovery activities. We have planned agendas for each of our events, and we also practice flexibility in an attempt to “invite the Higher Power in.” Each of our weekly workshops and adjacent events are purposely unique, spiritual recovery opportunities. For our weekly workshops, we have a host who also serves as share shepherd for the second hour. For our *After Parties* and *Fellowship Drop-ins*, we have a single host for each gathering, often our conference leader. In all cases, **we ask our participants to raise their hands in zoom and to wait to be called on** by the host / moderator / leader. *We also ask everyone to turn on their videos* if possible and to mute themselves unless they are actively sharing or providing service. We ask that chats sent to everyone be: solvent; relevant to the group discussion or topic; intended to be of service; focused on recovery; not disruptive, especially during speaker shares and Q&As; and not questions that anticipate answers. Please take questions to Q&A and *After Party* in real time. We love to see the group chat filled with gratitude for our speakers.