

AA District 2 Understanding Personal Finance and Getting Out of Debt Workshop

Facilitator Guide (95 Minutes, Single Facilitator)

Workshop Overview

This workshop helps members build a healthier relationship with money and gives a practical, step-by-step path out of debt. It covers three ideas: what money actually represents; how to make honest, sustainable amends to creditors, drawing on the framework of Steps Eight and Nine; and why this work is spiritual rather than merely practical. It is built for a single facilitator, with a hands-on cash-tracking exercise in the first half and a worked-through debt-repayment example with real numbers in the second half.

Total run time is 95 minutes. All times below are elapsed time from the start of the workshop and can be shifted to match your actual start time. There is no scheduled break, so keep segments moving and start on time.

Roles and Responsibilities

Give each person below their own copy of this guide, highlighted to their section, at least a week before the workshop.

Role	Responsibilities	Who / How Many
Facilitator (MC)	Opens and closes the workshop, delivers both teaching segments, leads the cash-tracking and debt-allocation walkthroughs, and facilitates both discussion periods. Should be comfortable reading the worked numbers aloud.	1 person
Resource Table Volunteer	Sets up and staffs a table with the Twelve Steps and Twelve Traditions, the Big Book, and printed handouts for anyone who wants to take a copy.	1 person
Timekeeper	Optional if the Facilitator wants a dedicated person. Gives a quiet warning before each segment ends to keep the workshop on schedule.	1 person, or the Facilitator doubles up

Materials and Room Setup

- Sign-in sheet and name tags at the entrance
- One blank sheet of 8½-by-11-inch paper and a pen or pencil for every participant
- Printed copies of the Daily Cash Tracking Grid handout (see below)
- Printed copies of the Debt Allocation Worksheet handout (see below)
- Whiteboard or flip chart for walking through the debt allocation numbers
- Wall clock or visible timer for the Facilitator and Timekeeper
- Resource table: Twelve Steps and Twelve Traditions, Alcoholics Anonymous (the Big Book)

Run of Show

Time	Segment	Length	Lead
0:00 to 0:05	Welcome and Opening Frame	5 min	Facilitator
0:05 to 0:15	Presentation: What Money Represents	10 min	Facilitator
0:15 to 0:25	Walkthrough: The Cash-Tracking Exercise	10 min	Facilitator
0:25 to 0:32	Discussion: Part One	7 min	Facilitator
0:32 to 0:47	Presentation: Beginning to Get Out of Debt	15 min	Facilitator
0:47 to 1:07	Walkthrough: The Debt Allocation Method	20 min	Facilitator
1:07 to 1:20	Discussion: Part Two	13 min	Facilitator
1:20 to 1:27	The Spiritual Nature of Money	7 min	Facilitator
1:27 to 1:35	Closing and Wrap-Up	8 min	Facilitator

Resources

- The Twelve Steps and Twelve Traditions (Step Eight and Step Nine)
- Alcoholics Anonymous (the Big Book)
- Alcoholics Anonymous Comes of Age, by Bill W.
- Daily Cash Tracking Grid handout (this document)
- Debt Allocation Worksheet handout (this document)

Pre-Workshop Checklist

- Print the Daily Cash Tracking Grid and Debt Allocation Worksheet handouts for every participant, at least 1 week out
- Confirm the Facilitator and, if using one, the Timekeeper
- Reserve the room and confirm that a whiteboard or flip chart is available
- Bring blank paper and pens for anyone who does not have their own
- Set up the resource table with the Twelve Steps and Twelve Traditions and the Big Book
- Prepare a sign-in sheet and name tags if needed

Workshop Format

Welcome and Opening Frame (0:00 to 0:05)

The facilitator welcomes the room and frames the topic.

Welcome, everyone. Thank you for being here. Tonight we are going to talk about something that touches every one of us, whether we are six months sober or twenty years sober, and that is money. Specifically, we are going to talk about what money actually represents and, honestly, about debt and how to get out of it.

I want to say up front that this is not a shame session. Nobody in this room is going to be asked to announce their bank balance or their credit score. What we are going to do is build a way of thinking about money that a lot of us never learned, and a practical, step-by-step way of climbing out of debt if that is where you find yourself right now.

We are going to work in two parts. In the first part, we will talk about what money actually is and do a short hands-on exercise you can start using today. In the second part, we will talk about debt using the framework many of us already know from Steps Eight and Nine, and we will walk through real numbers so it feels concrete rather than theoretical.

Presentation: What Money Represents (0:05 to 0:15)

The facilitator delivers the teaching segment below at a conversational pace.

Let's start with a question. What does money actually represent?

Give people a moment to answer if they want to. You will hear things like security, freedom, stress, or survival. All of those are true. But underneath all of them is something simpler.

Money represents time.

Every dollar you have ever earned required some portion of your life to produce. You traded hours of your only life for that money. That means it is worth knowing, specifically, what one minute of your working time is worth.

Let's do the math together. Say you earn \$15 an hour. Divide that by sixty minutes, and you get twenty-five cents a minute.

At that wage, a two-dollar candy bar does not simply cost two dollars. It costs eight minutes of your working life. Eight minutes you will never get back, in exchange for a candy bar.

Now I want to be clear about something. I am not telling anyone in this room to never buy a candy bar again. What I am saying is that you should understand what you are exchanging when you spend. That is the whole point—awareness, not guilt.

Most of us do not naturally think about spending this way, and, honestly, the world is built to keep us from thinking about it. We swipe a card, we tap a phone, we click a button online, and the money becomes almost invisible. There is no moment where we feel the weight of the trade we just made.

So in a few minutes, I am going to give you a tool that brings that weight back into view. It is called the cash tracking exercise, and I want everyone to try it starting tomorrow.

Walkthrough: The Cash-Tracking Exercise (0:15 to 0:25)

The facilitator reads the instructions aloud while participants follow along with their blank sheet of paper.

Here is how it works. Take a blank sheet of paper, the kind you have in front of you right now. Fold the paper four times. That makes thirty-two blocks. Each block represents one day.

In the first block, write today's date. Then take every dollar and every coin out of your wallet and your pockets, count it, and write that amount at the top of the block. That number is your starting balance for the day.

From that point forward, every single time you spend money, you write down three things that you bought. How much it cost. And what your balance is after that purchase. Write it all down, even if it is only a few cents, even if it feels silly to write down that you bought a pack of gum.

At the end of the day, add up everything you spent and subtract it from your starting balance. Whatever is left is your ending balance for that day, and it becomes your starting balance for the next day. Then you repeat the whole process tomorrow.

Do this for as many days as you can, ideally at least a week. What you will start to see is where your money actually goes, not where you think it goes. You will start to notice your own habits and impulses. You will start to see the difference between what you need and what you are used to buying without thinking.

And underneath all of that, you will start to feel the connection between your time and your spending. Business ownership and investing can eventually multiply the value of your time, and that is a conversation for another night. But first, every one of us has to understand this basic exchange: your time produces money, and your spending exchanges that money for something else.

Again, the goal here is not guilt. The goal is consciousness. Once you can see the exchange clearly, you get to make real choices instead of automatic ones. Your copy of the Daily Cash Tracking Grid handout is set up to walk you through exactly this.

Discussion: Part One (0:25 to 0:32)

Give the group a few minutes to talk in pairs or as a full group before moving on.

- What did you notice about your own spending as we walked through this?
- Was there a purchase in the last week that, now that you think about it in terms of minutes or hours of work, you would have made differently?
- What is one thing that might get in the way of you actually doing this exercise this week, and how could you handle that?

Presentation: Beginning to Get Out of Debt (0:32 to 0:47)

The facilitator delivers the teaching segment below at a conversational pace.

Now let's talk about debt.

A lot of people reach their financial bottom carrying real, significant debt. Sometimes the total feels so large that paying it back seems impossible. And when a number feels impossible, what do most of us do? We avoid it. We stop opening the mail. We stop answering the phone. We stop checking the balance.

I want to say this as plainly as I can. Avoiding debt does not make it disappear. It just makes it grow, and it keeps us stuck in the exact kind of secrecy and fear that a lot of us are trying to leave behind.

For those of us working the Twelve Steps, we actually already have a framework for this, and it is one most of us know well. Step Eight asks us to make a list of all the people we have harmed and to become willing to make amends to them all. That list can absolutely include people, businesses, or institutions we owe money to. Step Nine asks us to make those amends directly wherever possible, except when to do so would injure them or others.

Here is the part I really want to land tonight. A financial amend does not mean paying everything back tomorrow. It is not about writing one enormous check. It means three things: acknowledging what you owe, being honest with the people you owe it to, and starting a realistic, sustainable repayment process.

Start slowly. No matter how big the debt or how impossible it seems, it becomes manageable once you start with an honest plan and keep adjusting it as your life improves.

Walkthrough: The Debt Allocation Method (0:47 to 1:07)

Walk the group through the tables below on the whiteboard or flip chart, pausing after each one to let the numbers sink in.

Let's look at a situation closer to what most of us are actually dealing with. Suppose you owe six creditors a combined total of \$4,875, broken down like this.

Creditor	Balance	Approximate Share
Creditor 1	\$2,200	45.1%
Creditor 2	\$1,200	24.6%
Creditor 3	\$800	16.4%
Creditor 4	\$300	6.2%
Creditor 5	\$250	5.1%
Creditor 6	\$125	2.6%
Total	\$4,875	100%

Now, suppose your monthly income and basic expenses look like this.

Monthly Income and Expenses	Amount
Gross income	\$2,600
Taxes at 15%	-\$390
Take-home income	\$2,210
Rent	-\$600
Utilities	-\$200
Food	-\$450
Transportation	-\$200
Child support, employment costs, and other necessities	-\$300
Total essential expenses	-\$1,750
Money remaining	\$460

Here is where the real shift in thinking happens. That remaining \$460 does not all go to debt. It gets split three ways: \$153 for irregular or future budgeted expenses, \$153 for savings, and \$154 for debt repayment.

Someone in the room may ask why you would save money at all while you are still in debt. This is a good question to pause on. The answer is that without any savings, every single unexpected expense, a flat tire, a medical copay, a broken phone, becomes a brand new debt. The savings bucket is what breaks that cycle. Without it, you can pay down debt for years and still never get ahead, because every emergency just replaces what you paid off.

Now let's look at how the debt bucket itself gets divided. It is split among the creditors according to each creditor's share of the total debt we calculated a minute ago.

Creditor	Monthly Payment
Creditor 1	\$69.50
Creditor 2	\$37.91
Creditor 3	\$25.27
Creditor 4	\$9.48
Creditor 5	\$7.90
Creditor 6	\$3.94
Total	\$154.00

I know what some of you are thinking. Three dollars and ninety-four cents a month to Creditor 6. That creditor is probably not going to be thrilled about that. And you are right, some of them will not like it. But here is the thing. A small, consistent payment along with honest communication is so much better than silence and

avoidance. Most creditors have seen every kind of excuse and every kind of disappearing act. What they have not seen as often is someone who calls them, tells the truth, and keeps showing up month after month.

This method is fair because every single creditor is treated the same way, proportionally, based on what they are actually owed. Nobody gets skipped, and nobody gets favored.

As you pay off individual balances, you recalculate the percentages among the remaining creditors and redistribute the full debt payment across them. And as your income grows, and it will if you keep working a program and keep showing up to your life, you increase all three buckets together. Budget, savings, and debt repayment all grow with you.

Here is the piece I really want you to remember. Any time you get extra money, overtime, a temporary job, a weekend project, or a tax refund, run that money through this same three-part system. Strengthen your budget first. Strengthen your savings second. Increase your debt payments third. Your copy of the Debt Allocation Worksheet handout is designed to walk you through the same four steps using your own numbers.

Doing this lets you improve your life today, protect yourself from the next emergency, and steadily make amends for the past, all at the same time. It may start slowly. Three dollars and ninety-four cents a month does not sound like much. But it builds real momentum and consistency—the momentum compounds. And the consistency builds spiritual muscle.

I want to leave you with this. The goal here is not simply to become debt-free, although that matters. The goal is to build a completely new and lasting relationship with money, one built on honesty instead of avoidance.

Discussion: Part Two (1:07 to 1:20)

If your group is comfortable with it, invite people to share in general terms, without specific numbers, if they prefer.

- Has avoidance ever made a debt situation worse for you, the way we talked about tonight?
- What would it look like for you to make an honest financial amend this month, even a small one?
- Where in your life right now could you apply this same three-part system, budget, savings, and repayment, to any extra money that comes your way?

The Spiritual Nature of Money (1:20 to 1:27)

The facilitator slows the pace here, deliberately reads the quote below, and then gives the group a moment of quiet before continuing.

Before we close tonight, I want to bring this back to something deeper than budgeting. Everything we have talked about tonight, the minutes of your life in a candy bar, the honesty of the cash tracking exercise, the amends we make through a debt allocation worksheet, all of it is spiritual work, not just practical work.

This actually goes back to the very beginning of A.A. Bill W. wrote about the day his own sponsor, Ebby, decided to see him. Ebby was in New York, Bill was in Brooklyn, and just wanting to help Bill wasn't enough. Ebby had to get up, make a phone call, and get on a subway. Here is how Bill described it in his book *Alcoholics Anonymous Comes of Age*. I am going to read it slowly.

“He called me on the phone and then got into the subway; total cost, ten cents. At the level of the telephone booth and subway turnstile, spirituality and money began to mix. One without the other would have amounted to nothing at all. Right then and there, Ebby established the principle that A.A. in action calls for the sacrifice of much time and a little money.”

Bill W., Alcoholics Anonymous Comes of Age

Sit with that for a second. Ten cents. A phone call and a subway token. Bill is telling us that the entire beginning of this Fellowship, the moment that eventually got both of them sober, happened because someone spent a little money and a lot of time on another person. Without the dime, Ebby never gets on the subway. Without the time, the dime doesn't matter either. Bill's point is that you cannot separate the two. Spirituality and money mix, or as we said at the start of tonight, money represents time, and both of those come together the moment we actually act on them.

A lot of us came into these rooms thinking our spiritual growth would show up in meditation, or prayer, or a feeling in a meeting. And it does show up there. But Bill is pointing at something else. He is saying the spiritual life shows up just as much in a phone booth and a subway turnstile, in the small, ordinary, ten-cent decisions we make with our time and our money every single day. If we are serious about a spiritual awakening, as we talk about in Step Twelve, we cannot carve out money as the one room in the house we never clean.

That is really what tonight's exercises are. The cash tracking grid is rigorous honesty applied to your wallet. The debt allocation worksheet is an amends process applied to your creditors. Neither one is just a tool for money. Both are the same spiritual practice we already know from the Steps, just pointed at a part of life that a lot of us have learned to avoid.

Closing and Wrap-Up (1:27 to 1:35)

Facilitator returns to close out the workshop.

Let's bring it back together. Tonight, we talked about a few things that are essentially the same. Money represents time, and once you see that clearly, you start spending with awareness rather than on habit. Debt, even debt that feels enormous, becomes manageable the moment you replace avoidance with an honest plan. And underneath both of those is what Bill W. was pointing at with that ten-cent phone call: spirituality and money mix, whether we like it or not, and this work only goes somewhere if we are honest about both.

I want to encourage each of you to try the cash-tracking exercise this week, even if it is just for three or four days. And if you are carrying debt, I want to encourage you to sit down this week, even for twenty minutes, and just look at the real numbers. Not to fix everything tonight. Just to look.

This is Step work. Steps 8 and 9 work. And like everything else in this program, it does not require perfection. It just requires honesty and a willingness to keep showing up.

Thank you all for being here tonight. A reminder that the resource table in the back has copies of both handouts, along with the Twelve Steps and Twelve Traditions and the Big Book. Let's close in the way we usually do.

Handout 1: Daily Cash Tracking Grid

Instructions: Fold a blank sheet of paper four times. Each box is one day. Write the date and your starting cash balance at the top of each box. Record every purchase, the amount, and your running balance throughout the day. At the end of the day, write your ending balance, which becomes tomorrow's starting balance.

Date: _____

Starting Balance: _____

Item Purchased	Amount	Balance Remaining

Ending Balance: _____

Handout 2: Debt Allocation Worksheet

Step 1: List every creditor and balance owed.

Creditor	Balance	Share of Total Debt

Step 2: Calculate the money you have available each month after essential expenses.

Monthly Income and Expenses	Amount

Step 3: Divide the money remaining three ways.

Budget: _____

Savings: _____

Debt: _____

Step 4: Divide the debt repayment amount among creditors according to their share of the total debt from Step 1.

Creditor	Monthly Payment