



## The Circle of Life: Compulsive Debting 12 Step Workbook

*KJ Nivin*

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The Circle Of Life - Compulsive Debting 12 Step Workbook (Revised: July 2011) focuses on clearing up the character flaws in our makeup that cause us to keep debting. This book also asks us to clear up our past with people and institutions and later help others with the same problems (you can't keep it if you don't give it away). There is a three part processes in recovery from compulsive debting: 1. Work through the 12 Steps with a sponsor. 2. Actively keep our numbers in order to develop a spending plan. 3. Help others with the same problem. We can develop spending plans and keep our numbers but without eliminating these flaws and defects in our character makeup....we are doomed to debt again regardless of how well we keep track of our finances. The time will come when these characters flaws will take us back to compulsive debting. It doesn't matter how we debt ourselves: through compulsively spending, under earning, living in self-imposed deprivation, staying in low paying jobs, time debting etc, we are still debtors and our lives are still unmanageable by our own will. We couldn't will ourselves into stopping our negative compulsive behaviors, even when it meant certain ruin, we continued doing the same things and getting the same results: broke, broker, and broken. Our lives were shattered and the lives of those we loved. Our behaviors were compulsive; we were compulsive debtors. By working the 12 Steps we begin to move out of our compulsive nature and then may be free to follow our spending plan and our visions. Under our Higher Power's guidance and our 12 Step support group we begin to prosper. By utilizing the tools and by working through the 12 Steps in this workbook with a sponsor, we believe that it is possible to get and stay free of compulsive debting as long as an active spending plan is in place and we keep our numbers. By applying the steps we have worked, and by practicing the principles in our life on a daily basis, an abundant life is available to us and we become...the people we are meant to be. Chapters four through twelve are dedicated to working the 12 Steps. The first three chapters are to stabilize us before working the steps.



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