**Underearners Anonymous - Symptoms of Underearning**

1. **Time Indifference** - We put off what must be done and do not use our time to support our own vision and further our own goals.

2. **Idea Deflection** - We compulsively reject ideas that could expand our lives or careers, and increase our profitability.

3. **Compulsive Need to Prove** - Although we have demonstrated competence in our jobs or business, we are driven by a need to re-prove our worth and value.

4. **Clinging to Useless Possessions** - We hold onto possessions that no longer serve our needs, such as threadbare clothing or broken appliances.

5. **Exertion/Exhaustion** - We habitually overwork, become exhausted, then under-work or cease work completely.

6. **Giving Away Our Time** - We compulsively volunteer for various causes, or give away our services without charge, when there is no clear benefit.

7. **Undervaluing and Under-pricing** - We undervalue our abilities and services and fear asking for increases in compensation or for what the market will bear.

8. **Isolation** - We choose to work alone when it might serve us much better to have co-workers, associates, or employees.

9. **Physical Ailments** - Sometimes, out of fear of being larger or exposed, we experience physical ailments.

10. **Misplaced Guilt or Shame** - We feel uneasy when asking for or being given what we need or what we are owed.

11. **Not Following Up** - We do not follow up on opportunities, leads, or jobs that could be profitable. We begin many projects and tasks but often do not complete them.

12. **Stability Boredom** - We create unnecessary conflict with co-workers, supervisors and clients, generating problems that result in financial distress.
Tools of Underearners Anonymous

1. **Time Recording** - We must be conscious of how we spend our time. We keep a written record to increase awareness and support our focus on goals and the actions required to achieve them.

2. **Meetings** - We attend UA meetings regularly to share our experience, strength, and hope in order to help ourselves and others recover from underearning.

3. **Sponsorship** - We actively seek sponsorship with someone who has worked the Twelve Steps and is willing to guide us in our recovery.

4. **Possession Consciousness** - We routinely discard what no longer serves us in order to foster a belief that life is plentiful and that we will be able to provide ourselves with what we need.

5. **Service** - Giving service is vital to our recovery. It is through service to others, and to the Fellowship, that we keep what has been so generously given to us.

6. **Goals Pages** - We set goals for all aspects of our lives, write them down, measure our progress and reward achievement.

7. **Action Meetings** - We organize action meetings with other UA members to discuss our earning concerns and to generate actions that will bring more prosperity into our lives.

8. **Action Partner** - We connect regularly with action partners regarding earning concerns in order to provide each other with accountability, continuity, and support.

9. **Solvency** - We do not debt one day at a time. Debting leads to underearning.

10. **Communication** - We contact other UA members to seek support, to diminish isolation, and to reinforce our commitments to action.

11. **Literature** - We read Twelve-Step literature to strengthen our understanding of compulsive disease and the process of recovery.

12. **Savings** - Saving money demonstrates faith in the future and acceptance of the fact that money is a tool vital to our prosperous vision. We create and follow a savings plan on whatever scale we are able.