

UNDEREARNING & SOLVENCY MEETING 7:15 A.M. FORMAT

Mar 19, 2022

[Note to Friday moderator: on the first Friday of the month: no qualifier, no actions, no phone number exchange. Close meeting at the half-time break after announcements. Turn meeting over to the Business Chair. There is a Friday moderator version of this script available for easier reading.]

Greeting:

Hello everyone. My name is _____ and I am an underearner.

Welcome to the **Underearning and Solvency** meeting of Underearners Anonymous. At any time during the meeting, you may press Star (*) 6 to mute or unmute your phone.

Serenity Prayer:

Please unmute your phone now and may we have a moment of silence followed by the Serenity Prayer.

God grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference.

Preamble:

Underearners Anonymous is a fellowship of individuals who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive underearning. The only requirement for membership is the desire to stop underearning. There are no dues or fees; we are self-supporting through our own contributions.

UA is not allied with any sect, denomination, politics, organization, or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop compulsive underearning, one day at a time, and to help other underearners do the same.

Twelve Steps & Twelve Traditions:

Our program is based on the belief that the foundation of change and recovery from compulsive underearning is to be found in working the Twelve Steps and abiding by the Twelve Traditions, first developed by Alcoholics Anonymous.

[Chair to invite reading, and may do them if no one responds.]

- Who would be willing to read the **Twelve Steps** of UA?
- Who would be willing to read the **Tradition** of the month and the 12th Tradition?
- Who would be willing to read the **Symptoms** of [Underearning](#)?
- Who would be willing to read the **Tools** of UA?

Meeting Norms:

Tradition Two states, “For our group purpose there is but one ultimate authority — a loving God as is expressed in our group conscience. Our leaders are but trusted servants; they do not govern.” So, to maintain the serenity of the meeting, here are some accepted guidelines:

- When you share, **please tell us your name**, and if you’re comfortable, your **location**. This helps to facilitate connection and outreach.
- **We do not engage in cross talk**, which we define as interrupting or directly addressing another speaker.

. We ask each member to **please be mindful of your mute status** when you are not speaking. Please note that this is a dashboard monitored meeting. If you are not currently speaking, and the meeting is experiencing background noise, you may be muted.

To best facilitate sharing, we need a **timekeeper**. Who would be willing to do that service?
_____ Shares are up to three-minutes with a one minute warning at two minutes. When you hear that you have 1 minute left, please acknowledge (Timekeeper) by saying “Thank you,” and then at three minutes, wrap up your share.

Welcome Newcomers:

Before we begin, we want to welcome any newcomers to the meeting and acknowledge your being here. It is suggested that you attend at least six meetings so you have time to identify with the speakers, begin to absorb the UA concepts, and learn more about the program by exploring the website and making some outreach calls.

Are there any newcomers on the line who would like to introduce themselves? You may need to press (*6) to un-mute. [pause] **Welcome all newcomers!**

Who would be willing to serve as newcomer greeter after the close of the meeting?

[If no one responds, just say you'll ask again later.]

Meeting Focus and Format for Sharing:

Recovery from underearning is action and service based. However, if we are debting, it's like trying to do a good job and be helpful while we're drunk.

What is Debt?

It's using credit cards, bouncing checks, taking services & not paying for them, borrowing money and not paying bills on time.

Debting is its own inebriation that makes consistent positive actions to overcome underearning difficult, if not impossible. Debting is not only a self-destructive act; it is a hostile act to the community. While debting, we are turning our backs on those we have borrowed from and have little or no interest in resolving the debt.

To make matters worse, by living on other people's money, we are in a fool's paradise having little or no clarity on what our real financial needs are and little interest in fulfilling them based on our own resources. In UA, we now want to serve at a higher level of quality, using the tool of solvency.

Solvency begins, one day at a time, when we abstain from creating new debt that is not secured by some form of collateral. Being solvent is an emergence into the world of clarity and positive spiritual responsibility to ourselves and our community. Solvency allows us to show up and be positively visible to our employers and clients and in so doing, achieving a greater level of prosperity.

[Note to Friday moderator: *on the first Friday of the month, skip this next section, go right to 3-minute shares.]*

The focus of this meeting is on our experience, strength, and hope in achieving and maintaining solvency and how that relates to overcoming underearning. If there is someone on the line who has been

in UA and solvent for ninety days who would like to share, we would be grateful for that qualification. Is there a solvent member with 90-days willing to share for up to ten minutes?

[If someone qualifies, ask them how they would like the timekeeper to time them. After their share, thank them and invite continued sharing for 3 minutes each. If no one steps forward to qualify, say:]

If not, the room is open for sharing.

We honor UA trad 1, “**our common welfare should come first**,” by striving to create a welcoming space for a range of voices. We request that if you shared or qualified yesterday, please refrain from sharing today. To foster a peaceful meeting and avoid interruptions, we ask members to monitor only themselves. To get in the queue, please say your name, slowly & clearly and resist saying it repeatedly to give others a chance to be heard. We appeal to everyone’s shared sense of etiquette to support this group conscience.

Please focus your sharing on solvency and underearning. I will now take 3 names for sharing. Who would like to share?

(After the 3 names are taken - please announce the order of sharing)

[After each share, thank the speaker by name. Be sure to write down all who speak, so you can again thank them by name at the end before the phone number requests.]

At 30 minutes (7:45am EST) - Seventh Tradition & Announcements:

Now it’s time for our seventh tradition and announcements. UA has no dues or fees, we are self-supporting through our own contributions. But we do have expenses: for the dissemination of UA literature, the maintenance of its website, and costs incurred by the General Service Board.

Contributions can be made via PayPal on the UA website at www.underearnersanonymous.org, or by check, to UA, Box 1839, New York, New York 10163. Contributions to this meeting can be made online through PayPal.com, by sending money to uasolvency715@yahoo.com, or by typing PayPal.me/uasolvency715 into the search bar of your web browser.

Please give what you can, but if you can give nothing for now, keep coming back, because **you are more important than your money**.

We hold our business meeting on the 1st Friday of the month starting at the halftime break. All are welcome to attend. We request that proposals be submitted to the Business Chair in writing at least one week before the business meeting and that the person making the proposal be present at the meeting.

[If you don’t yet have a Newcomer Greeter, say:] At this point we require the service of a Newcomer Greeter. Who is willing to do that service after the close of the meeting?

Are there any UA related announcements? Timekeeper please give us 3 minutes for announcements. Thank you.

[Note to Friday moderator: on the first Friday of the month, wrap up and close the meeting now, before the business meeting.] *[After announcements, invite continued sharing, saying:]*

We have until 10 minutes after the hour for sharing.

I am_____your moderator,_____is our dashboard monitor, and_____is our timekeeper.

Our focus for this meeting is underearning and solvency, but you may of course share on other issues related to your underearning, should you feel the need. Who else would like to share? I will take 3 more names for sharing.

(After the names are taken - please announce the order of sharing)

At about 55 minutes (8:10am EST) - Wrap Up:

That's all the time we have for sharing. I'd like to thank everyone who shared *[read names, noting especially who was the Qualifier, if any]*. I'd also like to thank_____for being our dashboard monitor, _____for keeping time, and everyone who helped with doing the readings in the beginning *[read names]* and I'd like to thank_____for agreeing to serve as Newcomer Greeter at the close of the meeting. And thank **you** for letting me be of service.

[Note to Friday moderator: *on the first Friday of the month, skip both the phone number request and actions. After the wrap up, close the meeting, say the serenity prayer, and then turn the meeting over to the Business chair.]*

Request Numbers:

Before we share actions and close the meeting, we'll request phone numbers for outreach. If you want to contact someone you heard on today's meeting, please call out their names now and we ask those members to stay on the call, if they are able, until after we say the Serenity prayer. I will also stay on the line to facilitate

the exchange of numbers. Who would like a number?

(write down the name of the person requesting a number and the name requested)

Share Actions:

Now we will briefly share some actions we plan to take today, or this week, to overcome underearning, and enrich our fiscal and spiritual solvency. Who would like to share actions?

Closing (8:14am EST):

In closing, the opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting who we hear at the meeting. If you try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems and begin to change your life. Talk to each other, reason things out with someone else. Let there be no gossip or criticism of one another, but only Love, Understanding and Companionship.

Please un-mute your phone by pressing Star (*) 6 and will all who care to join me in saying

The Serenity Prayer:

God grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference.

[Note to Friday moderator: *on the first Friday of the month, turn the meeting over to the Business chair here.]*

Number Exchange:

Now it's time to share requested phone numbers. Please say your number ONE TIME slowly and clearly and I will repeat each number.

(write down each number)

Thank you everyone!

Newcomer Greeter:

Now I'm turning the meeting over to_____, our Newcomer Greeter.

*[If there was no one who stepped up to volunteer to be the Newcomer Greeter, you can ask again, volunteer yourself, or simply close with... **The meeting is open for fellowship!]***