

The Twelve Steps of Underearners Anonymous[†]

1. We admitted we were powerless over underearning—that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood God.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked God to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood God, praying only for knowledge of God's will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive underearners, and to practice these principles in all our affairs.

The Twelve Traditions of Underearners Anonymous[†]

1. Our common welfare should come first; personal recovery depends upon UA unity.
2. 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.
3. The only requirement for UA membership is a desire to stop underearning.
4. Each group should be autonomous except in matters affecting other groups or UA as a whole.
5. Each group has but one primary purpose—to carry the message to the underearner who still suffers.
6. A UA group ought never endorse, finance, or lend the UA name to any related facility or outside enterprise, lest problems of money, property, or prestige divert us from our primary purpose.
7. Every UA group ought to be fully self-supporting, declining outside contributions.
8. Underearners Anonymous should remain forever non-professional, but our service centers may employ special workers.

9. UA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve.
10. Underearners Anonymous has no opinion on outside issues; hence the UA name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

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 in UA 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 Partners**—We connect regularly with one or more 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 UA and other 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.

[†] Steps & Traditions copyright © A.A. World Services, Inc. Adapted and reprinted with permission.

UNDEREARNERS ANONYMOUS

Are You An Underearner?



UA NY Intergroup
P.O. Box 1836
Madison Square Station
New York, New York 10159



© 2015, UA GSB, Inc., all rights reserved.

ARE YOU AN UNDEREARNER?

1. Are you ashamed of your job, your career, your lack of income?
2. Does your job make no use of your education, your talents or your skills?
3. Do people tell you that you are difficult to work with?
4. Do you feel that you can never make enough money doing what you love?
5. Does the idea of asking for more money or looking for better work paralyze you?
6. Do you just seem to move from one financial crisis to another?
7. Do you never have enough, no matter how hard you work?
8. Can you never afford to go to the doctor or dentist, even when you need one?
9. Are your possessions broken, threadbare or embarrassing?
10. Are you so busy taking care of other people that you don't have time for yourself?
11. Do you feel invisible or that you don't have a voice?

12. Do you feel you will never achieve your dreams without a miracle?
13. Do you have nothing to show for your life?
14. Do you feel you're always running away from problems?
15. Have all the efforts you've made to change your life come to nothing?
16. When you try to talk to other people about your earning problems, are you met with blank stares?

If you can answer "Yes" to six or more of these questions, then you may have a problem with underearning.

Underearners Anonymous

If you are having problems earning and think that you may be a compulsive underearner, we believe Underearners Anonymous can help you. We are a Twelve Step Fellowship of men and women who have come together to help one another recover from underearning.

Underearning is many things, not all of which are about money. While the most visible consequence is the inability to provide for our current and future needs, underearning is also about the inability to fully acknowledge and express our

capabilities and competencies. It is about underachieving, or under-being, no matter how much money we make.

The Tools of UA include, and reinforce, the tried and true tools of recovery provided by the Twelve Steps. Members of UA utilize these Tools—both individually and with partners—to support taking actions that will create lives that are full, prosperous, and grounded in serenity.

Getting Started In UA

Find the nearest meeting to you at:
<http://www.underearnersanonymous.org/meetings.html>

We suggest that you attend six meetings before deciding if this is the right program for you. This will give you time to identify with the speakers, begin to absorb the UA concepts, learn more about the program, and talk to other people in UA.

We encourage you to read the Twelve Steps and Twelve Traditions of UA, along with the Tools that we use to help us with our recovery. Additional literature as well as more information about the Underearners Anonymous program can be found at:

<http://www.underearnersanonymous.org>