

# UNDEREARNERS ANONYMOUS

## **The Twelve Steps of Underearners Anonymous†**

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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.

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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.

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# UNDEREARNERS ANONYMOUS

## **The Twelve Traditions of Underearners Anonymous†**

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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.

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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.

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# 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 enlarge 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 Underpricing.** We undervalue our abilities and services, and fear asking for increases in compensation or for what the market will bear.

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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 for us. 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.

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# UNDEREARNERS ANONYMOUS

## 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.

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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.

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