

1 Underearning and Our Thinking

2 Introduction

3 In UA, we define twelve Symptoms of Underearning. Many of us immediately
 4 recognize these symptoms and identify with them. But a symptom is only what
 5 appears on the surface. The underlying cause developed over many years: **some call**
 6 **the problem an addiction,** others a spiritual disease. As with other addictions
 7 (behaviors that continue despite harmful consequences), recovery from
 8 underearning seems to **have required** bottoming out.

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Deleted: The journey begins when we work Step One and admit that underearning has made our lives unmanageable

9 **Our journey begins when we admit that we are powerless over underearning and**
 10 **that our lives have become unmanageable, and begin to work Step 1.** We admit that
 11 we have been powerless over our underearning and underachieving. We admit the
 12 pain and suffering that has resulted from our inability to provide for ourselves and
 13 others. And we admit the truth about our current circumstances and the history of
 14 our underearning behavior.

15 When we work the Twelve Steps, we inevitably traverse the terrain of our thinking.
 16 We become willing to look at how our thinking has contributed to our underearning
 17 and underachieving quagmire. We begin to recognize the self-destructive thought
 18 patterns.

19 Examples of Underearning Thinking

20 Alternating messages banged around inside **our heads when we were underearning.**
 21 One day we **thought,** *"I'll never have any money," "There's never enough time,"* or
 22 *"Everyone else gets the breaks!"* Then we **moved onto** denial: *"Who needs money*
 23 *anyway?"* or *"Money's not really that important."* More desperate thoughts **followed**
 24 when we convince ourselves that it **was** actually dangerous to have a lot of money:
 25 *"Money is corrupt." "Isn't it more righteous to be poor?"*

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35 | Often we listened to self-defeating and self-pitying inner thoughts: *“I’m too old,” “I*
 36 *have no real talents anyway,” “I’m just not that good at what I do,” “I’ll probably never*
 37 *accomplish anything worthwhile” or, “No matter what I do, the future will be the same*
 38 *as the past!”*

39 | If we had ever been able to stop and notice our thoughts, we might also have heard:
 40 *“I tried that already,” or “I don’t want to expose myself to criticism.”* When we did take
 41 steps toward developing a positive vision, and preparing for action based on that
 42 vision, we heard The Joker in our heads—the internalized critic—invalidated and
 43 belittled our efforts: *“Who do you think you are?” or “What makes you think you*
 44 *deserve that? Did someone die and make you Emperor?”*

45 | In desperation, we fell into entitlement-thinking and sought rescue regularly
 46 thinking to ourselves, *“I just want someone to take care of me, to rescue me.”*

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47 Consequences of Our Underearning Thinking

48 | The effects of our underearning thinking rippled through all aspects of our lives. As
 49 underearners, we persisted at work that didn’t serve us and we demonstrated
 50 ambiguous behaviors that resulted in job instability. Some of us stayed in work
 51 situations when we knew we were not being paid what we are worth.

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52 | Many of us volunteered too much of our time when we cannot afford to do so, or
 53 gave away our services without charge when there was no clear benefit. We
 54 sabotaged opportunities for prosperity in a myriad of ways and routinely
 55 undervalued our time rather than use it to further our own goals.

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56 | Our thinking habits actually reinforce negative beliefs and behavior, which include
 57 coping devices that enable us to ignore the reality of our underearning. We live in a
 58 state of vagueness—vagueness about time, about money, about our needs, and
 59 about our expenses. This habit of vagueness extends also to our perception of both
 60 our failures and successes.

70 Ironically many underearners are highly creative and intelligent. We frequently
71 develop positive visions and enjoy episodes of great enthusiasm. Then as if someone
72 flipped a switch, we chronically lose enthusiasm for our latest vision overnight.
73 What we don't realize is that it is *we* who are flipping the switch. By listening to our
74 negative thinking, we chronically turn the lights out on our dreams. We cease taking
75 even the smallest actions toward our latest vision, or we isolate and end up taking
76 the wrong actions. In these ways, we actually choose to deny ourselves the joy and
77 spiritual fulfillment that would be gained by fully using our talents and skills to
78 better our own lives and those around us.

79 Recovery Thinking

80 Willingness is Fundamental to Recovery

81 As we work the Twelve Steps in UA, and the seeds of recovery begin to germinate
82 within us, we become willing to look at how our thinking has contributed to the
83 problem of our underearning. New questions arise based on this willingness to face
84 the truth without fear or harsh self-judgment. We might ask, *"What has been my part
85 in the problems of the past? How have I contributed to my current circumstances?"*

86 As we progress, we gain a heightened awareness of any negative thoughts that arise
87 in our minds. We begin to see many aspects of our life through a new lens—those
88 both directly and indirectly related to our earning life. Based on this heightened
89 awareness we ask, *"What am I getting out of this? How is this serving me?"* Being
90 open to new answers brings a sense of self-mastery and manageability into lives
91 formerly trapped in helplessness.

92 We begin taking steps to challenge our fear-based thinking. When we feel
93 overwhelmed or defeated, instead of drawing within and isolating, we ask: *"Who can
94 I reach out to? Who can support me to take continued action? Could I collaborate?"*
95 Reaching out helps us to ask further important questions such as, *"What will the
96 market bear for my services?"*

97 Self-Acceptance Follows Willingness

98 We find a renewed appreciation for both our inborn talents and those we've
99 developed along the way, whether or not we've been able to parlay them into
100 earning. Before making decisions or taking action that could re-create old patterns
101 or reinforce old habits of self-denial or even self-destruction, we ask, *"Does this serve
102 me now?"* We begin to believe in our talents and abilities and we realize that it is
103 important for us to serve them. This is the beginning of self-acceptance. We wonder:
104 *"How am I serving my work or art? How am I bringing forth my particular gifts or
105 talents? How can I use my advantages to help myself and others?"*

106 Gratitude Follows Self-Acceptance

107 When self-acceptance and gratitude replace our negative thinking we begin to say
108 *"Yes!"* to possibility instead of *"No,"* and our lives open up. We notice the abundance
109 that is already there. Joyful, purposeful uses for money and income are embraced.
110 We allow ourselves small niceties formerly denied. Talents are developed. Visions
111 are revealed. Money becomes the servant rather than the master. Gratitude and
112 prosperity are attitudes that take root and flourish in the mind of the former
113 underearner.

114 While such shifts may be subtle, recovery becomes more obvious as new, healthy,
115 profitable thoughts arise and good habits set in. One day we realize we are actually
116 feeling more comfortable with prosperity. We might think to ourselves: *"I want, and
117 deserve, a balanced way of life. What would an abundant vacation look like to me?
118 How can I be more generous?"*

119 A peaceful, abundant way of life gradually unfolds. One day at a time, life becomes
120 more balanced and harmonious as the spiritual nature of the program leads us
121 toward greater service to ourselves, our God, and our community.

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