



WHAT TO KNOW ABOUT

Financial Recovery and Compulsive Spending Groups

These groups bring together people whose relationship with money, spending, debt, or underearning has become compulsive and is causing real harm. They address the behavioral and emotional side of money trouble, not credit counseling or legal advice. Several programs serve this group. Debtors Anonymous (DA), founded in 1976, uses a 12-Step framework for compulsive debting and spending. Spenders Anonymous and SMART Recovery apply peer support models, and clinician-led group CBT is available for compulsive buying-shopping disorder (CBSD).

WHO IT'S FOR, AND WHO IT'S NOT

- A fit for those who see their money behavior as compulsive, not just circumstance.
- DA does not give legal, bankruptcy, or credit advice. Seek those alongside, not instead.
- Depression or anxiety driving spending may call for clinical care too. Call or text 988.

What it's for

People who keep accumulating debt despite sincere attempts to stop.

Compulsive spending in response to emotional distress, or chronic underearning.

Avoidance of one's financial reality to the point of real impairment.

WHAT TO EXPECT

1 Meetings run 60 to 90 minutes in the 12-Step format, in person and online.

2 You are not asked to share dollar figures. Daily tracking of income and spending is expected.

3 Pressure relief meetings: a small group reviews one member's finances and helps build a plan.

Peer fellowships have not been tested in controlled trials. The clinical side is stronger.

- A 2023 systematic review found **group CBT for CBSD** consistently produced large reductions in symptom severity versus waitlist, while calling for more rigorous trials.¹
- The broader mutual-help literature offers **indirect support** for the peer mechanisms DA relies on.²

MAKING THE MOST OF IT

Face the numbers. DA calls avoidance terminal vagueness. Daily tracking is the antidote.

Use a pressure relief meeting. This distinctive DA tool is where the plan gets built.

Lean on a sponsor. Shame and secrecy fade fastest with someone walking the same road.

QUESTIONS TO ASK BEFORE YOU JOIN

- 1** Is this DA, Spenders Anonymous, SMART Recovery, or a clinician-led CBT group?
- 2** Does it offer pressure relief meetings, and how do they work?
- 3** What record-keeping is expected of me between meetings?

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If you're in crisis, call or text 988.

The Group Guide is a directory, not a clinic. This handout is general education, not medical or mental health advice. Listings are written by group leaders and are not endorsements. Confirm details, cost, and fit with any group you contact. Sources on page 2.



Sources

Financial Recovery and Compulsive Spending Groups · references keyed to the numbers on page 1.

- 1 Müller, A., Laskowski, N. M., Thomas, T. A., Antons, S., Tahmassebi, N., Steins-Loeber, S., Brand, M., & Georgiadou, E. Update on treatment studies for compulsive buying-shopping disorder: a systematic review. *Journal of Behavioral Addictions* (2023), 12(3), 631–651.
- 2 Pistrang, N., Barker, C., & Humphreys, K. Mutual help groups for mental health problems: a review of effectiveness studies. *American Journal of Community Psychology* (2008), 42(1–2), 110–121.

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