

Liabilities and Assets Checklist for a Moral Inventory

The introduction to the Fourth Step starts at the bottom of page 63 of the AA Text: *“Next we launched out on a course of vigorous action, the first step of which is a personal housecleaning, which many of us had never attempted. Though our decision was a vital and crucial step, it could have little permanent effect unless at once followed by a strenuous effort to face, and to be rid of, the things in ourselves which had been blocking us.”* The Big Book authors tell us we are to take the Fourth Step immediately after the Third Step prayer. There is no waiting period between the Surrender and the Sharing Steps.

Why assets and liabilities? Many early A.A.s were business people and they identified with the equation for a commercial inventory, which is: Assets = Liabilities + Owner Equity. The assets and liabilities checklist was used by the very early A.A.s to take people through the Steps before the ‘Big Book’ was written. The assets were the Four Absolutes: Honesty, Purity, Unselfishness and Love and the liabilities were Dishonesty, Resentment, Selfishness, and Fear.

Many people today are unfamiliar with the assets and liabilities checklist that was used by the A.A. pioneers to take newcomers through the Fourth Step. This checklist is discussed on page 64 of the Big Book. *“Therefore, we started upon a personal inventory. This was Step Four. A business which takes no regular inventory usually goes broke. Taking a commercial inventory is a fact-finding and fact-facing process. It is an effort to discover the truth about the stock-in-trade. One object is to disclose damaged or unsalable goods, to get rid of them promptly and without regret.”* We are checking the stock on hand; bringing to light the dead stock; humbly and honestly ‘searching out the flaws in our makeup which cause our failure’—our lives have been unsuccessful because we are carrying too much old/dead stock that weighed us down. We do this BEFORE the deeper-cleaning grudge list.

When the Twelve and Twelve was published in 1952, the authors made no reference to a 3-column inventory during their discussion of the Fourth Step. What they did describe in great detail was the assets and liabilities checklist. On page 42 they state: *“. . . Nearly every serious emotional problem can be seen as a case of misdirected instinct. When that happens, our great natural ASSETS, the instincts, have turned into physical and mental LIABILITIES.”* Clear recognition of Assets (positive conditions) maintains emotional balance. The 12&12 infers that a flaws-only inquiry may cause ‘wallowing in a messy bog.’ *“Some persons wallowed, then drank. Some died.”*

Use a separate checklist sheet for each moral inventory:

1. Write the name of a person, relationship, event, or situation that is a big concern for you.

This could be something recent, something from drinking days, something or someone high on your priorities list, or situations in which you feel tempted to give up and give in.

[*examples:* obvious resentments about someone or a situation; slippery/risky places; rage (general or specific); feeling overwhelmed about ____; angry at parole officer; having spending money in your pocket; unhealthy living situation or relationship; worry about ____; no money to pay bills; lack of motivation; a specific time of day is tempting (i.e. the job’s closing time); loneliness; fear of ____; end of relationship with ____; physical illness or disability: ____; promiscuity; isolation; legal problem: ____].

NOTE: A deep inventory of abuse (in childhood or adulthood) is best done with a professional at a later time.

2. On each line, check the box between LIABILITIES and ASSETS at the level where you think your behavior and attitude has been. (If a term is not applicable, check neutral). For example, if you’re more resentful than forgiving, you would place a check mark toward that side. **DO NOT OVERANALYZE,** just take 15 minutes per sheet.

3. On the back, write any additional thoughts, reasons, or resentments that come up as you work through the list—use these resentments for your ‘grudge list’ (the 3-column inventory).

During or after your 5th-Step:

Working with your sponsor or spiritual advisor, use a new page to tabulate your defects and assets for your 6th and 7th Steps. [Consider covering big legal issues with a lawyer at a later time.]

This is also a good checklist for Step 10:

“...we continue to take personal inventory and set right any new mistakes as we go along. ...to grow in understanding and effectiveness, it should continue for a lifetime.” p. 84. In the evenings, check your day’s attitudes and behaviors.

Liabilities and Assets Checklist for a Moral Inventory

Write the name of a person, relationship, event, or situation from your past, or is a big concern for you now.

At work: I'm upset about how my supervisor treats me. He's pushy, critical and nuts.

LIABILITIES (to watch for)  (to strive for) ASSETS

Toward character defect	4	3	2	1	Neutral	1	2	3	4	Toward character asset
Resentment		X (I don't like him at all)								Forgiveness
Fear / Worry / Cowardice		X (afraid he might fire me)								Faith / Acceptance
Selfishness		X (he butts into my business)								Unselfishness
Dishonesty					X (this doesn't apply to me)					Honesty
Arrogance / False Pride		X (I'm hot stuff at my job!)								Humility / Simplicity
Possessiveness / Jealousy					X (this doesn't apply to me)					Trust / Count on
Envy / Coveting				X (I can do his job better)						Contentment
Insincerity / Phoniness					X (this doesn't apply to me)					Straightforward
Laziness / Passivity				X (I don't get paid enough)						Take action / Industrious
Intolerance / Perfectionism		X (I'm sick of him giving me crap)								Tolerance / Open-mindedness
Despondency / Hopelessness			X (it keeps getting worse)							Hope
Criticism		X (of course, because he's a pain in the ass)								Encouragement
Discourteous			X (he doesn't deserve my respect)							Cheerful
Pessimistic		X (he doesn't want to change and be nicer)								Optimistic
Indifference / Bitterness		X (I don't care about him or his life)								Compassion
Revengeful			X (I'd like to kick his ass)							Forgiving
Gluttony / Excess					X (this doesn't apply to me)					Moderation / Balance
Greed				X (I deserve better pay)						Generosity
Disrespect / Irreverence			X (why should I show him respect?)							Respect / Dignity
Conceit				X (I'm God's gift to this company)						Modesty
Inadequacy				(I do excellent work)		X				Capability
Submissive / Withdrawn						X (I say what I need to say)				Assertive
Aggressive / Domineering				X (I'm a nice guy)						Be patient / Cooperate
Unappreciative / Begrudging		X (Of course. They don't appreciate me)								Grateful / Obligated
Procrastination						X (I show up on time, usually)				Disciplined
Inconsistent						X (I hardly ever make mistakes)				Consistent
Critical/Fault finding/Gossip		X (Yeah, we have group gripe sessions. So what?)								Look for the good / discreet
Manipulative				X (It's fun to screw with his head)						Be direct / go; be uninvolved
Guilt, self-condemnation, Self-pity		X (maybe I've been a little hard on him)								Self-acceptance

but I'm tired of being picked on)

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Manipulative										Let go; be uninvolved
Guilt, self-condemnation, Self-pity										Self-acceptance