

A self-help manual for problem gamblers

CHOICES

Defeating Problem Gambling



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Iowa Department of Public Health

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CHOICES

A guide to understanding and changing
problem gambling behavior

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For most persons, gambling can be a way to relax and have fun. But for others it can lead to devastating personal and financial problems. There are a variety of reasons why gambling can become more than just a game for some. Fortunately, under the right conditions and with the right help, many people can change their gambling habits and regain control of their lives.

If its time to reconsider the role that gambling plays in your life, there is help available through a state-wide network of gambling treatment professionals. These persons have the training and expertise to help you figure out the role of gambling in your life and what steps to take next.

This workbook is intended to be used with the help of a gambling treatment counselor. It will provide insight about your gambling behavior and help start a conversation with your counselor. Research has found that persons who use this workbook with counseling have better chances for longstanding change.

The workbook is divided into five sections.

Section 1: Understand the extent and nature of your problem.

Section 2: Making a decision about your gambling.

Section 3: Reaching your goal.

Section 4: Maintaining your goal.

Section 5: Additional resources that are available to you.

OVERVIEW

What is Gambling?

Gambling involves risking something of value (usually money) on an activity or event in which the outcome is uncertain. The risk is undertaken in hopes of an immediate reward. Skill may be involved, which may reduce, but does not eliminate the uncertainty.

The most popular forms of gambling today include casino games such as slots, video and table games, lottery games including scratch, pull tab and lotto, as well as internet gambling, horse and dog racing, sports betting and bingo.

Who is a problem gambler?

A problem gambler is a person who spends time and money gambling in such a way that it is harmful to himself or herself. A severe problem gambler is known as a disordered or compulsive gambler.

The main symptom of problem gambling is a loss of control over gambling. Loss of control can be described in the following ways:

1. Gambling will escalate, as the person needs to take greater risks to maintain a certain level of excitement or to try to win back his or her money.
2. Some people cannot stop gambling when they are ahead. If they win money, they feel they can win more by betting again and again until their money has run out.
3. There are those people who say they will not gamble again and find themselves gambling again, no matter how hard they try not to gamble.

A person may be a problem gambler or have a gambling disorder, but have problems with only one form of gambling. For example, some problem gamblers may buy a lottery ticket each week and never have problems with that form of gambling, but they have substantial problems with sports betting. There are also “binge gamblers” who do not have urges or thinking about gambling between episodes. They may only bet one sport and show no interest in gambling the rest of the year. Or they may go to the casino several times a year and have no urges or desires at other times. These gamblers can still cause problems in their lives because of large betting losses created by just a few days of gambling.

What are some of the signs of problem gambling?

Common signs of problem gambling include:

- Gambling longer than you intended
- Betting “over your head” and then “chasing” losses
- Lying to family or others about how much you are gambling
- Missing work or family commitments because of gambling
- Being distracted from other aspects of your life by time spent thinking about gambling
- As gambling problems grow, feelings of guilt, shame and depression can increase.

What is the difference between a problem gambler, a social gambler and a professional gambler?

Social gamblers gamble for entertainment and typically do so with friends. They do not risk more than they can afford to lose. They accept losing as a “part of the game” and do not “chase” their losses. Their gambling does not interfere with their work or family life.

Problem gamblers exhibit many of the signs and behaviors described above. They continue to gamble despite mounting debt and other problems. Many problem gamblers gamble as a way to escape their problems whether or not they were initially caused by the gambling.

Gambling can take many forms, ranging from buying raffle or lottery tickets and playing bingo, to horse betting and playing video lottery terminals. If you feel that you have a problem with gambling, then this manual will help you to explore your gambling behavior and to develop ways to change or stop it completely. The use of self-help manuals has proven successful with other problems, such as alcohol and drug use. This manual will emphasize teaching skills for self-observation and self-control. If, after completing this manual, your problem persists or if you feel you require more assistance, a list of other available resources is provided (see Additional Resources).

This booklet is divided into five sections. The first will help you understand the extent and nature of your problem. The second helps you define your goal. The third helps you develop and implement plans for reaching your goal. The fourth section discusses maintaining your goal. The last section provides information about other resources.



PART 1 ASSESSMENT

Is there a problem?

About 93 percent of people gamble in any given year. Most of these people do not have any problem with their gambling; it is merely a form of entertainment. However about 5 percent of people do develop a problem. These people have a level of gambling that is causing harm to themselves and those around them. These problems can range from mild to severe. Anyone can have a problem with gambling.

The South Oaks Gambling Screen is a 20-item scale, which will help you to decide whether or not you have a problem with your gambling.

1. When you participate in gambling activities, do you go back another day to win back money you lost? (most of the time or every time) NO YES
2. Have you ever claimed to be winning money from your gambling activities when in fact you lost? NO YES
3. Do you ever spend more time or money gambling than you intended? NO YES
4. Have people ever criticized your gambling? NO YES
5. Have you ever felt guilty about the way you gamble or about what happens when you gamble? NO YES
6. Have you ever felt that you would like to stop gambling, but didn't think that you could? NO YES
7. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children or other important people in your life? NO YES
8. Have you ever argued with people you live with over how you handle money? (If "no," go to question 9.) If "yes," have these arguments ever centered on your gambling? NO YES
9. Have you ever missed time from work or school due to gambling? NO YES

10. Have you ever borrowed from someone and not paid them back as a result of your gambling? NO YES
11. Have you ever borrowed from household money to finance gambling? NO YES
12. Have you ever borrowed money from your spouse or partner to finance gambling? NO YES
13. Have you ever borrowed from other relatives or in-laws to finance gambling? NO YES
14. Have you received loans from banks, loan companies, or credit unions for gambling or to pay gambling debts? NO YES
15. Have you ever made cash withdrawals on credit cards such as Visa® or MasterCard® to get money to gamble or to pay gambling debts? (Not including ATM cards.) NO YES
16. Have you ever received loans from loan sharks to gamble or to pay gambling debts? NO YES
17. Have you ever cashed in stocks, bonds or other securities to finance gambling? NO YES
18. Have you sold personal or family property to gamble or pay gambling debts? NO YES
19. Have you ever borrowed money from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts? NO YES
20. Do you feel that you have ever had a problem betting money or gambling? NO YES

To calculate your score: count one point for each “yes” response.

0 = no problem

1 - 4 = mild to moderate problem

5 - 20 = significant problem

My score is: _____

Adapted from South Oaks Gambling Screen, 1992, South Oaks Foundation. Henry Lesieur and Sheila Blume.

Negative consequences of gambling

People make changes in their lives because negative consequences happen or because they fear negative consequences might happen.

Consider which consequences apply to you now or could apply to you in the future.

CONSEQUENCE	THIS APPLIES TO ME NOW	I WORRY THIS MAY APPLY IN THE FUTURE (if I continue gambling)
1. Job-related problems	<input type="checkbox"/>	<input type="checkbox"/>
2. Family or marital conflicts	<input type="checkbox"/>	<input type="checkbox"/>
3. Financial problems	<input type="checkbox"/>	<input type="checkbox"/>
4. Legal problems	<input type="checkbox"/>	<input type="checkbox"/>
5. Physical health	<input type="checkbox"/>	<input type="checkbox"/>
6. Self-disgust	<input type="checkbox"/>	<input type="checkbox"/>
7. Emotional health problem	<input type="checkbox"/>	<input type="checkbox"/>
8. Low self-esteem	<input type="checkbox"/>	<input type="checkbox"/>
9. Does not fit with my self-image	<input type="checkbox"/>	<input type="checkbox"/>
10. Thoughts of suicide	<input type="checkbox"/>	<input type="checkbox"/>
11. No time for other things	<input type="checkbox"/>	<input type="checkbox"/>
12. Other _____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>



**Understanding more about your gambling:
Increasing your self-awareness**

People who gamble regularly often operate on “automatic pilot.” They do not pay attention to the factors that are related to their desire to gamble. It is useful to pay attention to these factors to help you regain control over your gambling.

Think back to the last three times you gambled:

WHERE/SITUATION FEELINGS BEFORE THOUGHTS BEFORE AND DURING AMOUNT \$

EXAMPLE

Stopped at a casino while looking for a job.	Frustrated, discouraged, feeling broke.	If I made a big win then I wouldn't need a job. It would solve my problems.	\$60 lost
--	---	---	-----------

1. _____

2. _____

3. _____

Identifying your reasons for gambling

This checklist will help you to identify your reasons for gambling. Check off which ones apply to you.

REASONS FOR GAMBLING	NEVER	SOMETIMES	EVERY TIME
1. Feeling bored	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Feeling depressed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Feeling lonely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. For pleasure or entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. To escape from problems or forget troubles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Out of habit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. For excitement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Problems at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Problems at work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Feeling broke (worrying about debt)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. To get money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. To be social with people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. To avoid people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. To celebrate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. To chase after losses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



The financial costs of gambling

Problem gamblers often focus on the “wins” which feel good and ignore the “losses” which feel bad. Let’s examine the actual cost of your gambling over the past 30 days:

1. Fill in the dates for the past month and circle the last 30 days.
2. Identify any holidays and special events over the past month.
3. Record what days you gambled and what kind of gambling you participated in.
4. Record the amount of cash you started out with, how much you finished with, and any details of the session you can recall.
5. Consider if this is a typical month. Add up what your gambling typically costs per month.

EXAMPLE

	SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5	6
SEPTEMBER	7	8	9 Pay day - Casino - lost entire paycheck (lost \$500)	10	11	12 Lottery ticket spent \$2 (lost \$2)	13
	14	15 Birthday	16	17 Lottery ticket spent \$2 (lost \$2)	18	19	20
	21	22 Video lottery terminal (VLT) spent \$150, bar was closing, feeling lucky (won \$150)	23	24 Lottery ticket spent \$2 (lost \$2)	25	26	27 Birthday VLT started with \$100 took another \$100 (lost \$200)
	28 Scratch ticket bought \$3 (lost \$3)	29	30 Lottery ticket spent \$2 (lost \$2)				
	SUN	MON	TUES	WED	THURS	FRI	SAT
OCTOBER				1	2 Went drinking VLT spent gov't check (lost \$75)	3	4

Total losses (\$786)
 Total wins \$150
 My gambling cost me: \$636

Tracking your gambling costs:

1. Fill in the dates for the past month and circle the last 30 days.
2. Identify any holidays and special events over the past month.
3. Record what days you gambled and what kind of gambling you participated in.
4. Record the amount of cash you started out with, how much you finished with, and any details of the session you can recall.
5. Consider if this is a typical month. Add up what your gambling typically costs per month.

SUN	MON	TUES	WED	THURS	FRI	SAT
SUN	MON	TUES	WED	THURS	FRI	SAT

Total losses \$ _____

Total wins \$ _____

My gambling cost me: \$ _____

PART 2 MAKING YOUR DECISION

Benefits and costs of your gambling

We have been focusing on the negative consequences of your gambling. It is important to recognize some of the positives as well if you are going to be successful in your goal of changing. In the appropriate squares, write down the benefits and costs of your gambling. Next write down the benefits and costs of NOT gambling. Looking back at what you have identified in previous sections may help. This will give you a clearer picture of the factors involving your decision to change your gambling.

EXAMPLE:

BENEFITS OF NOT GAMBLING

- I would have more money to spend.
- I would feel better about myself.
- I would have more time for other activities and to spend with my family.
- I would feel a sense of accomplishment and pride.

BENEFITS OF GAMBLING

- I love the feeling of excitement after a big win.
- I can have money fast.
- I have fun when I gamble.
- It helps me escape from other problems or forget my troubles.

COSTS OF NOT GAMBLING

- I will have to face responsibility.
- I will have to somehow fill up my time.
- I will have to let go of the dream that I will somehow win it back.

COSTS OF GAMBLING

- It has caused me legal problems.
- It has negatively affected my relationships.
- I am heavily in debt.
- I am very depressed and anxious.



Benefits and costs of your gambling:

BENEFITS OF NOT GAMBLING

BENEFITS OF GAMBLING

COSTS OF NOT GAMBLING

COSTS OF GAMBLING

Re-read each of the points you have made and correct any that may not be completely true. Add anything you missed. Which square has the most points? Which factors are most important?

Quitting or cutting back

There are three options once you have made the decision to make a change.

1. Deciding to quit for good

Many people find not engaging in any form of gambling is the safest option of all for them.

2. Quitting a specific type (or types) of gambling

Some people quit the types of gambling that have caused them difficulty but continue to play other types (e.g., quit playing VLTs and bingo but continue to buy raffle tickets).

This choice requires continuous work. You must always watch to see if a problem is developing with another type of gambling. This tends to be a tougher choice than quitting entirely. (For example, if you cut out slot machines because they have caused you the most difficulty, but start to play the lottery more to try to win back money, this is a sign that it's best to stop playing the lottery as well.)

If this is your choice, then decide what you are eliminating and what types of gambling you can continue.

3. Cutting back

Some people plan to continue to play their problem type of gambling but limit their involvement to non-problem levels. This is usually the toughest choice. Many people attempt to do this but find that it is too difficult to be always struggling within their limits. We strongly recommend that you quit for two to three weeks before making your final decision. During this two to three week period of not gambling, you will discover how you cope on your own with urges or temptations to gamble.

Before you start, ask yourself the following questions:

1. Can I financially afford to gamble at all right now? For example, do I owe money? YES NO
2. In the past, was I able to control my gambling and how much I spent on it? YES NO

3. Will my family support my continued gambling and not be harmed by it, even if my gambling is limited? YES NO
4. Can I gamble without wanting to win back money that I have already lost? YES NO

If you answered “no” to any of the above questions then trying to cut down may not be the best choice or an easy goal to achieve. The reason for this suggestion is that your continued gambling, even if it is much less than it was, will likely worsen your financial situation, upset people around you, and be difficult to achieve if it has been hard to control your gambling in the past. More importantly, if your motivation to gamble at all includes the idea of winning back money you have lost, then you are at risk of making your problem worse.

If you decide to cut back your gambling it is important to consider the following guidelines:

- Develop ways to avoid “chasing your losses” (that is, trying to win back what you have lost)
- Limit the time you will spend gambling
- Keep a daily diary to record your gambling (use a notebook to record the amount of time gambling, number of occasions, wins and losses, etc.)



Part 3 REACHING YOUR GOAL

Your gambling goal:

Choose ONE of the following options as your goal and sign your name. This will act as a personal contract to yourself that will help you remain committed to your goal.

1. Quitting for good Sign _____

2. Quitting a specific type (or types) of gambling

Types of gambling allowed:

Types of gambling NOT allowed:

Sign _____

3. Cutting back

Complete this section after you have stopped for two or three weeks and have completed Section C, "Reaching Your Goal."

The number of days a week I can gamble _____

The maximum amount of time per session _____

The maximum amount of \$ per session _____

The maximum amount of \$ per week _____

Sign _____

Reaching your goal

People who successfully overcome their gambling problem develop a variety of ways of coping. Many of these coping strategies you will do automatically. Others will take effort and practice to learn.

Changing your thinking: Understanding the role that irrational thoughts play

Most gamblers know at some level that they will never win back all the money they have lost, yet they continue to “chase their losses.” They continue to gamble to try to recover what they’ve lost. In other words, they rationally know the truth but when they get into the situation, their thoughts and ideas become irrational.

People naturally “talk to themselves” constantly. This “self-talk” can be positive and supportive or it can be negative, irrational and self-defeating. Talking to yourself in a positive way in order to overcome the urge to gamble or to interrupt the habit of gambling can be very effective. Self-talk can be the most immediate way to stop the urge and it helps make your gambling less automatic.

Check off which irrational statements you have made either when you are gambling or between gambling sessions.

- Gambling is an easy way to earn money.
- Gambling is healthy recreation.
- My gambling is under control.
- I can win it back.
- I’m smart; I have a system to beat the odds.
- Someday I’ll score a really big win.
- Gambling will be the solution to my problems.
- Gambling makes me feel better.
- I will pay it back.
- Stealing to gamble isn’t really stealing.
- The more money I have to gamble with, the better my chances of winning.
- I’m a lucky person.

- I can't stop.
- I can stop anytime.
- Sometimes I think I am really two personalities.
- I can't afford to pay for treatment or take time off work to get help.
- I have to make as much money as I can, as quickly as I can.
- I always win.
- Even if I only have a few bucks, I'm better off taking a chance.
- This is the last time I will gamble.

Take a moment to close your eyes and imagine you are gambling or about to start gambling. Are there other thoughts that go through your mind?

Others:



Irrational and rational thinking

Identifying which of these thoughts apply to you will increase your awareness of the irrational nature of these thoughts. List two things that are irrational about each of the thoughts. Then go back and write a rational thought to replace it. Write down anything else you think you could do when faced with these thoughts. With practice, you can challenge these thoughts right away when you are actually in the situation.

EXAMPLE:

IRRATIONAL THOUGHT:

Gambling is an easy way to earn money

WHAT SPECIFICALLY IS IRRATIONAL ABOUT IT?

- a) I lose money much more than I win; therefore, in the long run I am not really earning money. Very rarely can I come away from gambling ahead.
- b) It's really not that "easy" since it causes me a great deal of time, stress and anxiety.

RATIONAL THOUGHT TO REPLACE IT:

Gambling is actually an easy way to lose money. Only very rarely is it a way to "earn" money.

1) IRRATIONAL THOUGHT:

What specifically is irrational about it?

a) _____

b) _____

Rational thought to replace it:

2) IRRATIONAL THOUGHT:

What specifically is irrational about it?

a) _____

b) _____

Rational thought to replace it:

3) IRRATIONAL THOUGHT:

What specifically is irrational about it?

a) _____

b) _____

Rational thought to replace it:

The concept of randomness

The concept of randomness is often misunderstood. A common belief is that if we play long enough we will win. We “know” that the outcome we are waiting for will happen if we hold on long enough. We may have this belief because we don’t understand that separate events in many gambling situations have absolutely no relationship with each other.

For example, if you flip a coin once, your chance of getting heads is 50 percent and your chance of getting tails is 50 percent – there are two alternatives and they are equally likely. The second time you flip, the chances are the same, 50-50. The result of each individual toss has absolutely no relationship to any other toss. The coin does not have a memory.

VLTs and slot players often continue playing even if they are consistently losing because they feel it is their turn to win. Or they feel that the specific machine is due to pay out. The fact is that each spin is a separate event and is not affected by what has happened before. A machine that has recently paid out is just as likely to pay out as one that has not.

Similarly, in roulette, each number has $1/38$ chance of winning on a particular spin. If you observe play for a period of time and notice that a particular number (say 23) has not come up for a long time, it may seem logical to think it must come up soon. Each spin of the wheel is a separate event. Number 23 has $1/38$ chance of winning on any spin. The roulette wheel does not have a memory.

Gambling capitalizes on this common mistaken belief. We easily believe that our number is due to come up because it hasn’t happened for a while.



In what situations does this mistaken belief cause you to keep gambling?

EXAMPLE:

- When I have a near miss (3 cherries instead of 4), I keep playing because I feel I am really “close” to a win.
- After a string of losses, I keep playing since I feel I am due for a win.
- After a string of wins, I tend to bet more money since I feel like I am getting “good” at the game.



Dealing with urges

Problem gamblers who decide to stop or to control their gambling must learn to cope with urges and temptations. Urges are usually the strongest during the first few weeks after quitting.

It is important to develop new ways of coping when this happens, but first it is necessary to evaluate your existing coping skills. This will help you identify factors that cause you to gamble and will increase your awareness about situations where you may be at risk.

There are two types of effective coping:

1) By thinking:

Using self-talk to fight the urge to gamble. In research, almost all the people interviewed who had successfully overcome a gambling problem said that they used “thinking” strategies such as remembering past gambling problems and thinking about how well they were doing to accomplish their goal.

2) By acting:

Doing things that will help you stay away from your gambling. Over half the people interviewed who had successfully overcome a gambling problem reported that they made a change in their leisure and recreational activities. Almost half made a change in their social life.

Recording your urges and coping strategies can increase your understanding of the role that gambling plays in your life, and it can help you to identify the approaches that are most effective for avoiding gambling.



Record examples of when you have already effectively coped with an urge to gamble:

EXAMPLE:

Where were you and with whom?

I was driving alone after a fight with my partner.

Describe how you were feeling?

I was feeling angry, upset and bored.

What did you say to yourself?

I told myself that if I went gambling (and lost) I would just end up feeling worse. I also told myself that there were plenty of other things I could do to calm down.

What did you do instead?

I drove to a friend's house to talk things over and watch TV.

Did your coping work?

Yes, my coping worked.

How you coped with urges:

EXAMPLE 1:

Where were you and with whom?

Describe how you were feeling:

What did you say to yourself?

What did you do instead?

Did your coping work?

EXAMPLE 2:

Where were you and with whom?

Describe how you were feeling:

What did you say to yourself?

What did you do instead?

Did your coping work?

EXAMPLE 3:

Where were you and with whom?

Describe how you were feeling:

What did you say to yourself?

Did your coping work?

MAKE A SUMMARY OF YOUR BEST WAYS OF COPING

Staying away from gambling

People who have gambling problems often find that many of their social contacts and activities involve gambling. Changing these factors can be difficult. It is important to participate in activities other than gambling to “fill the gap.” Gambling cannot continue to be part of your social or relaxing activities. At least some of your friends must be non-gamblers.

Make a list of other activities or hobbies that you enjoy that can fill your time. These can be activities that you used to enjoy but have given up, or new activities that you have always wanted to learn or try.

Limiting your access to money

Most people find that if they have cash in their pocket they are more likely to go gamble. Many people who successfully stop gambling say that getting their cash flow under control is critical.

Strategies to control your access to money

Some of these measures are more extreme and difficult to agree to. You may want to try them right away, or you may choose the less extreme ones first. If the less extreme measures do not work, you can always add the more extreme measures to your strategy.

- Cancel your credit cards or give them to a family member for safekeeping.
- Cancel your bank card.
- Make sure checks are automatically deposited in your bank account.
- Have your wages collected by spouse or partner.
- Create long-term savings bonds (that can't be touched).
- Keep a record of all money spent and earned (budgeting).
- Take out only the cash needed for the day's expenses.
- Limit the amount of money you can withdraw in a week (by making arrangements with your bank).
- Tell family and friends NOT to lend you money.
- Seek financial counseling if necessary to be able to deal with debts. Do NOT seek a bailout from family or friends. Tackle your financial difficulties head-on.
- Avoid jobs where you must handle cash.
- Leave your cash at home when you go out.
- Plan for situations where you receive money unexpectedly, such as a gift or lump sum of cash.
- Arrange for a co-signer on all checks that you write.
- Set up your bank account so that you must have two signatures to withdraw cash.
- Give your monthly bill money to a family member or friend to handle for safekeeping until it is needed.

People who are best able to prevent a relapse accept and know how to protect themselves from having access to money. They have a budget in place and seek credit counseling if necessary. They understand their personal money management style and how it affects their lifestyle. Finally, they understand how much gambling costs them.

Facing large debts

You have made a serious commitment to solving your gambling problem, but you may be facing a situation in which you must pay back a substantial gambling debt. This may take years of financial discipline. It may even be impossible if your income is very low. You may find yourself becoming demoralized or depressed as you try to gain control over your gambling. This may make you feel too anxious to continue to work on your recovery from problem gambling.

You may need support. If you don't seek support there could be risks. You may turn to crime to repay the debt, rely on people who charge very high interest rates, or turn to gambling as a way to "fix" the problem. Any of these options would only make your financial situation worse.

Unsolved financial problems can negatively affect you and your family's emotional health. Those effects may be worse if your family does not know the full extent of the problem.

Consider seeking out a credit or financial counselor to discuss ways to cope with and manage gambling-related debts. Look for the listing of supports and services at the end of this booklet. Then you can focus on your own recovery from problem gambling.

Telling others of your plan

It is very helpful to tell those around you about your goal to stop gambling. Gaining support will help you share the burden. Make a list of people who you will tell (or have already told) about your plan and who will support you:

PART 4 MAINTAINING YOUR GOAL

Planning ahead

Go back and review the reasons why you gamble that you identified on page 11. For each one, ask yourself if you have developed a strategy to deal with it. Identify any resources you may have (or need) to help you. Then rate your confidence (from 0-10) that you will resist gambling for this reason. If any of the ratings are less than 10, review the Reaching your Goal section to identify additional or alternative strategies to increase your confidence.

REASON	STRATEGY	RATING OF CONFIDENCE
EXAMPLE:		
Boredom	I will choose a hobby or an activity from my list to engage in when I feel bored.	10

Slipping and relapse

You need to expect that problems will come back from time to time. If you do slip, remember that you haven't failed and remind yourself of past achievements. You can often predict when problem gambling will reappear. You are more likely to lose control when you have bad times in other parts of your life. You can learn from your slips by recognizing your triggers and risky situations. Look at what happened and see if you can spot ways of stopping it next time. Re-read this manual and add your additional ideas. Learn from your mistakes, see what works, and brainstorm what could work in the future.

**DESCRIPTION OF INCIDENT
(TRIGGERS)**

**WHAT YOU CAN DO TO PREVENT IT
FROM HAPPENING AGAIN**

EXAMPLE

- Went for lunch with co-workers after a bad morning at work.
- Felt frustrated and irritable.
- Spotted a VLT in the lounge.

- Use self-talk.
- Bring only enough money for lunch.
- Phone a friend to help me resist the urge.

Making amends

It is probable that your gambling has negatively affected those around you. It is important to make amends to the people you have somehow wronged (e.g., hurt, neglected or cheated). This will help you to repair the damage of your past and move forward to a more positive future. You can make amends for things you did or failed to do by doing something to make up for past wrongs. Making amends is much more effective if others can already see that your gambling has stopped (or decreased). Do not rush into making amends!

Make a list of what you did or failed to do for each person and think of what you can do to make amends to each person:

NAME	WHAT I DID OR FAILED TO DO	STATEMENT OF AMENDS
Roommate	Stole cash from her purse repeatedly.	I will confess and try to pay it back.
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Although it is important to take responsibility for past wrongs, it is just as important to forgive yourself.

Dealing with other life problems

The onset of problem gambling may or may not be related to other life problems such as emotional, relationship or social problems. Many gamblers report other addictive problems such as the abuse of alcohol or other drugs. Certainly these kinds of problems, whether related to gambling or not, can make it difficult to overcome a serious problem. Problem gamblers may realize in recovery that their gambling was hiding or overshadowing other problems. Now that recovery is underway, you may be willing to take a closer look at these problems and work on them.

List any problems in other life areas that you need to tackle:

Remember, change is a complex process, but by completing this manual, you have taken an important step in accepting responsibility for your gambling problem. Congratulations, and be sure to give yourself credit for each of your accomplishments along the way.

PART 5 - ADDITIONAL RESOURCES:

If you feel you need more help or support, or if you have tried the techniques in this booklet and haven't been successful, then other resources are available. Many of these resources will be available in your area. Speak with your counselor about what options are available.

Need more help?

Call **1-800-BETS OFF** or visit yourlifeiowa.org/gambling.

Problem Gambling Services for Iowans

Persons with gambling problems, family members and concerned others can receive help state-wide through a network of agencies. These agencies provide individual, group, financial and family counseling to address problem gambling.

Find out more information about these services by calling **1-800-BETS OFF** or by visiting yourlifeiowa.org/gambling.

Other Resources:

- **National Council on Problem Gambling (NCPG)**
www.ncpgambling.org/
- **Gambler's Anonymous** www.gamblersanonymous.org
- Berman, Linda, M.S.W. and Mary-Ellen Siegel, M.S.W. *Behind the 8-Ball: A Guide for Families of Gamblers*. iUniverse, Inc., San Jose, 1998.
- Lee, Bill. *Born to Lose: Memoirs of a Compulsive Gambler*. Hazelden. Hazelden Foundation, Center City, 2005.
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Becoming a Winner: Defeating Problem Gambling

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Freedom from Problem Gambling Self-help Workbook

UCLA Gambling Studies Program
Office of Problem Gambling
California Department of Alcohol and Drug Programs
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The South Oaks Gambling Screen exercise was adapted from Henry Lesieur and Sheila Blume, South Oaks Gambling Screen South Oaks Foundation, 1992.



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The Iowa Gambling Treatment Program (within the Iowa Department of Public Health) works to reduce the harm caused by problem gambling by funding a range of problem gambling prevention and treatment services for Iowans.

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