



*If gambling is affecting your life and you are thinking about change, you've already taken the first step. This guide will help you understand gambling, figure out if you need to change, and decide how to deal with the actual process of change. If you're at all concerned about your gambling, this guide is for you.*

### *Your First Step to Change*

Should you decide to change, this guide can help you begin your journey. You can use the guide in the way you feel most comfortable. Complete it all at once, a little at a time, or keep it as a reference that you can read whenever you want. The guide is divided into the following three sections:

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Section 1: *Facts About Gambling*, will explain how gambling works and how it can become a problem for some people.

Section 2: *Understanding Your Gambling*, will help you think about how you gamble and your reasons for gambling.

Section 3: *Thinking About Change*, will lead you through the process of change.

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*The first step of your journey is to figure out if you need or want to change.  
Try to answer the following questions:*

1. Have you often gambled longer than you had planned? Yes\_\_\_ No\_\_\_
2. Have you often gambled until your last dollar was gone? Yes\_\_\_ No\_\_\_
3. Have thoughts of gambling caused you to lose sleep? Yes\_\_\_ No\_\_\_
4. Have you used your income or savings to gamble while letting bills go unpaid? Yes\_\_\_ No\_\_\_
5. Have you made repeated, unsuccessful attempts to stop gambling? Yes\_\_\_ No\_\_\_
6. Have you broken the law or considered breaking the law to pay for your gambling? Yes\_\_\_ No\_\_\_
7. Have you borrowed money to pay for your gambling? Yes\_\_\_ No\_\_\_
8. Have you felt depressed or suicidal because of your gambling losses? Yes\_\_\_ No\_\_\_
9. Have you been remorseful after gambling? Yes\_\_\_ No\_\_\_
10. Have you ever gambled to get money to meet your financial obligations? Yes\_\_\_ No\_\_\_

If you answered "yes" to any of these questions, then you may want to consider making a change. The following sections of this guide can help. Section 1 will explain some interesting things about gambling you might not know.

## Section 1: *Facts About Gambling*

### *Understanding Gambling*

Gambling is simply putting something at stake on the outcome of an event before it happens. People usually gamble because they hope to gain something of larger value. Gambling includes everything from buying a lottery or a scratch ticket to playing Bingo to betting on the outcome of a sports event.

### *“What is problem gambling?”*

Problem gambling is gambling to the extent that it causes emotional, family, legal, financial or other problems for the gambler and the people around the gambler. Problem gambling can get worse over time, and gambling problems can range from mild to severe.

### **LUCK**

People who have a problem with gambling often believe that things like “luck” can affect their chances to win. For example, some people who play slot machines believe that playing one specific machine for a long time, or that wearing their lucky shirt, can favorably affect their chance of winning. These things have no effect on chance. Chance is chance.

### **STREAKS**

Every time you flip a coin your chance of getting heads is 50% and your chance of getting tails is 50%. This means that if you flip the coin 10 times and it comes up heads all 10 times, the chance of getting heads or tails on the 11th flip is exactly the same: 50-50. The outcome of each coin toss does not affect the next. The coin does not have a memory. Although many people think that losing streaks are more likely to be followed by wins, you are never “due” to win.

### *“What are some signs of problem gambling?”*

When people have a problem with gambling, many times they feel like they need to bet more money more frequently, feel irritated when they try to stop, and think that they can “chase” their losses to recover money. This can lead to more gambling, despite financial loss and the trust of friends and loved ones. In general, people with gambling problems usually spend a large portion of their income on gambling.

*“Do a lot of people have problems with gambling?”*

If gambling is becoming a problem for you, you are not alone. Research shows that 1.1% of the adult population in the U.S. and Canada has had severe problems with gambling in the past year. Also, another 2.2% of that same population has had at least some problems with gambling in the past year. Based on a recent U.S. Census, in total these estimates represent 7 million people in the U.S. alone.

*“What if it’s my turn to win?”*

Sometimes people who gamble tend to think that eventually it will be their turn to win, but it’s probably not. Here’s why: gambling is based on chance, probability, and randomness. If you have a 50-50 chance at winning a game, it doesn’t matter how many times you have won or lost in the past. The next time you play, your chances of winning are still 50-50.

*“Are certain games more likely to lead to gambling problems?”*

All gambling is risky to some degree. Games that have a quick turnaround, such as video lottery, slot machines, and scratch tickets, are typically more risky. However, gambling problems can develop by playing any type of game.

**SYSTEMS AND STRATEGIES**

Many problem gamblers believe either that they have found a way to “outsmart” the system or that they have an ability to beat the odds. Even if you were able to handicap a race or count cards, there are still many factors that could change the outcome of an event. As a result, it is not likely that you have turned the odds in your favor or even affected them in any substantial way. Gambling is gambling—the outcome is always unknown, and there is no way for a gambler to affect the odds of the game.

## Section 2: *Understanding Your Gambling*

Understanding how gambling works and the dangers that are associated with gambling is an important step in your journey. This part of the guide will help you to understand your gambling patterns. Complete the questions below to see if you should examine your gambling patterns more closely:

1. Have you ever tried to cut down on your gambling? Yes\_\_\_ No\_\_\_
2. Are others annoyed by your gambling? Yes\_\_\_ No\_\_\_
3. Do you ever gamble alone? Yes\_\_\_ No\_\_\_
4. Do you ever feel guilty about your gambling? Yes\_\_\_ No\_\_\_
5. Do you ever gamble to feel better? Yes\_\_\_ No\_\_\_

If you answered "yes" to one or more questions, then you may want to consider looking at your gambling more closely. Many people are not aware of all the ways that gambling can affect their lives. The exercise on the following page will help you to identify difficulties you may be facing. Answering these questions can alert you to problems that you might not have thought about before.

1. Have you spent a great deal of your time during the past 12 months thinking of ways to get money for gambling? Yes\_\_\_\_ No\_\_\_\_
2. During the past 12 months, have you placed bigger and bigger bets to experience excitement? Yes\_\_\_\_ No\_\_\_\_
3. Did you find during the past 12 months that smaller bets are less exciting to you than before? Yes\_\_\_\_ No\_\_\_\_
4. Has stopping gambling or cutting down how much you gambled made you feel restless or irritable during the past 12 months? Yes\_\_\_\_ No\_\_\_\_
5. Have you gambled during the past 12 months to make the uncomfortable feelings that come from stopping or reducing gambling go away? Yes\_\_\_\_ No\_\_\_\_
6. Have you gambled to forget about stress during the past 12 months? Yes\_\_\_\_ No\_\_\_\_
7. After losing money gambling, have you gambled to try to win back your lost money? Yes\_\_\_\_ No\_\_\_\_
8. Have you lied to family members or others about how much you gambled during the past 12 months? Yes\_\_\_\_ No\_\_\_\_
9. Have you done anything illegal during the past 12 months to get money to gamble? Yes\_\_\_\_ No\_\_\_\_
10. During the past 12 months, have you lost or almost lost a significant relationship, job, educational or career opportunity because of your gambling? Yes\_\_\_\_ No\_\_\_\_
11. Have you relied on others (e.g. family, friends, or work) to provide you with money to cover your gambling debts? Yes\_\_\_\_ No\_\_\_\_
12. During the past 12 months have you tried to quit or limit your gambling, but couldn't? Yes\_\_\_\_ No\_\_\_\_

These questions point out different problems you might have had because of gambling. Each question identifies a very serious problem. If you answered “yes” to one or more of these questions, you might want to think about reducing or stopping gambling.

### *Money Problems*

Another way to understand your gambling is to consider the financial impact it has on you. Many problem gamblers experience various kinds of money problems. For example, some problem gamblers are always short of cash despite adequate income, and others will borrow, pawn, or even steal to get some quick cash to gamble. Answer the following questions to see if you have found yourself in some of the same money situations as problem gamblers:

1. Have you ever been denied credit? Yes\_\_\_ No\_\_\_
2. Have you ever taken money out of savings, investments, or retirement accounts to gamble? Yes\_\_\_ No\_\_\_
3. Do you find yourself frequently bothered by bill collectors? Yes\_\_\_ No\_\_\_
4. Have you ever used grocery money or other money for necessities to gamble? Yes\_\_\_ No\_\_\_
5. Have you ever delayed paying household bills in order to get more money for gambling? Yes\_\_\_ No\_\_\_
6. Have you ever taken cash advances from credit cards to use for gambling? Yes\_\_\_ No\_\_\_

If you answered “yes” to any of these questions, it may be a sign that your gambling has affected your financial situation. Money problems, such as these, are usually symptoms, not the causes, of problem gambling. At this point you still may not know if you want to change. What’s important is that you have a better understanding of your gambling. The next section of this guide will help you to think about the reasons you gamble and how to change, should you decide a change is right for you.

### Section 3: *Thinking About Change*

*“Do I really want to change?”*

Before you make a decision, it’s good to think about the costs and benefits of each choice. Filling in the boxes below will help you see the costs and benefits of your gambling:

*Here’s an example:*

<p><b>Benefits of Not Gambling</b></p> <ul style="list-style-type: none"> <li>• I would have more money to spend on other things.</li> <li>• I would have more time to spend with people I care about.</li> </ul>	<p><b>Benefits of Gambling</b></p> <ul style="list-style-type: none"> <li>• I have fun when I gamble.</li> <li>• I love the feeling of excitement when I gamble.</li> </ul>
<p><b>Costs of Not Gambling</b></p> <ul style="list-style-type: none"> <li>• I will have to face responsibility.</li> <li>• I will have to somehow fill up my time.</li> </ul>	<p><b>Costs of Gambling</b></p> <ul style="list-style-type: none"> <li>• I am heavily in debt.</li> <li>• I am depressed and anxious.</li> </ul>

*Now you try by filling in your own answers.*

<p><b>Benefits of Not Gambling</b></p>	<p><b>Benefits of Gambling</b></p>
<p><b>Costs of Not Gambling</b></p>	<p><b>Costs of Gambling</b></p>

Which box has the most answers? \_\_\_\_\_

What does this mean to you? \_\_\_\_\_

\_\_\_\_\_

Do the benefits of continuing to gamble outweigh the costs? \_\_\_\_\_

If you think the costs of continuing to gamble are greater than the benefits, you may want to consider changing your gambling behavior. This is your decision.

## Deciding on Goals

The next step in the process of change is deciding on your goals. For example:

- When do you want to change?
- Do you want to stop gambling or just gamble less than you do now?

Remember that change is a process and it will take time. The first three months are usually the most difficult. The period after that will be hard too, but not quite like when you began to change. Although getting through this process may seem very difficult, the experience of many people shows that you can change your gambling patterns.

## SOMETHING TO THINK ABOUT

Some people simply cut down on gambling, while others try to stop completely. Research suggests that cutting down on gambling can be a goal. However, a lot of people find that just cutting back on gambling is a difficult goal to keep because it can easily lead back to problem gambling. If reducing your gambling is too hard for you, you may choose to stop gambling completely. Obviously, neither option will be easy, but just reducing your gambling might be more risky.

To change these patterns, you must first make a decision. Think about what changes you would like to make. For example, you may decide that you want to completely stop gambling in the next year, or that you want to limit your gambling activity over the next six months.

### Which of the following options would you choose?

Check the box that applies:

Stop Completely

Limit Gambling

Now write down some details about how you will accomplish the goal you just chose. For example, when are you planning to start? What specific things will you begin to do differently?

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This is your goal for change. Sign your name as a promise to yourself:

Signature \_\_\_\_\_ Date: \_\_\_\_\_

*“What can I do to handle an urge to gamble?”*

Urges are normal for a person who is reducing the amount that they gamble. Urges are often very difficult to deal with, but with practice you will be able to let these feelings pass without giving in to them. You might notice that after stopping or cutting back your gambling you get more urges to gamble than you did before. This is normal. What’s important is that you recognize that these urges are temporary and they will pass.

Here are a few suggestions. Focus on doing other things. Replace the things in your life that you associate with gambling with other activities that will help to keep your mind off gambling. Find new enjoyable ways to spend your time. Most importantly, think about the things that you liked to do before gambling became a part of your life.

If you do feel an urge to gamble, it is important to acknowledge the urge—do not ignore it. Think, “I am having an urge to gamble right now. But I know it will pass and I don’t have to act on it.” When this happens, do something from your list of activities as soon as possible.

Make a list of those things you enjoyed before gambling became a part of your life.

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Get involved with these old activities again; you might have forgotten just how much you enjoyed doing them. Keep this list with you at all times so that you can refer to it should you get an urge to gamble.

If your urge is so great that you cannot focus on your new way of thinking or an activity on your list, say, “Okay, maybe I’ll gamble in 10 minutes.” Then wait 10 minutes. If the urge is still there, keep telling yourself to just wait 10 minutes. Find other things to do from the list you made for each 10-minute interval. The urge to gamble *will* pass with time.

Now, call or visit a friend or family member that you can trust. Talk about your urges to gamble and how you are dealing with these feelings. Friends and family who support your decision to change will play a big role in helping you achieve your goals. Some people in your life, however, might not want you to change, and these people could potentially encourage you to gamble. If you know someone who may do this, avoid contacting that person—especially when you are experiencing an urge to gamble.

*“What if I gamble and I really don’t want to?”*

If you find that you gamble even though you are trying to quit, you are not alone. Many people find that it takes several attempts to quit or cut down on gambling. Stopping or reducing gambling is a very difficult thing to do and you may not be able to do it the first time you try. Remember, however, that a lot of people don’t even get this far. By asking for information and thinking about change, you have already begun your journey to a safer, happier, and healthier life.

If you do gamble and you don’t want to, that does not mean that you will never be able to stop. Keep trying, keep talking to people you trust, and keep asking for help. Going back to gambling doesn’t make your goals any less valuable or possible.

**It might also help to try some of the following:**

- Attend self-help meetings such as Gamblers Anonymous (see Website listing).
- Avoid going in or near places where gambling is available.
- Spend less time with people who gamble to avoid being pressured into gambling.
- Carry only the minimum amount of money that you need for the day.
- Have your paycheck direct-deposited, if possible.
- Destroy your credit, debit, and ATM cards.

Hopefully this guide has helped you think about change. It is a starting point, as well as a roadmap for the process of change. Thinking about change is not always easy. Should you decide a change is right for you, you will encounter many obstacles along the way. Expect them and be prepared. Your journey may be difficult at times, but it will be well worth it.

## ADDITIONAL RESOURCES

Reading this guide may have helped you to notice new things about yourself. Some of these things can be hard to deal with. Some may even be life problems that don't have anything to do with gambling. If you think that you have some other types of problems (or even some gambling problems that you need more help with), you should consider getting additional support or treatment. Some of the resources in back of the guide will help you, should you decide to seek additional information or counseling.

### *Problem Gambling Related Website Information*

This list of Websites has been compiled to help you better understand the issue of problem gambling. Some of these sites refer to research on problem gambling, some refer to self-help groups, and others are sites of organizations that focus on raising the awareness and education level of the general public around problem gambling.

Bettors Anonymous - [www.bettorsanonymous.org](http://www.bettorsanonymous.org)

Council on Compulsive Gambling of Pennsylvania- [www.pacouncil.com](http://www.pacouncil.com) or call 1-800-848-1880

Debtors Anonymous - [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Division on Addictions, Cambridge Health Alliance, a teaching affiliate of Harvard Medical School – [www.divisiononaddictions.org](http://www.divisiononaddictions.org)

Gam-Anon - [www.gam-anon.org](http://www.gam-anon.org)

Gamblers Anonymous - [www.gamblersanonymous.org](http://www.gamblersanonymous.org)

Institute for Research on Pathological Gambling and Related Disorders – [www.divisiononaddictions.org/institute](http://www.divisiononaddictions.org/institute)

Massachusetts Council on Compulsive Gambling- [www.masscompulsivegambling.org](http://www.masscompulsivegambling.org)

National Center for Responsible Gaming – [www.ncrg.org](http://www.ncrg.org)

National Council on Problem Gambling – [www.ncpgambling.org](http://www.ncpgambling.org)

PA Department of Health/Bureau of Drug and Alcohol Programs – [www.dsf.health.state.pa.us](http://www.dsf.health.state.pa.us)

Pennsylvania Gaming Control Board/Office of Compulsive and Problem Gambling- [www.pgcb.state.pa.us/?p=66](http://www.pgcb.state.pa.us/?p=66)

Responsible Gambling Council - [www.responsiblegambling.org](http://www.responsiblegambling.org)

The WAGER- [www.basionline.org/the\\_wager/index.html](http://www.basionline.org/the_wager/index.html)

## Additional Reading

If you would like to read more about problem gambling, you might find the following resources useful and interesting:

Berman, L., & Siegel, M. E. (1998). Behind the 8-ball: A guide for families and gamblers. New York: Kaleidoscope Software, Inc.

Blaszczynski, A. (1998). Overcoming compulsive gambling: A self-help guide using cognitive behavioral techniques. London: Robinson Publishing Ltd.

Chin, J. (2000). A way to quit gambling for problem gamblers. Lincoln, NE: Writers Showcase.

Custer, R. L., & Milt, H. (1985). When luck runs out: Help for compulsive gamblers and their families. New York: Warner Books.

Dostoevsky, F. (1981). The gambler. New York: W. W. Norton & Co.

Federman, E. J., Drebing, C. E., & Krebs, C. (2000). Don't leave it to chance. Oakland, CA: New Harbinger Publications, Inc.

Heineman, M. (1992). Losing your shirt. Minneapolis, MN: Comp Care Publishers.

Horvath, T. A. (1998). Sex, drugs, gambling, & chocolate: A workbook for overcoming addictions. San Louis Obispo, CA: Impact Publishers, Inc.

Humphrey, H. (2000). This must be hell: A look at pathological gambling. New York: Writers Club Press.

Lesieur, H. R. (1984). The chase: The career of the compulsive gambler. Cambridge, MA: Schenkman Publishing.

Moody, G. (1990). Quit compulsive gambling: The action plan for gamblers and their families. Wellingborough, England: Thorsons Publishers.

National Endowment for Financial Education. (2000). Personal financial strategies for the loved ones of problem gamblers. Denver, CO: Author. (This booklet can be ordered through the National Council on Problem Gambling at 1-202-547-9204.)

Prochaska, J. O., Norcross, J. C., & DiClemente, C. C. (1994). Changing for good: A revolutionary six-stage program for overcoming bad habits and moving your life positively forward. New York: Avon.

Svensden, R., & Griffin, T. (1998). Gambling: Choices and guidelines. (booklet). Anoka, MN: Minnesota Institute of Public Health. (This booklet can be ordered through The Gambling Problem Resource Center at the Minnesota Institute of Public Health at 1-800-782-1878.)

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### *Additional resources used for this project included:*

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Ewing, J. A. (1984). Detecting alcoholism: The CAGE questionnaire. Journal of the American Medical Association, *252*(14), 1905-1907.

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Hodgins, D. C., & Makarchuk, K. (1998). Becoming a winner: Defeating problem gambling. Calgary, Alberta, Canada: University of Calgary Press.

Marlatt, G. A., & Gordon, J. (Eds.). (1985). Relapse prevention. New York: Guilford.

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