

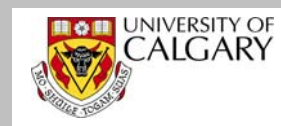
# Learn to Manage Your Gambling

## *Gambling Evaluation and Reduction Program (GEAR)*



### **A Self-Help Manual**

For use in the Oregon GEAR program





This project was implemented by *Cascadia Behavioral Healthcare, Gambling Treatment Program*, in Portland, Oregon and made possible through a contract with the State of Oregon, Department of Human Services, Office of Mental Health and Addiction Services, Contract # 114065.

Questions regarding Oregon's programs for the prevention and treatment of problem gambling should be directed to Dr. Jeffrey J. Marotta, Problem Gambling Services Manager at (503) 945-9709 or [Jeffrey.J.Marotta@state.or.us](mailto:Jeffrey.J.Marotta@state.or.us) Questions regarding the implementation of the GEAR Project may be directed to Peter Walsh, Cascadia Gambling Program Manager, (503) 239-5952.

The project staff of Oregon Problem Gambling Services and Cascadia Behavioral Healthcare would like to express their appreciation to Dr. David C. Hodgins of the University of Calgary, Calgary, Alberta, Canada for permission to incorporate the workbook he and his colleagues developed and researched, "Becoming a winner: defeating problem gambling", into this demonstration project.<sup>1</sup>

GEAR Project staff would also like to thank the University of Calgary, and the Addiction Center, Calgary Regional Health Authority for their assistance with this project and Julie Glaser and Jaime Lee - Cascadia Behavioral Healthcare Gambling Treatment Program - for assistance with revision, design, and layout of this manual.

The following studies support this workbook's effectiveness in assisting problem gamblers reduce the amount of time and money spent on gambling:

Hodgins, D., Currie, S, & el-Guebaly, N. (2001). Motivational enhancement and self-help treatments for problem gambling. *Journal of Consulting and Clinical Psychology*, 69; 1, 50-57.

Hodgins, D., Currie, S, el-Guebaly, N., & Peden, N. (2004). Brief motivational treatment for Pathological Gambling: A 24-month follow-up. *Psychology of Addictive Behaviors*, 18; 3, 293-296.

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<sup>1</sup> This workbook is a variation of the manual developed by D. Hodgins and K. Makarchuk, "Becoming a Winner: A Gambling Self-Help Manual" (2003).

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## Introduction

If gambling has stopped being fun and is starting to cause personal or financial problems, it's time to reconsider how you play. There are a variety of reasons why, for some people, gambling becomes more than just a game. Fortunately, under the right conditions, with the right guidance, many people can change their gambling habits. Oregon's Gambling Evaluation and Reduction Program (GEAR) is designed for gamblers seeking change. It offers the tools and support to modify unwanted gambling patterns - without traveling to a counselor's office. GEAR combines phone consultation with certified counselors, workbook exercises and referral resources to give participants the tools and motivation to make good choices about if and how much to gamble.

This workbook was designed to be an important part of the GEAR program. Research has found that persons who use this workbook with brief telephone counseling have better chances for longstanding change than persons who use this workbook alone. However, the choice is yours as to whether or not to use this workbook alone or with other tools that support change.

This workbook will help you to explore your gambling behavior, and to develop ways to change or stop it completely. Research supports the effectiveness of this workbook in assisting problem gamblers reduce the amount of time and money used on gambling. This workbook will emphasize teaching skills for self-observation and self-control.

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 including where you can turn to if, after completing this manual, your problem persists or you feel you require more assistance.

***For more information about the GEAR program call 877 870-0177.***

# Self Assessment

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## Is there a problem?

About 75 - 85% 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 five percent of people develop a problem. These people have a level of gambling that is causing harm to themselves and to those around them. These problems can range from mild to severe. ANYONE can have a problem with gambling.

You will be evaluating yourself using the South Oaks Gambling Screen (SOGS) below. Be as honest as you can with your answers. The South Oaks Gambling Screen is a 20-item scale to help you to decide whether or not you have a problem with your gambling.

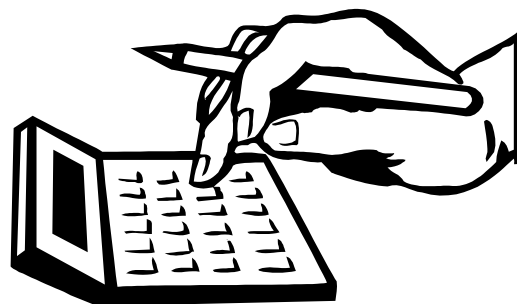
<b>NEVER OR SOMETIMES = NO</b> <b>MOST OF THE TIME OR EVERY TIME = YES</b>	<u>NO</u>	<u>YES</u>
1. When participating in gambling activities, how often do you go back another day to win money you lost?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever claimed to be winning money from your gambling activities when in fact you lost?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you ever spend more time or money gambling than you intended?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever felt guilty about the way you gamble, or about what happens when you gamble?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have people criticized your gambling?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you ever felt that you would like to stop gambling, but didn't think that you could?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you ever argued with people you live with over how you handle money?	<input type="checkbox"/>	<input type="checkbox"/>
9. Have these arguments ever centered on your gambling?	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you ever missed time from work, or school, due to gambling?	<input type="checkbox"/>	<input type="checkbox"/>

11. Have you ever borrowed from someone and not paid them back as a result of your gambling?	<input type="checkbox"/>	<input type="checkbox"/>
12. Have you ever borrowed from household money to finance gambling?	<input type="checkbox"/>	<input type="checkbox"/>
13. Have you ever borrowed money from your spouse or partner to finance gambling?	<input type="checkbox"/>	<input type="checkbox"/>
14. Have you ever borrowed from other relatives or in-laws to finance gambling?	<input type="checkbox"/>	<input type="checkbox"/>
15. Have you received loans from banks, loan companies, or credit unions for gambling or to pay gambling debts?	<input type="checkbox"/>	<input type="checkbox"/>
16. 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)	<input type="checkbox"/>	<input type="checkbox"/>
17. Have you ever received loans from loan sharks to gamble or to pay gambling debts?	<input type="checkbox"/>	<input type="checkbox"/>
18. Have you ever cashed in stocks, bonds, or other securities to finance gambling?	<input type="checkbox"/>	<input type="checkbox"/>
19. Have you sold personal or family property to gamble or to pay gambling debts?	<input type="checkbox"/>	<input type="checkbox"/>
20. Have you ever borrowed money from your checking account, by writing checks that get bounced, to get money for gambling, or to pay gambling debts?	<input type="checkbox"/>	<input type="checkbox"/>

To calculate your SOGS score:  
Count one point for each "Yes" response.

- 0 = No Problem
- 1 - 4 = Mild to moderate problem
- 5 - 20 = Significant problem

**My SOGS Score is** \_\_\_\_\_



# Negative Consequences of Gambling

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



Describe which gambling related consequences apply to you now, or could apply to you in the future, if you continued to gamble at the level you have been this past month.

Consequence



Applies to me NOW



May apply in FUTURE

● Job related problems

\_\_\_\_\_

\_\_\_\_\_

● Family or Marital conflicts

\_\_\_\_\_

\_\_\_\_\_

**Consequence**



**Applies to me NOW**



**May apply in FUTURE**

Financial Problems	_____	_____
Legal Problems	_____	_____
Physical Health	_____	_____
Shame /Self Disgust	_____	_____
Emotional Health (depression, anxiety, stress)	_____	_____
Low Self-Esteem	_____	_____
Does not fit with my self-image	_____	_____
Thoughts of suicide	_____	_____
No time for other things	_____	_____
Loss of Values	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____





# Identifying Your Reasons for Gambling

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

<u>REASONS FOR GAMBLING</u>	<u>YES</u>	<u>SOMETIMES</u>	<u>NO</u>
✓ Boredom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Feeling depressed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Feeling lonely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ For pleasure or entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To escape from problems, or forget troubles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Out of habit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ For excitement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Problems at home or work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To make money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To get me out of the house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To be social with people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To avoid people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ To celebrate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Chasing losses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
✓ Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

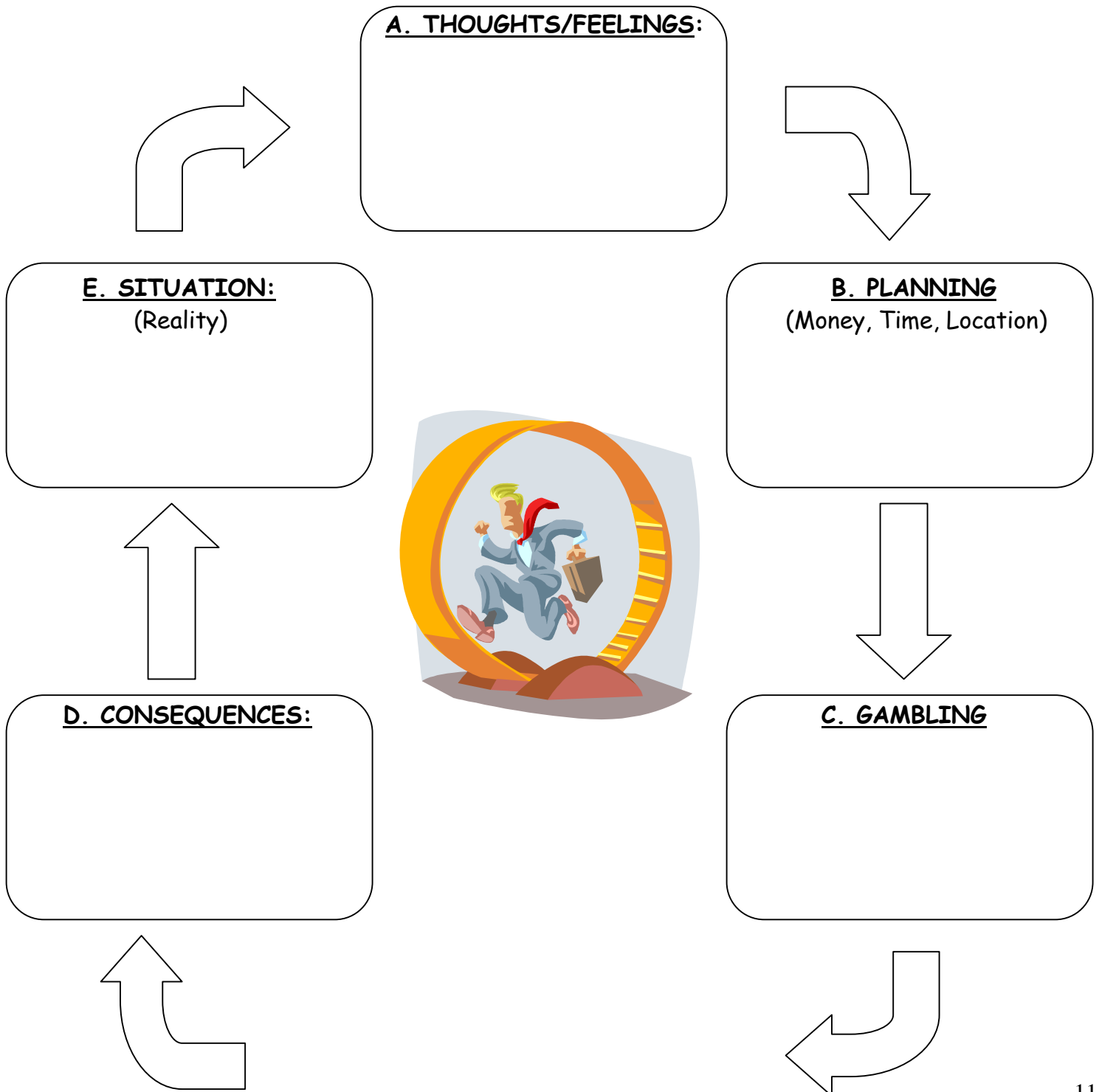
# The Action Cycle of Gambling

The three ingredients for gambling are **MONEY**, **TIME**, and **LOCATION**. To interrupt the Gambling Action Cycle, you must create a "Safety Zone". This includes; barriers to money, treatment, developing a support system, becoming accountable for thoughts, feelings, and behaviors, and managing gambling triggers.



# Understanding My Gambling Action Cycle

People who gamble regularly often operate on "auto pilot." They do not pay attention to the factors that are related to the desire to gamble. It is useful to pay attention, and to increase your self-awareness, in order to help regain control over your gambling. Think back to the last time you gambled. Fill in the boxes below to complete your personal action cycle. (For an example, see the Action Cycle of Gambling on page 9.)



# 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 last two weeks.

1. Fill in the dates for the last two weeks.
2. Identify any holidays and/or special events during that time.
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. Add up what your gambling cost you over the last two weeks. See the example below, and complete your gambling calendar exercise on the next page.

	SUN	MON	TUES	WED	THURS	FRI	SAT
S E P T E M B E R		<b>1</b> Labor Day  Casino-played Slots-Lost paycheck (net loss \$600)	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>  Lottery Tickets-spent \$25-won \$50 (net win \$25)	<b>6</b>
	<b>7</b> My Birthday  Video Poker- started w/ \$100 (lost it) played \$200. (net loss \$300)	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>  Went drinking- played Video Poker-feeling lucky-played \$150 lost it- played \$50- won \$100 (net loss \$100)	<b>12</b>	<b>13</b>

**Total net loss: \$ 1000.00**  
**Total net win: \$ 25.00**  
**My gambling costs me: \$ 975.00**



# My Financial Costs of Gambling

Complete the calendar exercise below. Log your gambling activity for the last two weeks. (See previous page for example).

MON	TUES	WED	THURS	FRI	SAT	SUN

Total net loss: \$ \_\_\_\_\_  
 Total net win: \$ \_\_\_\_\_  
 My gambling costs me: \$ \_\_\_\_\_

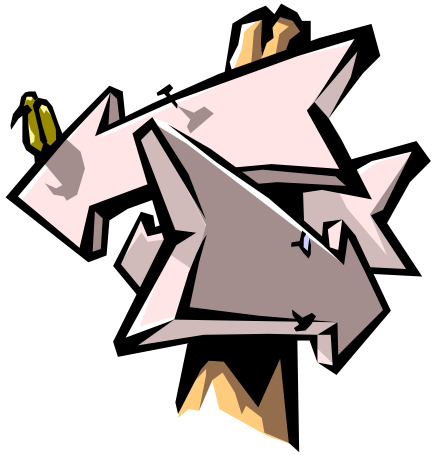


In the gambler's mind, the normal world's *real money* gets converted into *gambling money*. Gambling money looks the same as real money, but becomes a new class of money to the gambler. It loses "real" money value. Gambling money may not be used for anything but gambling. It's not used to pay bills, reduce debts, or buy groceries. By completing the exercise above, you are increasing your awareness about what "real" money is in terms of net gambling losses and net gambling wins.

# Making Your Decision

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## Benefits and Costs of 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 your gambling behavior.

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. See example below.

<p style="text-align: center;"><b>BENEFITS OF GAMBLING</b></p> <ul style="list-style-type: none"> <li>❖ Excitement</li> <li>❖ Fast money</li> <li>❖ Fun</li> <li>❖ Escape from problems</li> </ul>	<p style="text-align: center;"><b>BENEFITS OF NOT GAMBLING</b></p> <ul style="list-style-type: none"> <li>❖ More money</li> <li>❖ Feel better about myself</li> <li>❖ More time with family</li> <li>❖ Sense of accomplishment</li> </ul>
<p style="text-align: center;"><b>COSTS OF GAMBLING</b></p> <ul style="list-style-type: none"> <li>❖ Legal problems</li> <li>❖ Negative effect on relationships</li> <li>❖ Debt</li> <li>❖ Feeling depressed and anxious</li> </ul>	<p style="text-align: center;"><b>COSTS OF NOT GAMBLING</b></p> <ul style="list-style-type: none"> <li>❖ Facing responsibility</li> <li>❖ Boredom</li> <li>❖ Letting go of dream of "big win"</li> <li>❖ Dealing with relationship stress</li> </ul>

# Making My Decision

Complete the exercise below. List the benefits & costs of your gambling behavior. (See previous page for example).

<b>BENEFITS OF GAMBLING</b>	<b>BENEFITS OF NOT GAMBLING</b>
<b>COSTS OF GAMBLING</b>	<b>COSTS OF NOT GAMBLING</b>

Review the items in each of the boxes above and correct any that may not be completely true. Add anything you missed. Which box contains the most items? Which factors are most important?

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# Quitting or Cutting Back

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

## 1. Deciding to quit for good

Many people find that not engaging in any form of gambling is the safest option 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 (quit playing video poker and bingo, but continue to buy lottery tickets).



This choice requires continuous work. You must always watch to see if a problem is developing with another type of gambling. It tends to be harder to try to control gambling than to quit entirely.

If this is your choice, then decide what type of gambling you are eliminating and what type 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 ongoing choice. Many people attempt to do this, but find that they are not ready or able to stick with their limits. Some may find that they can usually stick with their limits but the struggle takes away any enjoyment they get from gambling. We strongly recommend that you quit for 2-3 weeks before making your final decision. During this 2-3 week period of not gambling, you will discover how you cope with urges or temptations to gamble.

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

- Set a budget for how much you will spend in one session and in one week.
- Limit the time you will spend gambling.
- Develop ways to not "chase your losses" - consider your losses as the cost of entertainment and don't try to make up for what you already lost.
- 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.



# Quitting or Cutting Back

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If you are considering choosing the option of **cutting back**, then you should ask yourself the following questions:

	YES	NO
Can I financially afford to gamble at all right now - do I owe money?	<input type="checkbox"/>	<input type="checkbox"/>
Have I been able to successfully control my gambling, and how much I spent on it in the past?	<input type="checkbox"/>	<input type="checkbox"/>
Will my family support my continued gambling, and not be harmed by it - even if my gambling is limited?	<input type="checkbox"/>	<input type="checkbox"/>
Am I able to continue to gamble without the goal of winning back money that I have already lost?	<input type="checkbox"/>	<input type="checkbox"/>

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 aggravate your financial situation and upset people around you. It may be difficult to achieve, if it has been hard to control your gambling in the past. But most 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.



# Quitting or Cutting Back



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. You may also choose to make this a contract between you and a friend, or family member.

## 1. I am **QUITTING** gambling for **GOOD**.

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

## 2. I am **QUITTING** the following type(s) of gambling.

➤ Types of gambling allowed: \_\_\_\_\_

\_\_\_\_\_

➤ Types of gambling NOT allowed: \_\_\_\_\_

\_\_\_\_\_

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

## 3. I am **CUTTING BACK** on my gambling.

➤ 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 \_\_\_\_\_

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

# Changing Your Thinking

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People who successfully overcome their gambling problem develop a variety of healthy coping strategies. Many of these coping strategies you will do automatically. Others will take effort and practice. *Changing your thinking* will help you to understand the role that irrational thoughts play in your gambling behavior.

Most gamblers know, at some level, that they will never win back all the money they have lost. They continue to "chase their losses", and gamble more to recover what they have already lost. In other words, they *rationally* know the truth, but when they get in to the situation, their thoughts and ideas become *irrational*.

People naturally "talk to themselves". This "self-talk" can be helpful and supportive, or it can be unhelpful, irrational, and self-defeating. Using positive self-talk can be an effective way to overcome gambling urges, or to interrupt the habit of gambling. It helps make 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, and 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.



# Changing Your Thinking

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*(Checklist Continued)*

- 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.
- Expensive presents make up for past disappointment.
- I can't stop.
- If I don't gamble for a week, or a month, that is proof that I don't have a gambling problem.
- Sometimes I think I am really two personalities.
- I can't afford treatment, or take time off work to get help.
- Somebody will always be there to bail me out.
- Willpower is the best way to stop gambling.
- Even if I only have a few bucks, I'm better off taking a chance.
- This is the last time I will gamble.

*(Close your eyes and imagine the last time that you gambled. Are there other thoughts that go through your mind?)*

- Other: \_\_\_\_\_  
\_\_\_\_\_



# Changing Your Thinking

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By completing the checklist on the previous pages, you have increased your awareness about the nature of your irrational thoughts. In the following exercises you will choose an irrational statement from your checklist, determine specifically what is irrational about it, and replace it with a rational thought. See the example below.

1. Irrational thought:

*"Gambling is an easy way to earn money."*

2. What specifically is irrational about it?

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

3. Rational thought to replace it:

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

1. Irrational Thought:

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2. What specifically is irrational about it?

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3. Rational thought to replace it:

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# Changing Your Thinking

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*(Exercises continued. See previous page for example.)*

1. Irrational Thought:

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2. What specifically is irrational about it?

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3. Rational thought to replace it:

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1. Irrational Thought:

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2. What specifically is irrational about it?

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3. Rational thought to replace it:

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# The Concept of Randomness

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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%, and your chance of getting tails is 50%. There are two equally likely alternatives. The second time you flip the coin the chances are the same, 50/50. The result of each individual toss has absolutely no relationship to any other toss. You have a memory of the last coin flip, but the coin does not have a memory.

Video Lottery Machine players often continue to play, even if consistently losing, because they feel it is their turn to win. Many gamblers will stay with the same machine for a long period of time. They are sure that the machine must be due to pay out soon. The fact is that each play is a separate event, and is not affected by what has happened before.

Similarly, in roulette each number has a 1 in 38 chance of winning on a particular spin. If you observe play for a period of time, you may 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 a 1 in 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.



# The Concept of Randomness

In the following exercise you will identify situations in which mistaken beliefs about the concept of randomness cause you to continue gambling. See the example below.

- I have a near miss. I keep playing because I think I am really "close" to a win.
- After a string of losses, I keep playing. I think I am "due" for a win.
- After a string of wins, I tend to bet more money. I think I am getting "good" at the game.

GAMBLING SITUATION	MISTAKEN BELIEF





# Dealing With Gambling Urges

Problem gamblers who decide to stop, or to control their gambling, must learn to cope with urges and temptations to gamble. Urges are usually the strongest during the first few weeks of quitting. Urges also increase with normal life stressors and unpleasant emotional states. For example, frustrations with work, or a relationship conflict, may lead to gambling urges. The trick is not to avoid life's problems, but to develop new ways of handling "life on life's terms".

It is important to develop new ways of coping, but first it is necessary to evaluate your existing coping skills. This will help you to identify factors that cause you to gamble. You will then be able to increase your awareness about situations that put you at risk for gambling.

## **There are two types of effective coping:**

- **THINKING** - Use self-talk to fight gambling urges. Research indicates that problem gamblers who use "thinking" strategies, (see pages 18-21), to address gambling behavior will achieve greater success. Remembering past gambling experiences, and identifying self-defeating thoughts, as well as thinking about how well you are doing, may help you to accomplish your goals.
- **ACTING** - People who have successfully overcome a gambling problem report that they made changes in their social, leisure, and recreational activities. By participating in non-gambling pursuits, you will more effectively redirect gambling urges.

Recording your urges and coping strategies may increase your understanding of the role that gambling plays in your life. To complete the exercise on the next page, you will record examples from your own experience in dealing with urges to gamble. **See example below.**

- **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 end up feeling worse.
- **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.

# Dealing With My Gambling Urges

## Coping Strategies



To complete the following exercises, record two experiences when you successfully used your coping strategies to deal with gambling urges. See example on previous page. (Exercise 2 continued on next page)

### (Exercise 1)

Where were you and with whom?

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---

Describe how you were feeling:

---

---

What did you say to yourself?

---

---

What did you do instead?

---

---

Did your coping work?

---

---

# Dealing With My Gambling Urges

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## Coping Strategies

(Exercise 2 - Continued from previous page)



Where were you and with whom?

---

---

Describe how you were feeling:

---

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What did you say to yourself?

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What did you do instead?

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Did your coping work?

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# Dealing With My Gambling Urges

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## Coping Strategies

By completing the previous exercises, you have now identified both *thinking* and *acting* coping methods to help you manage your gambling urges.



**MAKE A SUMMARY OF YOUR BEST WAYS OF COPING BELOW:**

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## Additional Coping Strategies:

Decision Delay - Recognize that you have a gambling urge, but wait at least 15 minutes to decide what you will do about it. It may go away during this time.

Talk To Yourself - What you tell yourself about your ability to handle a gambling urge can make a difference.

Think about what you have to gain from not gambling - and the negative consequences of continuing to gamble. Remind yourself of your own personal reasons for this decision.

Do something to distract yourself - Distraction can work because urges do not last forever. Distracting activities should be things that: you can do immediately, don't require planning, don't depend on other people, and are almost always available.

# Dealing With My Gambling Urges

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## Activities List



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 develop activities, other than gambling, to “fill the gap.” You may want to make a list of other activities or hobbies that you enjoy, or have always wanted to try. See the list below for additional ideas.

- Go to a Gamblers Anonymous meeting
- Telephone, or meet friend
- Focus on doing a good job
- Do something to please friends or family
- Share your opinion and feelings
- Participate in a lively discussion
- Complete a task
- Go people watching
- Express your affections
- Have a coffee with a friend
- Go sun bathing
- Play with animals
- Plan a special project
- Learn a new skill
- Acquire knowledge
- Make new friends
- Take time to do something you like
- Talk, listen, and spend time with loved ones
- Feel relaxed
- Do something that makes you feel attractive
- Breathe fresh air
- Go out for lunch or dinner
- Make good things happen for your family
- Pay someone a compliment
- Eat a good or special meal
- Wear something special
- Experience peace and quiet
- Laugh
- See beautiful things
- Teach or coach
- Participate in strenuous activities
- Go to a play or concert
- Go camping, fishing, or hiking
- Do volunteer work
- Ride a bus, train - go somewhere different
- Buy something for yourself
- Be at a special ceremony (wedding)
- Participate in a church activity
- Solve an important problem
- Set a realistic short-term goal
- Go to the beach
- Make reservations to do something special
- Do arts & crafts, paint, or sculpture, etc.
- Dance
- Go places where there are happy people
- Listen to beautiful sounds (wind, waterfall)
- Go on a date
- Compete in a sports event
- Give a present
- Write a letter
- Bathe or take a shower
- Attend a meeting or lecture
- Cook a special meal
- Receive advice from a mentor or friend
- Take photographs
- Watch a sunset, or special cloud formation
- Invite friends for a visit
- Hear a funny story or joke
- Watch a video
- Join and participate in a club
- Do something nice for someone
- Go swimming
- Play an outdoor game, like Frisbee
- Listen to music
- Read something special
- Do some gardening
- Watch a fire
- Take a tour

# Dealing With My Gambling Urges

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## Self Care

By practicing daily self care, you will be better able to manage your gambling urges. **HALTS** is a great self-care reminder. Check yourself during the day to see if you are hungry, angry, lonely, tired, or too serious, or stressed. You may need to pause and take care of yourself. Do not deal with stressful or difficult tasks, if you can answer "yes" to any of the HALTS. Always take care of your HALTS first.

**HUNGRY:** Eat regular meals daily  
Eat healthy foods  
Take adequate fluids

**ANGRY:** Don't let your anger build up  
Don't hold all your feelings inside  
Find outlets - reading, writing, activities, and exercise  
Learn more about self-assertiveness

**LONELY:** Don't isolate yourself alone at home  
Don't avoid family or friends  
Call someone, go visit, or ask them to visit you

**TIRED:** Get adequate sleep at night  
Don't over-exhaust yourself

**SERIOUS:** Don't get too serious, or too stressed

As you begin your recovery from problem gambling, you may experience increased restlessness, irritability, and emotional ups and downs. The length of this period varies from individual to individual, but, on average, runs about 30 days. Your most effective defense against these feelings is to identify your **HALTS**, practice self care, and share your thoughts and feelings with others.

# Limiting Your Access To Money

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



The following checklist identifies strategies to control your access to money. Some strategies may appear more extreme and difficult to agree to. If so, you may want to try them as "temporary" strategies. You may also choose the less extreme options first. If the less extreme options do not work, you can always try additional strategies to increase "limits" to money access.

**Check off the strategies that are relevant to you:**

- Cancel credit cards, or give them to a family member, or friend, for safekeeping.
- Cancel your bank cards.
- Create a budget.
- Make sure checks are automatically deposited in your bank account.
- Have your wages collected by spouse, partner, or trusted friend.
- Create long term saving bonds (that can't be touched).
- Get money off your person. Take out only the cash needed for the day's expenses. You can ask for support by enlisting a trusted person to give you an allowance each day.
- Limit the amount of money you can withdraw in a week (by making arrangements with your bank).
- Ask family and friends NOT to lend you money.

# Limiting Your Access To Money

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(Checklist Continued)

- Seek financial counseling, if necessary, to be able to deal with debts. Do NOT seek a bailout from friends or family. Tackle your financial difficulties head on.
- Avoid jobs where you must handle cash.
- Come up with a plan to handle situations when 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 obtain two signatures in order to withdraw cash.
- Give your monthly bill money to a family member, or friend, for safe-keeping until the payment is due.
- Seek counseling, or do some research, to identify the styles of spending and saving you have learned from your family - as well as any psychological issues you may have regarding money.





# Dealing With Financial Debt

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## Facing Large Debt

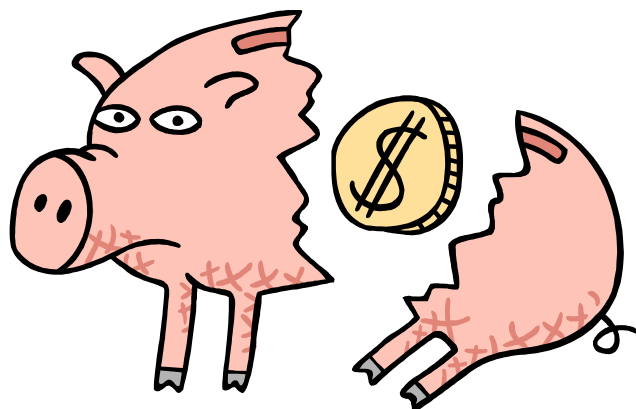
You have made a commitment to solving your gambling problem, but you may be facing a situation in which you must pay back a substantial gambling debt. This may be very difficult for you to address. It may take years of financial discipline; or even appear impossible, if your income is very low. As a result, while you work on gaining control over your gambling, you may find yourself becoming demoralized, or depressed, over the prospect of re-paying debt. You may not have the available financial resources to manage this problem.

The anxiety that large debt can produce may have an impact on your motivation to continue to work on your gambling and your long-term recovery. If you believe that you may be facing this situation, then we highly recommend that you meet with a financial counselor to discuss specific strategies to cope with debt.

The danger of not addressing this problem is the real possibility of seeking out illegal means to repay debt, or asking for money from individuals who may charge excessive interest rates. You may turn to gambling as a way to "fix" the problem. Any of these "solutions" could certainly worsen your financial problems.

Unsolved financial problems may also have a severe impact on your family, and may affect their emotional health and yours. This effect can be even more serious, if your family is not fully aware of the extent of the financial difficulties.

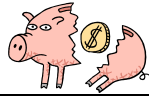
By seeking financial counseling, you will be able to discuss your gambling-related debts, and how to manage them properly. Then you will be better able to focus on managing your gambling problem.



# Dealing With My Financial Debt

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## My Current Debt



TYPE	DESCRIPTION	AMOUNT
Credit Card Debts		\$
		\$
		\$
Illegal Debts (i.e. bookie)		\$
		\$
		\$
Commercial Loans		\$
		\$
Child Support/Alimony		\$
		\$
		\$
Pay Day Loans		\$
		\$
		\$
		\$
Auto Loans		\$
		\$
		\$
Taxes Owed		\$
		\$
		\$
Past Rent/Mortgage Owed		\$
		\$
		\$
Personal Loans		\$
		\$
Outstanding Bad Checks		\$
		\$
Court-Ordered Judgments		\$
		\$
Other Debts		\$
		\$
<b>TOTAL DEBT</b>		<b>\$</b>

# Creating A Budget

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## My Spending Plan



Creating a budget will assist you to address financial debt, to pay monthly expenses, and to learn to manage your money more effectively. Complete this exercise to create a budget plan.

### List Expenses

### Per Month

- Rent/mortgage payment \$ \_\_\_\_\_
- Home maintenance/repairs (average) \$ \_\_\_\_\_
- Car Payment \$ \_\_\_\_\_
- Car insurance/gas/repairs/bus pass (average) \$ \_\_\_\_\_
- Homeowners/renters insurance \$ \_\_\_\_\_
- Groceries (average) \$ \_\_\_\_\_
- Gas \$ \_\_\_\_\_
- Electric \$ \_\_\_\_\_
- Water \$ \_\_\_\_\_
- Phone \$ \_\_\_\_\_
- Garbage \$ \_\_\_\_\_
- Cable TV \$ \_\_\_\_\_
- Entertainment (average) \$ \_\_\_\_\_
- Meals out \$ \_\_\_\_\_
- Sporting activities/events \$ \_\_\_\_\_
- Clothing (average) \$ \_\_\_\_\_
- Childcare \$ \_\_\_\_\_
- Loans/credit card payments \$ \_\_\_\_\_
- Taxes \$ \_\_\_\_\_
- Medical bills/prescriptions (average) \$ \_\_\_\_\_
- Life/medical insurance premiums \$ \_\_\_\_\_
- Cigarettes/alcohol (average) \$ \_\_\_\_\_
- Gifts (average) \$ \_\_\_\_\_

# Creating A Budget

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## (Spending Plan Continued)

- Travel/vacations (average) \$ \_\_\_\_\_
- Savings \$ \_\_\_\_\_
- Gambler's allowance \$ \_\_\_\_\_
- Gambling debts \$ \_\_\_\_\_
- Other \_\_\_\_\_ \$ \_\_\_\_\_
- Total Expenses** \$ \_\_\_\_\_

## List Income

## Per Month

- Wages after taxes (gambler) \$ \_\_\_\_\_
- Wages after taxes (others in household) \$ \_\_\_\_\_
- Tips/commissions (average) \$ \_\_\_\_\_
- Investment income (dividends, interest, etc.) \$ \_\_\_\_\_
- Pension/retirement plan benefits \$ \_\_\_\_\_
- Social Security \$ \_\_\_\_\_
- Unemployment benefits \$ \_\_\_\_\_
- Welfare payments \$ \_\_\_\_\_
- Food stamps \$ \_\_\_\_\_
- Child support/alimony payments \$ \_\_\_\_\_
- Trust fund \$ \_\_\_\_\_
- Other \_\_\_\_\_ \$ \_\_\_\_\_
- Total Income** \$ \_\_\_\_\_

**Subtract Expenses from Income** \$ \_\_\_\_\_

If there is not enough income to cover expenses, you have three choices: 1) earn additional income, such as through a second job, or better paying job; 2) reduce expenses; and 3) reduce expenses and boost income. Income and expenses change over time. Review the spending plan every few months and make adjustments, if necessary.

# Maintaining Your Goal

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## Seeking Support

It is very helpful to tell those around you about your plan to quit, or cut back on gambling. Gaining support from others will help you to maintain your goals.

**Make a list of people who you will tell (or have already told) about your plan, and who will support you:**

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## Planning Ahead

To complete the following exercise, review the reasons why you gamble that you identified on page 8. For each one, ask yourself if you have developed a strategy to deal with it. Identify any reasons you may have, or need, to help you. Then rate your confidence, from 0 to 10, that you will be able to resist gambling based upon this strategy. If any of your ratings are less than 10, review Section 3 - Reaching Your Goal - to identify additional, or alternative strategies, to increase your competence. **See example below.**

REASON

STRATEGY

RATING OF CONFIDENCE

Boredom

When I feel bored, I will  
choose an activity from my list.

10

REASON	STRATEGY	RATING

# Slipping And Relapse

You need to expect that problems will come back from time to time. If you do slip in maintaining your goal, remember that you haven't failed. Remind yourself of past achievements. You can often predict when problem gambling will reappear. You are more likely to lose control when you have stressors 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 refocus on your goal. You may identify new ideas and coping strategies to assist you in this process. Learn from your mistakes, see what works, and brainstorm about what could work for you in the future.

Complete the following exercise. Identify the "trigger" situation, which lead to gambling, and your strategies to prevent a future "slip". **See example below.**

**Description of incident**  
**("trigger" to gambling):**

- Went for lunch with co-workers after a bad morning at work
- Felt frustrated and irritable
- Spotted Video Lottery Machine

**What I can do to prevent it**  
**from happening again:**

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

TRIGGER TO GAMBLING	PREVENTION STRATEGY



# Slipping And Relapse

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## Continued Gambling

To stay "on track" with your recovery goals, be aware of signs and symptoms that increase your risk to gamble problematically. See the checklist below for common factors that increase a person's risk to slip or relapse.



- ✓ **DISHONESTY:** May begin with little "white" lies and progress to denial and rationalization, making excuses, or not doing what you need to do to avoid problem gambling.
- ✓ **IMPATIENCE:** Wanting things to happen quickly on your schedule, rather than being content to "go with the flow". It is important to recognize impatience for what it is and to move on.
- ✓ **DEPRESSION:** Feelings of sadness, helplessness or hopelessness may result in a "what's the use" attitude. Depression should be a signal to talk to someone about what's bothering you.
- ✓ **ANGER:** May be a cover for fear or sadness. When you get upset, take time out to think, and to plan a healthy use for your "anger energy".
- ✓ **VICTIM STANCE:** Feeling like a victim is a natural part of early recovery from problem gambling, but *getting stuck* in this state of mind only makes things worse.
- ✓ **OVER-CONFIDENCE:** This is an "I've got it made" attitude. It says: "I can go to places where gambling takes place, carry money with me, and not gamble." Over-confidence does not take self-care into account.
- ✓ **HIGH EXPECTATIONS OF OTHERS:** Using others' behavior as an excuse to gamble is common among problem gamblers. You may need to determine whether or not your expectations of others are realistic and appropriate.
- ✓ **USE OF MOOD-ALTERING CHEMICALS:** Problem gamblers may substitute one compulsion for another. Resist the urge to replace gambling with alcohol or other drug use, which could create a slippery slide into gambling behavior.
- ✓ **LONELINESS:** We all need time to ourselves. When you begin to feel lonely, you haven't been spending enough time doing positive things with other people.
- ✓ **OMNIPOTENCE:** "All-powerful" and "bullet-proof" are words that describe this attitude. When you think you can stand strong alone, and have all the knowledge you need, you may return to problem gambling behavior.

# Making Amends

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It is possible that your gambling has negatively affected those around you. You may wish to make amends to the people you have 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 your past mistakes. Making amends is much more effective if others can see that you have quit, or cut back on your gambling. Do not rush into making amends!

**Make a list of what you did, or failed to do, for each person. Think of what you can do to make amends to that person. See example below:**

<b><u>Name:</u></b>	<b><u>What I did, or failed to do:</u></b>	<b><u>Statement of amends:</u></b>
Jane - roommate	Stole cash from her purse repeatedly	I will tell her "I'm sorry", and try to pay it back.

NAME	WHAT I DID/FAILED TO DO	STATEMENT OF AMENDS

Although it is important to take responsibility for past mistakes, it is just as important to forgive yourself.



# Recovery Checklist

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You hold the **KEY** to your **RECOVERY** from problem gambling. The following questions may be used as a daily checklist to help you to stay focused on your recovery goals.

- ✓ What are my goals for today? How am I doing on them?
- ✓ Am I taking care of my responsibilities for today?
- ✓ How am I feeling? Is there anything I need to do about it?
- ✓ Am I holding on to any negative feelings? Do I really want to?
- ✓ Do I need to check my thinking with someone? Am I talking myself into gambling?
- ✓ Am I eating regularly? Am I sleeping enough?
- ✓ What am I doing to improve my overall physical and mental health?
- ✓ Am I managing my stress? Am I relaxing enough?
- ✓ What am I doing for fun today?
- ✓ Am I filling my free time with non-gambling activities?
- ✓ Am I managing my gambling triggers or urges? Am I using my coping skills?
- ✓ How am I managing my money today?
- ✓ Am I using my support system - family, friends, and others?
- ✓ Am I giving myself credit for my progress and accomplishments?



# Resources

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Oregon provides **FREE, CONFIDENTIAL, EFFECTIVE TREATMENT** for Oregon residents who are problem gamblers and their family members through 27 regional outpatient programs. Treatment involves an assessment, individualized treatment planning, one-to-one counseling, group counseling, family involvement, (if appropriate), and aftercare planning.

If you are experiencing problems controlling or stopping your gambling and want to speak to a counselor in person, call the Oregon Gambling Help Line to find the nearest outpatient program.

## **Oregon Gambling Help Line**

1-877-2STOPNOW (1-877-278-6766)

## **National Council on Problem Gambling**

[www.ncpgambling.org](http://www.ncpgambling.org)

National Help Line 1-800-522-4700

## **Gamblers Anonymous**

[www.gamblersanonymous.org](http://www.gamblersanonymous.org)

International Service Office 213-386-8789

Portland Hotline 503-233-5888

Southern Oregon Hotline 866-335-9192

## **Getting Past Gambling**

[www.gettingpastgambling.com](http://www.gettingpastgambling.com)

A place to come and share experiences, to find support and strength, for those of us who are putting gambling behind us, and finding new, exciting, and happier ways to live our lives.

## **Recovery Places**

[www.recoveryplaces.com](http://www.recoveryplaces.com)

This web site is intended to be a safe place to connect with others who are seeking to overcome or recover from all sorts of addictive behaviors. We have set up the site so that most of the tools (forums, groups, chat rooms) are arranged according to the type of addiction you have.

## **Safe Harbor Compulsive Gambling Hub**

[www.sfcghub.com/cgsf1.html](http://www.sfcghub.com/cgsf1.html)

Compulsive gambler chat room

## **I Stopped Gambling**

[www.istoppedgambling.com](http://www.istoppedgambling.com) - As an "I Stopped Gambling" member you will have access 24/7 to online stop gambling chat rooms and message boards, helpful stop gambling tips, and useful stop gambling addiction resources.

# Resources

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## Gam Care

[www.gamcare.org.uk/forum/index.php?tid=2272](http://www.gamcare.org.uk/forum/index.php?tid=2272)

Gam Care has now successfully launched a chat/support room for forum members to talk 'live' with others. This new forum gives you the opportunity to ask questions, and share advice and support with other people working to overcome their own, or someone else's, gambling problem.

## Chat Rooms with Others, (no professional intervention):

### The 12-Step Café Chat Room

[www.12steps.org/chatroom.htm](http://www.12steps.org/chatroom.htm)

### Compulsive Gambling Recovery

<http://health.groups.yahoo.com/group/GamblerOutreach/>

### The Last Bet

<http://health.groups.yahoo.com/group/thelastbet/>

### The Serenity Café

<http://groups.msn.com/SerenityCafeChat>

(Currently under reconstruction)

**The National Foundation for Credit Counseling** has a toll free number: 1-800-388-2227 that will automatically connect the caller with the office closest to them. [www.nfcc.org](http://www.nfcc.org)

**Oregon Consumer Credit Counseling:** There are more offices than those listed here. CCCS has some satellite offices in outlying areas.

CCCS of Linn/Benton/Albany	541-926-5843
CCCS of Mid-Oregon/Bend	866-346-2227
CCCS of Coos/Curry/Coos Bay	541-267-7040
CCCS of Lane County/Eugene	541-346-2227
CCCS of Josephine Co./Grants Pass	800-365-6002
CCCS of Southern Oregon/Medford	541-779-2273
CCCS of Umatilla County/Pendleton	800-782-8851
CCCS of Douglas County/Roseburg	541-673-3104
CCCS of Mid-Willamette Valley/Salem-	888-254-8449
Clear Point Financial Solutions, Inc. - PDX	888-875-2227

**Clergy:** If you belong, or would like to belong, to a church, synagogue, mosque, or other religious or spiritual community, you may want to find out what kind of supports they provide. Some communities offer groups, or individual support, for those attempting to slow down, or quit, different types of problem behaviors.