



Gambling Awareness

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COURSE DESCRIPTION

Gambling Awareness is a 60-minute course that discusses gambling statistics, the prevalence of gambling problems, military directives and the warning signs of compulsive/pathological gambling. This course is suitable for all audiences.

LEARNING OBJECTIVES

Terminal: Upon completion of this course, learners should be aware of their level of gambling risk and know what resources are available to assist with a gambling problem.

Enabling:

- In the *Gambling Awareness* activity, learners will perform a self-assessment to determine whether they may have a gambling problem.
- During the *Gambling Case Studies*, learners will identify the warning signs of problem gambling and identify appropriate referrals from a list of resources.

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COURSE PREPARATION

Handouts:

- *Gambling Awareness*
- *Gambling Case Studies*

Materials (vary depending on activities chosen):

- Chart paper or whiteboard and markers
- Pens, pencils, paper
- *Gambling Awareness* PowerPoint slides

Facilitator prerequisites:

The facilitator should be fully familiar with all of the *PFM Standardized Curriculum*. In addition, any facilitator who will be conducting this course should read "Problem Gamblers and Their Finances: A Guide for Treatment Professionals," produced by the National Endowment for Financial Education and the National Council on Problem Gambling. This document can be downloaded free from <http://store.samhsa.gov/product/Problem-Gamblers-and-Their-Finances-A-Guide-for-Treatment-Professionals/PG-GUIDE-07>.

SUMMARY OF LEARNER ACTIVITIES

Gambling Awareness: A self-assessment that gives learners the opportunity to assess whether they may have a gambling problem.

Gambling Case Studies: Brief scenarios that give learners the opportunity to indicate how they can help someone with a gambling problem, reinforcing available sources of help.

CONTENT OUTLINE

1. Welcome and Introduction (5 minutes)
2. Orientation to Gambling Issues (15 minutes)
 - a. The Gambler's Fallacy
 - b. Facts About Gambling
 - c. Gambling and the Military
 - d. Types of Gamblers
 - e. The Stages of Problem Gambling
3. Assessment (25 minutes)
 - a. The House Edge
 - b. Learner Activity: *Gambling Awareness*
 - c. Signs of a Problem Gambler
4. Resources and Application (10 minutes)
 - a. Resources
 - b. Learner Activity: *Gambling Case Studies*
5. Conclusion (5 minutes)

CONTENT MATERIAL

WELCOME AND INTRODUCTION

Welcome to Gambling Awareness. The purpose of this course is to talk about gambling and the risk it can pose to you, your family, your friends, your career and maybe even your life. During this course, you will take a self-assessment to gauge your level of gambling risk and look at the typical warning signs of a gambling problem. You will leave today with a list of resources that can help you or someone else who might have a gambling problem.





ORIENTATION TO GAMBLING ISSUES

It is obvious that most, if not all of you, have no problem with gambling. It would not be surprising to find out that there are people here who never have gambled and never plan to gamble. However, research shows that 2 to 4 percent of the adult population are problem gamblers, and 1.5 percent are compulsive gamblers. We will define those two terms in a few minutes, but for now, just understand that they both have a negative influence on your life. If you think you or someone you know might have a problem with gambling, you will leave today with concrete steps you can take to deal with it. If you think you have no reason to listen to this because you do not have a gambling problem, then listen for your shipmates, friends and family, because we will talk about the warning signs and you might be able to help someone else.

Let's start by seeing what you already know about gambling.

THE GAMBLER'S FALLACY

Trainer's note: This interactive discussion works directly with the slide animations. Practice the script with the slide animations before presenting. This discussion shows how, in a fair game of chance, historical results have no bearing on future results. Follow the prompts on the slide by clicking through the coin, narrating as you go. A sample dialogue is provided with instructions on how to engage the learners during the discussion.



SAY: This is a coin. It has a heads side, and it has a tails side. It is balanced; it is a "fair" coin.



ASK: You toss this coin. What is the chance it comes up heads? (Allow learners a chance to respond.)

SAY: The answer is 50 percent: You have a 1-in-2 chance to get heads.



SAY: You toss this coin nine times and it comes up heads each time.

ASK: What is the chance it will come up heads again on the 10th toss? (Allow learners a chance to respond.)

SAY: The answer is 50 percent or, again, 1-in-2. (Note: Do not yet explain why; there is a second example of this probability.)



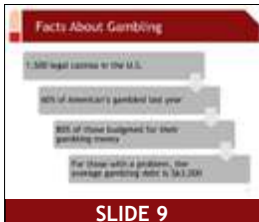
SLIDE 6



SLIDE 7



SLIDE 8



SLIDE 9



SLIDE 10

SAY: On a roulette wheel, there are 18 black spaces, 18 red spaces and two green spaces.

ASK: When you spin the wheel, what is the chance the ball will fall in a black space? (Allow learners a chance to respond.)

SAY: 18-in-38.

ASK: If the last 20 spins all landed on black, what is the chance that it will land on black on the 21st spin?

SAY: 18-in-38.

ASK: What is the chance it will land on red after 20 black spins? SAY: 18-in-38.

ASK: Who can tell us why this happens? (Take any responses.)

EXPLAIN: In a fair game of chance, previous results have absolutely no influence on future results. If you believe anything else other than this fact, "This is not your lucky day." (Note: This tag line will be used in two additional examples.)

FACTS ABOUT GAMBLING

Gambling is an acceptable form of entertainment in this country and abroad. There are more than 1,500 legal gambling casinos in the United States and thousands of online opportunities to gamble. Gambling is big business, as anyone who has been to (or seen the commercials for) Las Vegas would know. And there is an increasing availability of casinos near military bases, which can mean increased financial problems from gambling losses. The good news is that of the 60 percent of Americans who gambled last year (whether in a casino, buying a lottery ticket or by other legal means), more than 80 percent of them budgeted for their gambling money. The bad news is that for those who might have a problem with gambling, the average debt tops \$63,000, and there are tremendous negative effects not only on your finances but on your personal and professional life, and your mental and physical health.

GAMBLING AND THE MILITARY

As you can see, gambling, although an accepted form of social entertainment, is a lot like alcohol use: There are acceptable social levels, a time and a place for it, and if abused it can lead to significant problems in every area of your life. Although there is no specific military directive that says a service member may not gamble, there are rules regarding gambling on ships, general rules on ethics, on correct behavior and on keeping your finances in good order. The Navy cannot prohibit

you from engaging in legal gambling; however, it has high expectations that your behavior will not discredit the service.

When a person joins the military, they take an oath to uphold the Navy's core values of honor, courage and commitment. High moral and ethical standards are set for all service members, as each goes about maintaining mission readiness as an individual and as a member of a command. When gambling becomes a problem, readiness and retention are threatened and negatively affected.

TYPES OF GAMBLERS

Trainer's note: Before reviewing the types of gamblers, tell the learners that you want them to listen to the descriptions and characteristics and think about whether it might describe them and their gambling behavior. Tell them they will soon have a chance to do a quick self-assessment to determine more formally whether they have a gambling problem. Also, remind them that by learning this material, they may put themselves in a position to recognize a problem in a shipmate, friend or loved one and to be able to lend assistance.



SLIDE 11

There are three types of gamblers that we are going to discuss today: social gamblers, problem gamblers and compulsive gamblers.

Social Gamblers

Social gamblers bet for the fun of it, to spend time with family members or friends, to win some money, to show friends the local casino – basically to share a good time. Loss limits are set before gambling, and they will not let gambling interfere with work, family life, financial stability or reputation. They are in control of gambling. Most of us would fall into this category, where if we gamble, we are social gamblers.



SLIDE 12

Problem Gamblers

Problem gamblers may be heavy or frequent gamblers who do not quite meet the criteria for pathological or compulsive gambling. Problem gambling typically is defined as “participation in any form of gambling to the extent that it creates negative consequences to the gambler, their family, place of employment or community.” Problem gamblers, although not technically addicts, have a greater risk of becoming gambling addicts. A problem gambler can be any age and gender and from any social, ethnic or economic group. Characteristics of problem gamblers include the following:



SLIDE 13

Youth: Young people (ages 14 to 22) have a higher rate of problem gambling than the general population.

Undiscriminating: A problem gambler wagers on any form of legal and/or illegal gambling.

Substance abuse problems: If a person has had a problem with substance abuse, they are a higher risk to be a problem or compulsive gambler.

Mental or emotional disorders: People with serious mental or emotional disorders (especially depression) have a higher risk for problem gambling.

Denying, minimizing or rationalizing: Problem gamblers usually deny they have a problem and wait to ask for help until the situation is desperate. A problem gambler also may minimize the problem, acting as though it is no big deal, or try to rationalize their way out of the situation.

Pathological/Compulsive Gamblers

Compulsive, or pathological, gamblers suffer from an addiction. These gamblers suffer from a mental health disorder that is the most severe form of a gambling problem. To be diagnosed as a pathological gambler, five or more of the following criteria have to be met:

- The gambler is preoccupied with gambling.
- The gambler wagers with increasing amounts of money to achieve the desired excitement.
- The gambler makes repeated unsuccessful efforts to control, curtail or stop the behavior.
- The gambler experiences restlessness or irritability when attempting to curtail or stop gambling.
- The gambler wagers as a means to escape from problems or to relieve feelings of helplessness, guilt, anxiety or depression.
- The gambler “chases” losses (tries to get the money back by gambling more).
- The gambler lies to their family/therapists/others to conceal the extent of the wagering.
- The gambler commits illegal acts such as forgery, fraud, theft or embezzlement to finance wagering.
- The gambler jeopardizes or loses a significant relationship, job or career opportunity because of gambling.
- The gambler relies on others to provide money to relieve a desperate financial situation.





THE STAGES OF PROBLEM GAMBLING

Every problem gambler is different, and not every problem gambler becomes a compulsive gambler. Mental health experts have identified four typical phases through which a problem gambler may pass: winning, losing, desperation and hopelessness.

Winning: During this phase, the gambling is considered to be a fun and entertaining activity. The gambling may begin to increase, but it is not interfering with the individual's responsibilities. A big win or series of smaller wins may contribute to a person's optimism and belief that they are a talented gambler or have something special that other gamblers do not.

Losing: In this phase, the gambling frequency increases and begins to replace other activities. The amount wagered begins to increase, and the gambler is losing more than winning. A preoccupation with gambling as well as how to finance the gambling begins. The gambler also may begin to hide or downplay the gambling.

Desperation: The gambler will have significant feelings of depression, anxiety and guilt about the gambling. The gambler may pull away from family and friends or blame them for the gambling losses. During this time, the gambler may begin to sell personal or family items, given that other monetary resources have been depleted. The gambler also may engage in illegal acts to fund the gambling.

Hopelessness: Once a problem gambler reaches this phase, there are overwhelming feelings of no escape. A person in this phase experiences such a sense of hopelessness that suicide becomes an option. Also during this phase, the problem gambler may reach out for, or return to, treatment.

ASSESSMENT

THE HOUSE EDGE

Trainer's note: This series of slides is the second of three examples depicting how gambling is a losing proposition. In this series, the subject is the "house edge." Read through the content and practice with the slides so you can present this information in an informative and entertaining manner. Again, the series ends with the "This is not your lucky day" tag line.



Before we move on to the self-assessment, here is another aspect of gambling you may not have considered. There are certain facts about gambling that remain true, no matter what you may think. The coin flips and roulette wheel results were an example of such truths. The "house edge" is another fact in gambling.

The “house edge” is the profit built into a gambling activity. By profit, we mean the profit guaranteed to the people running the gambling activity, not the people playing. So, for a state running a lottery, there is a guaranteed profit built into the game, usually about 25 percent (e.g., they pay 75 percent in winnings and keep 25 percent for the state). All games have a built-in “house edge.”

Let us look at a simple mathematical example of the “house edge.” Assume you have 100 coins, and you play one coin in a slot machine. After playing all 100 coins, one at a time, if the “house edge” is 10 percent, you will have 90 coins left to play.

If you run all your coins again, the house will keep another 10 percent of your coins (nine coins), and you will be left with 81 coins.



SLIDE 17



SLIDE 18



SLIDE 19



SLIDE 20

If you run all your coins again, you will end up with about 73 coins.

Clearly, if you keep running your coins, you will end up with fewer and fewer as the house keeps its profit. This gradual grinding down of your money is, in fact, called “the grind.”

There are a few things you should note about the “house edge.” For one thing, it cuts into how much you gamble. You cannot beat the “house edge” – cities like Las Vegas and Atlantic City were built on it. And the “house edge” does not have to be a lot for you to lose, because it counts on your continued gambling so that “the grind” can take effect.

Here is another example to reinforce “the grind” concept. If you think that you are going to gamble with \$500 and lose only \$25 because of a 5 percent “house edge,” you would be correct, but only if you bet the whole \$500 at once. Casinos count on you making smaller, continuous bets so you give “the grind” a chance to work. If you think you can beat the “house edge,” this is not your lucky day!



LEARNER ACTIVITY: *Gambling Awareness*

Time: 10-15 minutes



Preparation: Distribute pens and pencils and the *Gambling Awareness* handout.

Procedure: First, tell the learners that this activity is confidential; they will not be sharing their answers. Ask each person to first read the 20 questions and circle any statement to which they respond “Yes.” When they are done, tell them a score of seven or more “Yes” answers may indicate a gambling problem and the need to talk with a professional clinical counselor for further assessment and help.

Next, tell learners that if they are wondering whether someone in their family has a gambling problem and are looking for some answers, suggest learners complete “friends and family” part of the quiz.

Complete the activity by telling the learners that you will now look a little more at some indicators of a gambling problem.

SIGNS OF A PROBLEM GAMBLER

Problem gamblers often try to blame family members for their gambling, resulting in feelings of guilt and shame. Family members begin to doubt themselves and their judgment. Dishonesty, manipulation and isolation from loved ones are inherent in pathological gambling. The family of a pathological gambler is often left confused and angry about their behavior. Over time, however, there will be signs that gambling has become a problem. The problem gambler may display these behaviors:

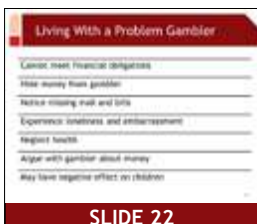
- Neglects responsibilities at home or work.
- Believes that gambling will solve financial problems.
- Gambles away money needed for daily necessities.
- Accumulates large gambling debts.
- Promises to cut back on or quit gambling, but with minimal effort.
- Denies anything is wrong.
- Offers seemingly reasonable excuses for unreasonable behavior.

If you live with a problem gambler, you have probably experienced one or more of the following:

- You are having problems meeting your financial obligations due to the gambler’s debt.
- You begin to hide money, checkbooks and credit cards from the gambler.



SLIDE 21



SLIDE 22

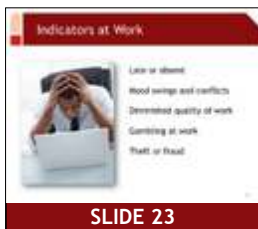
- Mail often is missing, because the gambler gets to it first and removes the unpaid bills.
- You may feel lonely, helpless or embarrassed and may withdraw from family and friends.
- You generally neglect your health and have difficulty eating or sleeping.
- Arguments about money, often resulting in verbal and/or physical attacks, become more common.
- The situation may negatively affect your health, as well as the health and behavior of your children.

Indicators at Work

It is highly likely that problem gambling will directly or indirectly affect the workplace. Warning signs of a problem gambler in the workplace may include:

- frequently being late for work or absent from work.
- frequent mood swings.
- conflicts with co-workers about unpaid loans.
- requests for advances in pay.
- diminished work quality.
- abuse of phone privileges.
- organizing office betting pools.
- visits to gambling websites.
- reading gambling literature.
- displaying or wearing gambling paraphernalia.
- selling personal or stolen goods at work.
- stealing office equipment or other items to sell elsewhere.
- defrauding clients or embezzling money.
- using business or government credit cards or other government funds to gamble.

So what do we do when we see these indicators? Whether it is your own behavior, a family member's, a friend's or a co-worker's, there are many resources available to help.



RESOURCES AND APPLICATION

RESOURCES



Trainer's note: Ask learners to refer to the bottom of the last page of their *Gambling Awareness* handout, where they will find a resource listing. When reviewing gambling resources, also provide any local agencies and contact information when available.



Your gambling resources include the following sources of help:

Fleet and Family Support Center (FFSC): FFSC clinical counselors and financial counselors are available to offer assistance to all active-duty and family members, as well as active Reservists and retirees. Clinical counselors can help with short-term therapy to address your specific needs. Financial counselors can help you develop money management skills, but understand that if you do not take care of the gambling problem first, the money problems will continue, no matter what you try.

TRICARE mental health programs: For assistance through the TRICARE system, you will need to go online to get the contact information for your region. The Web address is included in your handout. The staff will do an assessment and make the proper referrals.

Hotlines: You can obtain 24-hour assistance through various national hotlines, including Gambler's Anonymous, the National Council on Problem Gambling and Military OneSource.

Internet sites: If you would like more information, you can do an Internet search on problem gambling and find easy-to-understand information that will help guide you in dealing with gambling issues.

The main thing to remember is that help is available for any type of gambling problem 24 hours a day, seven days a week, through national hotlines, local Gambler's Anonymous organizations and your FFSC staff. Keep this handout handy, in case you or someone you know needs help.



LEARNER ACTIVITY: *Gambling Case Studies*

Time: Use the remaining class time for this activity.

Materials: *Gambling Case Studies* handouts.

Procedure: There are several options for conducting this activity. The method you choose will depend on the time remaining, the group size and your classroom facilities.

There are four review case studies to be used as time allows. Options for presentation include:

- The facilitator reading the case studies to the whole group and the group responding.
- Printing the case studies on cards and giving them to volunteers to read.
- Providing the case studies to groups for group brainstorming and then debriefing suggestions in a large group format.

Determine your method and distribute materials as necessary for the option you chose. Explain to learners that you will be reviewing what we have learned today by applying it to some small case studies.

Case Study 1: A Co-worker

One of your co-workers seems to come in every Monday with stories about his visits to a casino. He is particularly proud of a big win he had a few months ago and keeps saying he is about due for another. What else might he say or do that would indicate a possible gambling problem?

The answer might include any of the indicators listed in the previous section. Follow-up: What can you do for this person? Provide resources, or talk to his supervisor if there are security or safety risks involved.

Case Study 2: A Spouse

Your wife has not been herself lately, coming to bed later and later and seeming depressed. In doing some unrelated Internet research, you notice the Web browser's history shows multiple visits to online casinos. Because your wife usually handles the household budget, you decide to take a look at your bank account and note that a savings account that had \$10,000 three months ago is down to \$5. You pull your credit report and see that there are five credit cards in your name that are maxed out for a total of \$15,000 in debt. You are shocked and angry but also very concerned for your wife's health. What could you do to help?

Answers might include:

- Seeking help from the various resources for advice on how to talk with her.
- Getting financial counseling.
- Asking her point-blank where the money has gone.
- Removing her from bank and credit card accounts.
- Reminding yourself that she might have an illness and that there is help if she wants it.

If a family member has a gambling problem, you can help them get treatment and offer your support. This does not mean bailing the gambler out of trouble or covering up the problem. It is important to hold problem gamblers responsible for their actions – including the consequences. It is also important to take care of yourself. You have a right to protect yourself emotionally and financially. Do not blame yourself for the gambler's problems. You do not control your family member's behavior; the choice to stop gambling is theirs alone. Take over the family finances, review bank and credit-card statements, pull your credit report, monitor Internet use, be honest about how you are feeling, get counseling for yourself (Gam-Anon for family members), and encourage the gambler to get treatment.

Case Study 3: A Friend

You have a good friend (a civilian) who confides that he has a gambling problem and needs to talk with you about it. He swears you to secrecy. He explains how his gambling habit has resulted in his spending all of his family's money, is causing tremendous tension between him and his pregnant wife, and that he even has become physically ill over what he has done. He explains that he has stopped gambling, but now he does not have money to make his house payment and thinks it could be the last straw for his marriage and maybe even himself. He asks you to lend him \$1,500 so he can make his payment and put this issue behind him. What will you do?

Answers might include saying “no” and suggesting he get counseling – marital, mental health and financial. It is not a good idea to lend this person money, given his gambling habit.

Case Study 4: You

Your friends ask you to join them for a day at the racetrack for some fun. One of them mentions he has a lot of experience at the horse races and has a system for betting that will double your money. What do you do?

Answers might include: Go if you want, but set a budget before you go and stick with it. Enjoy yourself, but remember that when your fun money is gone, the gambling is over. Do not make a habit of it. Invite learners to attend a financial class, such as *Developing Your Spending Plan*, so they can learn to budget their money and build wealth.

CONCLUSION

We hope you have learned a few things about gambling and understand that if you are going to gamble, you need to gamble responsibly and be aware of the signs of problem or compulsive gambling. You have completed an assessment today, and if you answered “yes” to seven or more of the questions, talk with someone who can give you professional advice. Even if you never have gambled and never plan to gamble, keep the *Gambling Awareness* handout in case you can help a friend.

Gambling Awareness

SELF-ASSESSMENT:

(Circle “Yes” responses)

1. Have you ever lost time from work because of gambling?
2. Has gambling ever made your home life unhappy?
3. Has gambling affected your reputation?
4. Have you ever felt remorse after gambling?
5. Have you ever gambled to pay debts or otherwise solve financial difficulties?
6. Has gambling caused a decrease in your ambition or efficiency?
7. After losing, have you thought you must return as soon as possible and win back your losses?
8. After a win, have you had a strong urge to return and win more?
9. Have you often gambled until your last dollar is gone?
10. Have you ever borrowed to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Have you been reluctant to use “gambling money” for normal expenditures?
13. Has gambling made you careless about your own or your family’s welfare?
14. Have you ever gambled longer than you planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Has gambling caused you to have difficulty sleeping?
18. Have arguments, disappointments or frustrations created an urge to gamble?
19. Have you ever had an urge to celebrate any good fortune with a few hours of gambling?
20. Have you ever considered self-destruction because of your gambling?

Most compulsive (pathological) gamblers will answer yes to at least seven of these questions. If your answers concern you, seek help from one of the resources in the “Gambling Assistance” list at the end of this handout.

FOR FAMILY AND FRIENDS OF A GAMBLER:

(Circle “Yes” responses)

If you have been wondering whether someone in your family has a gambling problem and are looking for some answers, we suggest you take the following quiz. Some of the questions may seem unrelated to gambling. That’s because the clues to gambling problems often are subtle. Some gamblers may exhibit a number of these traits and others only a few. These clues often are unrelated to the severity of the gambling or to how much the gambler is wagering. They will help you realize that you are involved with someone who gambles too much.

1. Are you puzzled because your family is always short of money?
2. Does the person you are wondering about sometimes borrow money to pay ordinary monthly bills, although there has been no known change of income or specific increased expenses?
3. Has anything of personal value disappeared mysteriously?
4. Have you sold anything of personal value to pay the gambler’s debts?
5. Is the person secretive about money?
6. Does the person seem to be more reckless about money than other people and not really weigh his or her chances?
7. Have you discovered secret loans?
8. Does the person continue to acquire different credit cards?
9. Has this person ever urgently requested you to co-sign a loan?
10. Do you have any reason to question whether the person has filed an accurate tax return or, for that matter, any tax return?
11. Has there been a change in the way the person handles money? Example: Paying bills late, in part or not at all.
12. Has the person reordered spending priorities? Example: Giving up his or her car and taking public transportation, not buying needed new clothes, neglecting basic home maintenance.
13. Has the person let health or life insurance lapse?
14. Do you have to resort to subterfuge to get money you need from the person? Example: Overestimating some expenses, under-reporting your own income, stealing from the person.
15. Has the person ever been in trouble with the law because of money?
16. Does the person sometimes pay bills far in advance for no apparent reason?
17. Have you noticed that the person avoids certain friends, acquaintances or family members?
18. Do you suspect the person has taken money from you?
19. Does the person use double-talk when you try to discuss spending, income or assets?
20. Has the person dipped into savings, pensions or other assets or reduced or stopped contributions?
21. Is the person seeking new ways to earn extra money? Does he or she already have a second job or work overtime although there are no known additional expenses and you see no evidence of additional earnings?

The following questions relate more directly to a known gambler.

1. Do you often hear the person on the phone buying and selling stock or commodities? Do statements regarding purchases and sales come regularly in the mail?
2. Have you ever lied to someone to hide the financial consequences of the gambling?
3. Are you aware that the wagers have increased?
4. Is the person gambling with greater frequency?
5. Does the person disguise how much is at stake when gambling?
6. Have you ever received lavish gifts – the results of the gambler's winnings?

If you answered more than seven of the first 21 questions with a firm “yes,” then something is wrong, and it well may be gambling. In addition, if you answered two of the last six questions with a firm or even tentative “yes,” gambling has become a problem.

– Adapted from Linda Berman and Mary-Ellen Siegel, *Behind the 8-Ball: A Recovery Guide for the Families of Gamblers*, Excel Press, Lincoln, Neb., 1998, Pages 65–69

GAMBLING ASSISTANCE

- Fleet and Family Support Center clinical counselors and financial counselors
- TRICARE Military Health Plan Mental-Health Services (www.tricare.mil) (See website for regional toll-free numbers)
- Military OneSource (www.militaryonesource.mil) 1-800-342-9647
- Gamblers Anonymous (www.gamblersanonymous.org) 1-888-424-3577 (directory of local meetings)
- National Council on Problem Gambling (www.ncpgambling.org) 1-800-522-4700 (24-hour hotline)
- Information on Signs, Symptoms and Treatment for Gambling Addiction and Problem Gambling (www.helpguide.org/mental/gambling_addiction.php)



Gambling Case Studies

CASE STUDY 1: A CO-WORKER

One of your co-workers seems to come in every Monday with stories about his visits to a casino. He is particularly proud of a big win he had a few months ago and keeps saying he is about due for another. What else might he say or do that would indicate a possible gambling problem?

CASE STUDY 2: A SPOUSE

Your wife has not been herself lately, coming to bed later and later and seeming depressed. In doing some unrelated Internet research, you notice the web browser's history shows multiple visits to online casinos. Since your wife usually handles the household budget, you decide to take a look at your bank account and note that a savings account that had \$10,000 three months ago is down to \$5. You pull your credit report and see that there are five credit cards in your name that are maxed out for a total of \$15,000 in debt. You are shocked and angry but also very concerned for your wife's health. What could you do to help?

CASE STUDY 3: A FRIEND

You have a good friend (a civilian) who confides in you that he has a gambling problem and needs to talk with you about it. He swears you to secrecy. He explains how his gambling habit has resulted in his spending all of his family's money, is causing tremendous tension between him and his pregnant wife, and that he even has become physically ill over what he has done. He explains that he has stopped gambling, but now he does not have money to make his house payment and thinks it could be the last straw for his marriage and maybe even himself. He asks you to lend him \$1,500 so he can make his payment and put this issue behind him. What will you do?

CASE STUDY 4: YOU

Your friends ask you to join them for a day at the racetrack for some fun. One of them mentions he has a lot of experience at the horse races and has a system for betting that will double your money. What do you do?