

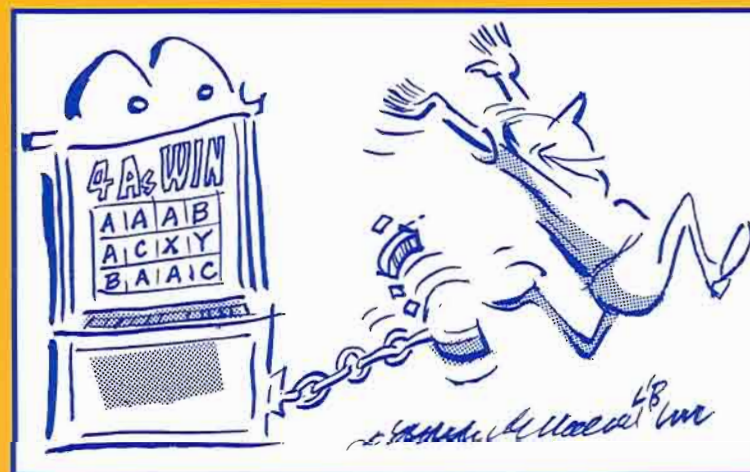


*Relationships Australia*

**1300 364 277**

# BREAKING FREE

**A PRACTICAL APPROACH  
TO QUITTING GAMBLING**



*Relationships Australia*

# BREAKING FREE

## A PRACTICAL APPROACH TO QUITTING GAMBLING

This booklet has been developed through the Break Even  
program of Relationships Australia (Qld) Inc.  
It was developed from an earlier Booklet  
"Odds On to Break Even"

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Queensland

## FOREWORD

*For too long, excessive gambling has been a hidden problem in the community. Yet almost every person can probably identify someone in their extended family “who liked to have a flutter, and got into a spot of difficulty”. The problems which are created by excessive gambling are often discounted or trivialised - even though the pain to the person gambling and to the family is extremely real.*

*It is hoped that this guide will help those who have been seduced by the nature of this addiction to take practical steps towards change.*

Ian S Macdonald  
Executive Director  
Relationships Australia (Qld) Inc

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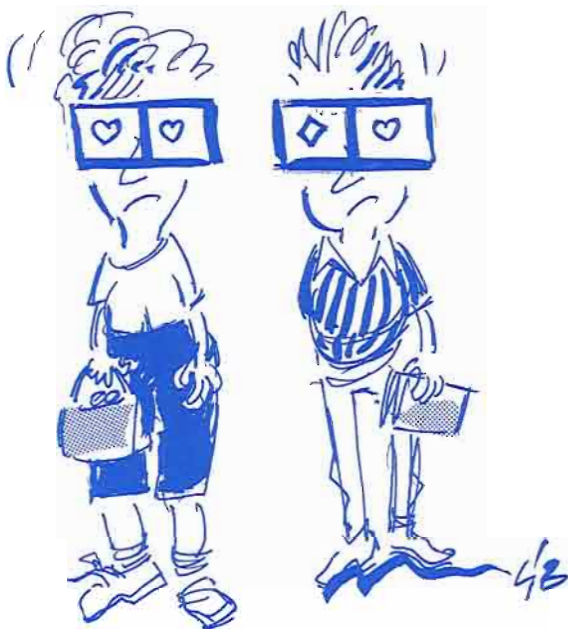
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## HOW TO USE THIS BOOKLET

If you are concerned because your gambling has become a problem and you want to bring it under control, this booklet is for you. If you are concerned because a member of your family seems to have a problem then this booklet may be helpful for you too.

Here we are talking of excessive gambling but this can be a matter of degree – from difficulty in control on some occasions, to practically no control whenever there is money available. We are aiming to answer questions about gambling behaviour and how it can be treated.

For most people the lack of control over gambling seems to involve one or more types of gambling e.g punting on horses and playing the 'pokies'. For others playing table games at a casino is the attraction and pokies hold little attraction. It is not unusual for people who experience problems with these types of gambling, to find little temptation to spend uncontrollably on lotto or playing bingo. In other words they have some control over certain forms of gambling but very little control over other forms. For some other people, however, the urge to buy 'scratchies' or to play bingo seems irresistible. In other words, people with gambling problems are not all the same.

How confident are you that you can control your gambling? If you have already tried to control your gambling and have failed repeatedly, it is clear that stopping gambling completely is the only goal for you.

If you have been able to maintain some control over your gambling expenditure and want to continue gambling, you will want to ensure that it remains under control. It is necessary to define very precisely how much you would spend as an upper limit, how often you will do this, and for how long at each session. You will need to specify various conditions around gambling in order to ensure, as much as possible, that you don't risk out of control gambling. You will need to be very specific about the limits and stick rigidly to those limits.

## CONTROLLED GAMBLING IS THE HARD OPTION

Many gamblers would like to continue gambling, but in a controlled way. It's like having your cake and eating it too! Quite a number of people who are experiencing problems relating to their gambling, recognise that cutting down is *harder* than cutting out gambling completely. If you continue to gamble, the thoughts are always in your mind and you may give way to those thoughts.

You should **not** choose the goal of controlled gambling:-

- If you are preoccupied with gambling e.g always thinking of ways to get money to gamble; or
- If you repeatedly have made unsuccessful efforts to control your gambling; or
- If you return to gamble after losing money to try to get even (chasing losses); or
- If you lie to family members/friends to conceal the extent of your gambling; or
- If you find you rely on others to provide money to relieve the desperate situation caused by gambling; or
- If you use other people's money (or hocked possessions) to finance your gambling.

If you find you are in any doubt about which option to take you may find it useful to discuss your gambling with a professional counsellor who specialises in gambling problems. If this is your goal there are some further suggestions on page 36.

## HOW DO YOU KNOW IF YOU HAVE A PROBLEM?

Many people ask this question because they don't know how bad the gambling has to be before it is a problem.

If you are spending time, money and/or emotional energy gambling in such a way that it is harmful to you or your family and friends, then your gambling is excessive.

If you suspect that your gambling is excessive, you need to take some action now, because **excessive gambling usually gets worse over time.**

Gambling is excessive when it continues in the face of evidence that it is causing you or your family:

- unacceptable financial loss
- emotional harm
- social or family disruption
- job problems
- physical health problems, or
- legal difficulties.

### *Danger and Opportunity*

In the Chinese language the word for 'crisis' is made up of two characters – one meaning 'danger' and the other meaning 'opportunity'. When a crisis occurs in a person's life due to gambling, they can focus on the *dangers* and the *damage* caused to their lives. On the other hand they can use the crisis to examine their gambling behaviour and take the *opportunity* to change the direction in which their life is heading.

Have you the courage to grab this opportunity to make the necessary changes in your life?

Why not answer the 20 Questions on the next page and check your score?



## IS YOUR GAMBLING EXCESSIVE ?

### 20 Questions

1. Do you lose time from work due to gambling?
2. Is gambling making your home life unhappy?
3. Is gambling affecting your reputation?
4. Have you ever felt remorse after gambling?
5. Do you ever gamble to get money with which to pay debts or to otherwise solve financial problems?
6. Does gambling cause a decrease in your ambition or efficiency?
7. After losing do you feel you must return as soon as possible and win back your losses?
8. After a win, do you have a strong urge to return and win more?
9. Do you often gamble till you last dollar is gone?
10. Do you ever borrow to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Are you reluctant to use "gambling money" for normal expenditure?
13. Does gambling make you careless of the welfare of your family?
14. Do you ever gamble longer than you planned?
15. Do you ever gamble to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Does gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments or frustrations create within you the urge to gamble?
19. Do you have an urge to celebrate any good fortune by gambling?
20. Have you ever considered suicide as the result of your gambling?

Source: Gamblers Anonymous

If you answer yes to any of these questions you need to consider seriously the possibility that you have, or may be developing, a problem with excessive gambling. Consider seeking help! Remember, the sooner you do the better!

## REASONS FOR EXCESSIVE GAMBLING

One of the questions frequently asked is "Why do I gamble when I know it causes me so much hurt?" Here are some comments and thoughts reported by people who have a gambling problem.

1. **Excitement** "Gambling provides me with a break from the boredom of daily life. It also provides excitement, colour, sound, flashing lights, the buzz of voices as well as a different atmosphere."
2. **The need for spectacular success.** "I try to gain money and possessions to prove I am worthwhile and successful"
3. **An outlet for rebelliousness and anger.** "Because significant people in my life disapprove of gambling, it's a way to get back at them"
4. **A punishment I deserve for my failure in life.**  
"The feelings of guilt that I experience are reduced when I am punished by losing the money."
5. **It is my only chance to get ahead and own my own home.**  
"Gambling seems to provide me with a short cut to make up for my lack of savings."
6. **Social acceptance.** "Gambling helps me think I am part of a group even if I am gambling alone; I feel as if I am not by myself."
7. **To escape from painful feelings.** "Sometimes I feel depressed, rejected, useless, unworthy. Gambling seems to put me in a trance like state which blocks out my pain for a while. I used to drink or use drugs to escape but now I gamble."
8. **A conditioned response.** "I have never forgotten my first win. I can't help hoping it will happen again."



## ARE THE REASON(S) WHY YOU GAMBLE IMPORTANT?

Many people find it helpful to have some ideas about why they gamble excessively. However, you may never understand exactly why you gamble. For example, many excessive gamblers find themselves "gambling to win and winning to gamble." This is a vicious cycle with no beginning and no end.



What is most important is that you find solutions to your gambling problem, rather than spend your time trying to find out exactly why you gamble. **You don't need to know why, to make the change.**



## HOW DO I GO ABOUT CHANGING?

There are a number of stages associated with changing addictive behaviour. We will illustrate them using tobacco smoking and gambling.

*Not worried about changing my habits –*

***"I don't see any problem"***

- Enjoying smoking or having a bet on the horses or spending a few dollars on the pokies. No awareness of negative consequences.

*Thinking about changing – "Maybe I should do something"*

- Beginning to think of smoking or gambling as an undesirable habit. Beginning to feel 'hooked'. Would like to stop smoking/gambling but enjoy the habit.

*Making a Commitment to Changing –*

***"That's it – Enough is enough"***

- This is a crucial step in the change process. It is important to tell others of your decision, to help you ensure that you don't waver in your determination not to smoke or not to gamble.

*Action (Usually lasts about 12 weeks) – Just do it!*

- Tell others that you have quit smoking or gambling. Get rid of the cigarettes. Stop the regular lotto ticket.
- Put into place strategies for cash control and developing a money plan.
- Develop avoidance strategies to help you resist the temptation to smoke or gamble. Deal with issues.
- Develop safer substitute activities and learn how to avoid relapse.

*Maintenance – The hard grind*

- Avoiding putting oneself to the test.
- Keeping going with new lifestyle.

*Learning from Relapse (if it should happen) – Don't give up*

- Minimising the harm done by a speedy return to your plan.



## MAKE A DECISION

If you haven't already done so, now is the time to spell out your goal.

If you have tried to control your gambling and it didn't work for you, you will probably choose to stop playing the pokies entirely, to stop betting on races entirely and to avoid playing at a casino. Some stop all forms of gambling while other people may decide that going to Bingo is only a social activity, or belonging to a lotto syndicate is no problem to them. The decision has to be very clear and explicit.



## HOW CAN A COUNSELLOR HELP?

Excessive gambling effects your whole life not just your finances.

Think about the various aspects of your life which can be represented as if they were the thumb and fingers of your hand. The thumb represents the gambling with its associated financial issues. The index finger stands for emotional states, the next for inter-personal relationships, with the remaining ones for job health, and physical health. Sometimes legal and spiritual factors can also produce important issues to be addressed. Just as the fingers and thumb of your hand are connected so gambling can interact with your emotions and interpersonal relationships and *vice versa*.

If you have a problem with gambling you probably already know that you need to stop gambling. You may not be aware of underlying issues, or, if you are aware of issues, have not thought about talking to a counsellor about them.

You don't have to work at these issues on your own; help is available. An addictions counsellor will work with you to put strategies in place that will help you reach your goal and reduce the risk of returning to gambling. A financial counsellor can help you sort out your money management and help you to devise a plan to repay your debts.

After sorting out the gambling and financial problems, you can then turn your attention to improving your relationships and quality of life. For these reasons a counsellor may suggest involving your partner, another friend or family member in some counselling sessions. While you may never find out exactly why you developed a gambling problem, there may, however, be a number of important issues which need to be addressed if you are to regain control of your life.



### *Dealing with issues*

There are many reasons why people become addicted to gambling.

The habit can be learnt from the experience of winning. The psychologist B.F. Skinner demonstrated how behaviour which is reinforced (or rewarded) is more likely to be repeated. He also demonstrated that the most effective way to ingrain a habit is to provide varying rewards at irregular intervals. A poker machine pays out at irregular intervals and the player never knows when the next payout will come. If you have experienced a large payout in the past you are likely to keep feeding the machine in the expectation that another big payout will come soon.

This is one aspect of the process of addiction and can explain why some people become addicted. For others the pay off in gambling is not cash but perhaps excitement, to escape from boring life circumstances into the enticing world of the gaming venue with its colour and sounds and people. For others the escape may not be from the present but from the past, from memories of abuse or violence, in which case the gaming venue offers a fantasy which is more appealing than reality. For some people gambling may appear to offer the possibility of getting ahead quickly, of getting a house or a car, of becoming secure.

It may seem surprising but many people with gambling problems have never looked at their life as a whole. If you work with a counsellor, as you begin to look at your whole life, the overall picture may begin to stand out. The counsellor may be able to help you deal with a range of emotional issues or perhaps with unfinished business relating to people in earlier life. It is sometimes the resolution of these underlying issues which takes away the pressure to escape from the pain through gambling (and perhaps the use of alcohol or other drugs). By exploring these underlying issues as well as by taking measures to stop the gambling behaviour, the likelihood of your relapsing is greatly reduced.

### *Impact on your relationships*

If you gamble excessively you have probably found that the habit has had an impact upon your partner. Because of the amount of money which has been lost, the promises which have been broken, or lies which have been told, you may fear (or have been told) that trust is lost forever. This is usually not the case when you are wholeheartedly committed to change and honestly telling the whole story.

Sometimes gambling develops when a deterioration occurs in the relationship rather than the other way around. There is no point apportioning blame for what has happened in the past – the present issue is recovery. While some partners will say it is the gambler's fault ("nothing to do with me") the truth is that involving the partner can often speed the recovery and the healing process.





## GETTING INTO ACTION

### *Voluntary self banning*

One approach to stop gambling is to have yourself banned or excluded from gambling venues. In Queensland different procedures apply to hotels and clubs from those which apply in casinos.

For **hotels and clubs**, the Queensland Gaming Machine Act provides in Section 126 (page 107):-

*"Where there are reasonable grounds for a licensee to believe that the peace and happiness of a person's family are endangered due to excessive playing of gambling machines by the person, the licensee must prohibit the person from playing gaming machines on licensee's licensed premises for one month from the date of prohibition"*

How this works:-

1. Ask the licensee to ban you from play in the hotel, club etc (It may be helpful to put it in writing and sign it, so they know you are not joking).
2. If you break the ban the licensee must cause you to be removed from the premises.

Sometimes venue managers may be reluctant to ban patrons because they may not know the effect the gambling is having on the patron or the family members. If you ask to be banned (and request that the ban be in place for at least three months) you are taking positive steps to stop gambling. You can feel proud of the action you have taken to help yourself.

### *Different legislation covers banning at casinos.*

Under the Casino Control Act, Section 92, the person signs a declaration of self-exclusion in the presence of a Gaming Manager of the casino (or nominee) and a Qld Office of Gaming Regulation representative. The ban remains in force until revoked. Application for revocation can be made after 12 months. The Act provides for substantial fines if you are found in the licensed gaming area.

**Self banning is an act of commitment; many people find it useful to have a friend accompany them to the venue in a supporting role.**

## CASH CONTROL STRATEGIES

**One useful technique to overcome the impulse to gamble is to reduce your access to money.** When you are gambling you really are not exercising any control over your money; when you ask your partner or a friend to help you are actually beginning to take control to ensure that your money is used for the benefit of you and your family.

Whilst the loss of independence in controlling your own money can be difficult to come to terms with, there are three important points to remember:-

- a) You are taking action to stop your gambling
- b) This may only be a temporary arrangement – for a few months typically
- c) Your money is now benefiting you and your family.

### *Gambling can't easily continue if there is no money available to fund it.*

Case experience indicates that there is value in having access to limited, discretionary spending money ("pocket money").

The amount should be:

- a) affordable within your overall budget
- b) not enough to become an incentive to gamble with
- c) as negotiated and agreed with partner or family member or friend
- d) possibly delivered in instalments (eg a small sum daily rather than a larger lump sum weekly).

Sometimes not having the cash to buy a drink or cigarettes seems a restriction on your freedom and can result in a return to gambling to rebel against external control. Having some money is practical but, be realistic, you know that having access to more money is a risk you can't afford to take. Over the page are some suggestions that will help you restrict your access to cash.



## LIMITING YOUR ACCESS TO CASH

### *Some DOs and DON'Ts*

#### *Do*

- Ask your partner, relative, or a trusted friend for help; let them handle the money. This will mean handing over the plastic cards and possibly get them to change the P.I.N. numbers.
- Stay involved in the decision making process about spending money and paying bills.
- Take a friend with you to the teller machine and then to pay the bills, if for some reason you can't hand over the cards.
- Have a joint account where two signatures are needed or where only the other person can sign.
- Arrange with your bank for regular direct debit of amounts for rent or repayment of hire purchase, loans etc. You may even be able to get your employer to make some direct deductions from your wages for payments of premiums such as health insurance.
- Use "Pay as you go" schemes to pay Electricity, Telephone and Insurance.
- Consider disclosure of gambling problems to credit providers to restrict further access to credit.
- Ask family and friends not to lend you any money in future.

#### *Don't*

- Have plastic ATM cards.
- Credit cards.
- Accept cash payments for jobs where avoidable.
- Carry a cheque book if you are the only signatory.

Under some circumstances it may be possible for you to find ways to use credit cards (without cash advances) responsibly i.e. in a way that does not put you at risk of more gambling. Where two signatures are required on cheques you may find you can safely use this way to pay bills.

**Beware:** There is a danger that the strong urge to gain access to cash may result in family disputes and violent behaviour.

## PROTECTION OF ASSETS

To the person with a gambling problem, credit cards, store account cards, and other types of accounts with plastic card access are a common source of funds. If the accounts are in your name, it is wise to destroy the cards, return them to the card provider, and formally request that:

- a) future credit on the account be denied, and
- b) that the account be closed and arrangements made to repay the outstanding balance.

Where the accounts are contracted in joint names, or you are a secondary card holder on another person's account, it is wise to seek advice from the credit provider or an independent financial counsellor in order to limit your exposure to the risk of further extension of credit.

From past experience you will probably know whether you need to take precautions to secure items of value from impulsive acts such as pawning them. Cash should not be left lying around the home, as this presents a big temptation. Even borrowing a child's "money box" savings has proved to be an irresistible temptation.

Regarding the family home, other real estate or other types of investments being at risk, it may be appropriate to seek legal advice on this issue. It is not unknown for a person to have fraudulently borrowed money using the joint family home as security.

Bank or other banking type accounts (eg building society, credit union) are best controlled by someone other than yourself. This

is generally achieved by the account being held in another name (commonly that of the partner).

Where certain types of funds (eg salary payments) need to be credited to an account in your name, a worthwhile option would be to set up an account jointly with another trusted person eg your partner, and have the account structured such that:



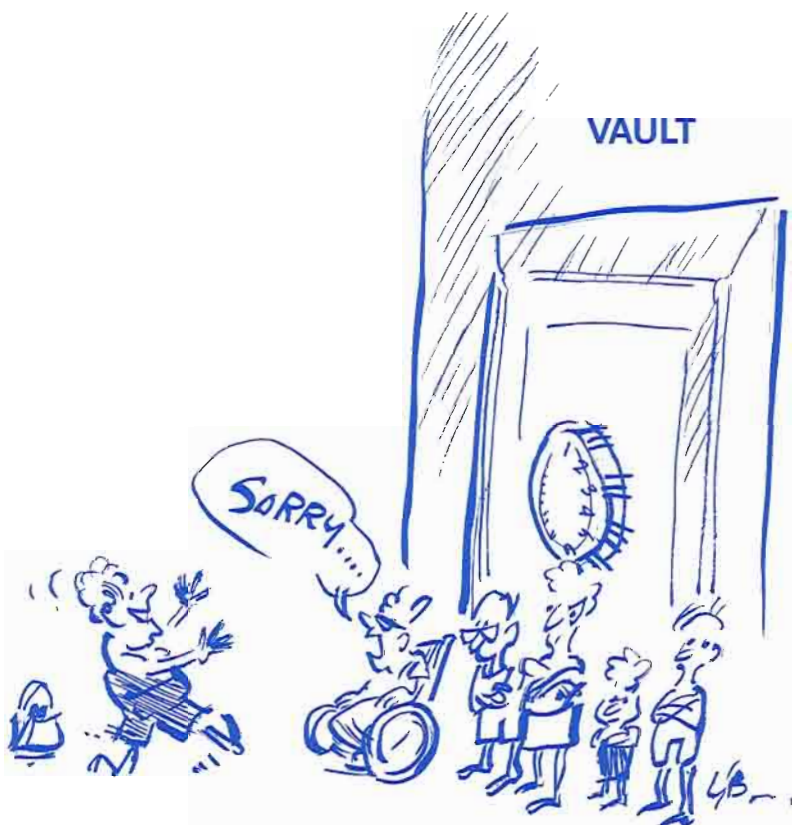


- a) **both** signatures are required for any withdrawals, rather than an either/or situation, and that
- b) there is no card access available to you.

Any pre-existing financial institution accounts which allows cash or credit to the person with the gambling problem should ideally also be restructured as indicated above.

Cash payments to you should be avoided. These could in future be made by cheque, or, as a safer option be credited direct to your account such as outlined above.

All the suggested safety net and control strategies can be considered for implementation as appropriate, to minimise the risk of future gambling and resultant harmful consequences.



Family stands up to the gambler

## GETTING OUT OF DEBT

*(N.B. If the following seems too complex, enlist the help of a financial counsellor; their services are usually free.)*

### ***Make a list of all debts – no secrets***

Although people with a gambling problem will usually admit to having debts, they often don't have an accurate picture of their total indebtedness. This may be the first time you have faced up to the true extent of your debt, and facing reality can sometimes be a strong motivation to change. Now is the time to divulge the full extent of your debts, otherwise any trust you build now through your hard work and commitment to change will be immediately lost later when the outstanding debt is discovered by your partner, or family. This checklist may prompt your memory as to the types of possible debts, resulting in a reasonable estimate of total indebtedness:-

- Credit cards \$ .....
- Other plastic cards \$ .....
- Fines \$ .....
- Loans (financial institutions) \$ .....
- Loans (family, friends, workmates, loan sharks etc) \$ .....
- Pawnbrokers \$ .....
- Bounced cheques \$ .....
- Centrelink overpayments/advances \$ .....
- Unpaid bills (telephone, electricity, home rent, car registration, insurance policies, rates etc) \$ .....
- Tax \$ .....
- Rentals (video, washing machine etc) \$ .....
- Pay TV \$ .....
- Other \$ .....





## PREPARE A LIST OF ALL YOUR CREDITORS

As a minimum, you would need to assemble the following information:-

- Name of creditor (ie the person who is owed the money)
- How much is owed?
- Who owns the debt? i.e. Is it solely in your name alone, or is it a joint debt with another individual e.g. partner?
- Is it a secured debt? i.e. Is there security such as a mortgage or a bill of sale associated with the debt? (A secured debt will allow the creditor eventually to make a claim on the security e.g. repossess a car).
- Is there a guarantor associated with the debt? (A guarantor is liable to pay the credit provider if the debtor does not pay).

Other useful information to include in a summary of creditors would be:-

- Contracted repayment details i.e. how much, how often?
- Interest rate (NB Liabilities to pawnbrokers, where interest rates are usually quoted on a *monthly* basis. 20% would equate to 240% pa).
- Arrears (Generally the sum of repayment amounts unpaid by their due date).

The information documented in the summary of creditors could be useful in the following ways (amongst others):-

- Helps you to come to terms with the full extent of your debt.
- Helps identify others who might be at risk financially as a result of your debts, e.g. joint borrowers, guarantors.

It provides a challenge to you to:-

- Be open and honest about all debts.
- Disclose full details to those who may not be aware that you have caused them to have a financial liability.
- Helps identify property that may be at risk e.g. through repossession.
- Aids setting priorities within any proposed repayment plan.

## PREPARE A MONEY PLAN

A money plan (or budget) is a useful tool for planning how financial resources can be most wisely allocated and used. Key components of a money plan will include details of:-

- Regular income
- Basic living costs
- Debt repayments
- Other payments
- Discretionary spending

**Note:-** To avoid confusion when preparing a money plan, it is important for all amounts of income and expenditure to be based on a common frequency e.g. if the bulk of regular income is received **weekly** convert all items of expenditure to a **weekly** basis.

- Regular Income** includes any reliable/consistent income (salary, wages, pension, benefit, child support etc). It can be confusing to include overtime payments, unless they are regular and the amounts reasonably consistent. Where there is regular income but the amount varies (eg a sales person paid on commission or a cab driver paid subject to takings), it will be necessary to estimate the average amount of regular income expected, based on realistic predictions and/or previous experience.
- Basic living costs** are costs necessary for provision of food, shelter, transport and personal expenses. These could be further divided into categories such as food, housing, utilities, transport, health, education, recreation, personal items. To arrive at reasonably accurate expenditure amounts, past accounts/receipts are useful. Also helpful is keeping a record of every amount of money spent over a period of several weeks. Clothing can be a significant cost item for which no historical records may have been kept and records for a few weeks may be misleading. In this case, costs may be estimated by considering a twelve month period and the different types of clothing needing to be purchased during that year e.g. warm weather/cold weather, casual/formal, sports/uniform, footwear/under-clothes etc.



- c) *Debt repayments* are the regular amounts which need to be paid towards accounts associated with loans, credit cards, store cards, finance companies, also payments towards fines, taxation debts, pawn brokers, personal debts, other gambling debts etc.
- d) *Other payments* could include child support, lay buys, rentals etc.
- e) *Discretionary spending* generally relates to money allocated for spending on things which aren't essential. Examples could be: meals at restaurants, designer label clothes, entertainment or holidays.

### Putting it all together

Once (a), (b), (c), (d), (e) above have been identified, the next step is to compare *regular income* (a) with the *sum of expenditure items* (b) + (c) + (d) + (e). If there is insufficient income to meet planned expenses, obviously changes are needed, which could include some of the following options:-

- i) Additional income – a second job, overtime, a higher paid job, a boarder at home
- ii) Reduction or deletion of discretionary spending as being unaffordable at present.
- iii) Review of basic living cost spending and other payments – can some reductions be made? Can priorities be changed?
- iv) Review of debt repayments – is there scope for negotiation with creditors to achieve, for example, lower repayments over a longer period?

Remember, if you are experiencing problems arriving at a workable money plan, it is appropriate to seek an appointment with a financial counsellor.

On those happy occasions where a money plan reveals a surplus of income compared to total expenditure, there is obviously scope to increase spending e.g. repay debt more quickly, increase savings, allow yourself more planned discretionary spending.

A sample guide for use in preparing a practical money plan is shown below. This should be adapted as appropriate for your situation, as any two money plans will differ in spending patterns and types of expenses.

Always keep in mind the need for flexibility when using a money plan. Circumstances will change, and the money plan needs to be flexible enough to allow for change and refinement to cater for the current situation.

### SAMPLE PERSONAL MONEY PLAN – INCOME

Date..... Per: Week / Fortnight / Month

#### Income

Gross Pay	\$.....	
Less tax	\$.....	Net Pay \$ .....
Gross Pay	\$.....	
Less tax	\$.....	Net Pay \$ .....
Pension / Benefit	\$.....	
Family Payment	\$.....	
Additional Payment	\$.....	
Board received	\$.....	
Child Support / maintenance	\$.....	
Other	\$.....	
TOTAL INCOME		\$.....



## SAMPLE PERSONAL MONEY PLAN – EXPENDITURE

Date ..... Per Week / Fortnight / Month.....

HOUSING		PERSONAL	
Rent / Board	\$	Clothing	\$
Mortgage		Hair cuts / cosmetics	
Land/Water Rates		Entertainment / movies etc	
Insurance House / Contents		Dining out	
House repairs / maintenance		Videos / Pay TV	
Body Corp Fees		Internet Service Provider	
Replace household goods		Paper / Magazines	
<b>UTILITIES</b>		Holidays	
Electricity / gas / heating	\$	Gifts - B'days / Xmas	
Telephone / Mobile		Drinks (alcoholic)	
<b>CAR/TRAVEL</b>		Cigarettes	
Petrol	\$	Kid's pocket money	
Repairs / Maintenance		Laundry / Drycleaning	
Registration and Insurance		Sport / club Membership	
Licence / RACQ		Donations – Church / charity	
Fares /Taxis		<b>MISCELLANEOUS</b>	
<b>FOOD</b>		Taxation debts / GST	
Groceries, milk, bread	\$	Fines	
Meat / Fruit / Vegetables		Superannuation	
Lunches and takeaways		Child Support	
Pet food		Life Insurance	
<b>EDUCATION</b>		Union fees	
Self education expenses	\$	<b>Total basic living costs</b>	\$
School fees and uniforms		<b>OTHER REPAYMENTS</b>	
Excursions / sport / fares		Car	
Stationery / books		Credit Cards	
Lessons / music / dance		Store accounts	
Child minding		Lay Bys	
<b>MEDICAL</b>		Finance Companies	
Health Insurance	\$	Loans	
Doctor/ Dentist / Chemist		Rentals	
Optometrist /Vet. fees		<b>Total expenditure</b>	\$

## DEVELOPMENT OF A REPAYMENT PLAN

As a minimum, any simple repayment plan would need to be written down and include details of:-

- Who is to be paid?
- How much each payment will be?
- How frequently each payment will be made?
- When will payments commence?
- How will payments be made?

At first sight the written out plan may seem a little daunting but think of all the energy you are saving as you won't have to carry all this information around in your head.

A "pro rata payment plan" is a useful basis on which to fairly allocate funds available for debt repayment. Consulting with a financial counsellor could be helpful in assisting you to understand your legal responsibilities.

**It is important to remember that the plan will become ineffective if gambling continues.**

### Contact your creditors

Be honest with those people to whom you owe money. Don't offer more than you know you are able to repay. This will destroy the trust you are trying to build, and create pressure to gamble to meet those commitments. Always call before due dates if something has upset your repayment plan. Creditors will be more negotiable then and you will know where you stand. Keep a record of the date of contact, who you spoke to, due dates and the amount agreed upon.



## AVOIDANCE STRATEGIES

In order to reduce the risk of returning to your gambling habit, it is useful to identify the situations which are risky for you. For a person hooked on punting, the sight of a form guide in the paper, or hearing or seeing a race broadcast brings their thinking back to gambling. Consider adopting strategies such as changing your radio station, throwing away the form guide when you buy a paper and avoiding walking past a venue where the letters TAB are displayed. If you often placed a bet during your lunch hour, deliberately choose to meet someone and do something else.

Some people have been gambling so often or so long that the habit has become ingrained and they find themselves heading towards the TAB or into the Pokies. There are some 'fire drills' which people can practice so that they become an automatic response to habits like these – the 180 degree turn is a basic technique. If you find yourself walking into a TAB or pokies parlour execute a quick about turn. If you are driving home and the car turns into the local club, then apply the 180 degree turn and drive right out.

You may have identified that you are more vulnerable to playing the pokies if you have had a few drinks. Options you might consider are to go to a venue where there are no pokies or to have your drink at home.

Some people with a gambling problem find that when they are with certain people they are put under pressure to gamble. Perhaps the safest solution is to avoid those friends at gambling venues or to let them know very definitely that you are not gambling.

It is a good idea to implement a reward system for successful avoidance of gambling behaviour. You might reward yourself with a new hair style, buying yourself a new shirt or shouting your family a treat. When other people know of your successes they will often encourage you to keep up the good work.

## An Awareness Diary

Many recovering gamblers have found it useful to keep a diary of their thoughts, feelings and actions for each day. Sometimes as they review the week they discover that certain feelings are associated with people or places or temptations to gamble. You may find it valuable to keep such a diary for a few weeks to become more aware what motivates your thoughts about gambling. You may discover a pattern emerges. The diary should record both negative and positive feelings. It may be informative to see what are the things in common which occurred on those days when you never thought about gambling. Don't ignore your successes – you can learn from them!

The idea is to keep a fairly detailed record of your moods and the events in your life. These feelings may not be consciously linked with gambling but when you look back on your week you may discover, for example, whenever you were in conflict situations you had thoughts of gambling afterwards. For a person who finds this pattern it might be that handling conflict is an issue to be addressed in counselling.





(MAKE PHOTOCOPIES FOR YOURSELF)

# A SAMPLE AWARENESS DIARY PAGE

How did you feel during the day?

Morning .....

Afternoon .....

Evening .....

What things were different about today? Help / Hinder?

.....

.....

.....

.....

Who were you with today? Help / Hinder?

.....

.....

.....

.....

Alcohol / other drug use?

.....

.....

.....

Did you find yourself thinking about gambling? When?, what were the triggers?

.....

.....

.....

.....

What helped you get away from this thinking or to resist the temptation?

.....

.....

.....

.....

Have you noticed any small change in yourself or your behaviour?

.....

.....

Are you happy with your results today?

.....

.....

What could you do differently next time?

.....

.....

.....



## SUBSTITUTE ACTIVITIES

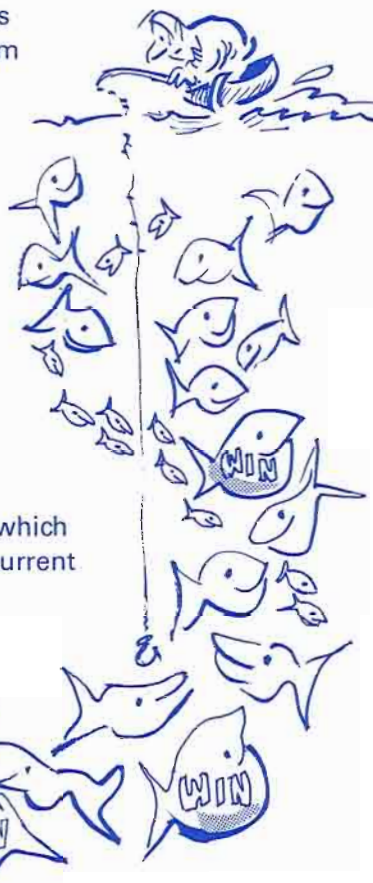
You may be surprised when you calculate how much time and energy you were spending each week in gambling related activities. When gambling stops you are left with a large amount of time on your hands.

If this time is not meaningfully filled, the mind tends to keep thinking about gambling. For this reason it is useful to think of what activities you can put into your life to fill the gaps. If you don't, the old habits are very likely to be reinstated.

Often it is necessary to look for low cost activities because there is a shortage of cash. There may be a need to take a second job to earn extra money to pay the bills. This may be acceptable as a short term strategy; however, recreation is important to our general wellbeing and it is valuable to find a sport, a hobby or activity that provides variety in your life. It can also help family relationships when members enjoy doing things together.

No matter how limited your budget, put aside some money for recreation.

On the next page there are lists which may help you think about your current recreational routine.



## LEISURE ACTIVITIES

### Low cost

Individual	Couple/friends	Family
Walks	Have an icecream	Picnic
Listen to music	Sit on the beach	Playing cricket
Craft	Go for a drive	Cooking together
Hobby	Bicycle Ride	Growing vegies
Darts	Feed ducks	Board games
Join the library	Visit the Museum	Visit zoo

### Medium cost

Go to the Gym	Movies	Go to Footy
Rock climbing	Going out to dine	Pizza and Video
Swimming	Dancing lessons	Local Tourism
Pottery	Horse riding	Get a Pet
Take classes		

### High cost

Travel	Weekend Away	Family Holiday
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Most of your activities will probably fall within the Low Cost area; some may fit within the Medium Cost area. If gambling has been your only real recreational pursuit, then you will need to address this serious imbalance in your activities.

**This is extremely important:**

**If you don't replace your gambling with something positive, you are more likely to return to gambling.**



## RELAPSE AVOIDANCE

It is very easy to relapse into old habits. Ex-smokers have been known in a time of anxiety to buy a packet of cigarettes and light up before they realise what they have done. Ex-gamblers can find themselves returning to old habits without realising what they are doing. The memory lapse, however is usually short lived – the first puff of the cigarette, the first bet on the pokies, reminds them what they have done.

What do you do if you find yourself in this situation? Leave the venue! In a situation like this you will probably feel very uncomfortable. You believe you have let yourself down, let down your family, let down your counsellor. It is easy to feel so badly about yourself that you think "I may as well be hung for a sheep as a lamb – I will go the whole hog. Why stop at \$1 when I can get hold of \$1000".

This sense of shame and recklessness is often experienced by a recovering gambler and is known as the 'Abstinence Violation Effect'. If you have broken the rule that you have set for yourself, you may be tempted to give up completely. A more positive attitude is to think 'It's disappointing, but it's better to stop now than later when I will probably have lost more money'.

One writer has likened relapse to taking a train journey. If you find you are on the wrong train, you don't have to go all the way to the terminus. It is best to get off at the next station and go back. In practice when a person is moving towards relapse there are usually a number of 'stations' where they could get off.

If you are having a drink at the bar and think of playing the pokies, you may decide to go straight home. If you find yourself near the pokies you can leave. If you have spent a few dollars, you can rush out and go home. It is very important for you to identify strategies to cope with a near relapse or an actual relapse. These strategies are like fire drills – they help you to put plans into action quickly in an emergency. Ring your partner or friend, put as much distance between you and the gaming machine as possible. All is not lost, you can recover from a lapse if you act positively about your goals.

## When is relapse likely?

You may find that negative feelings such as anxiety or depression put you at risk, or that certain people or places make you more vulnerable. If you have a row with someone, or are wondering about testing your self-control after some months of abstinence, you are probably at a time of heightened risk.

People recovering from gambling problems often wonder if they might now be able to have an occasional bet. If this idea of testing oneself is put into practice it can have two different outcomes. In the first case, the person may appear to have gained improved control; this apparent success lures them back, and very quickly they relapse to uncontrolled gambling. In the second case, the returning gambler has a big win, and this reinstates the practice of gambling big stakes.

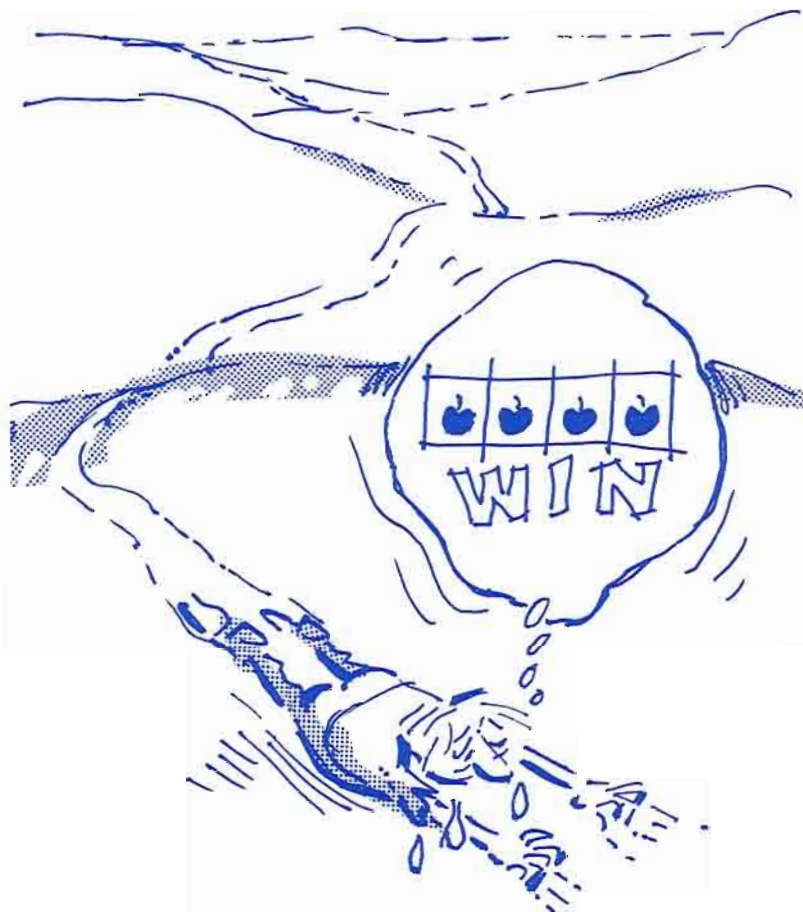
You may be a person who can handle negative emotional states, but are at risk of relapse when everything is going well for you and you have cleared your debts. It is useful to consider these situations to try to assess in advance what might be the risky situations for you.

## How do you see yourself?

Your gambling problem has been one characteristic of your whole life. It is important to recognise you have other roles besides that of a gambler – you may be also a husband, a wife, a parent, a son, or a daughter, a person with skills and abilities in your work or sports. We would like you to remember you are a whole person and gambling is only one *part* of your *past* life. To dwell on your weaknesses or failings can be miserable; it is good to take note of your strengths also.







Chasing the illusion

## WHAT ABOUT THE FAMILY

This page, and the two which follow, are addressed to family members of the person with a gambling problem. Unfortunately, the family, partners and friends of people with gambling problems can become forgotten casualties.

In the beginning you, as a partner, may have tried to reason logically with the person gambling and have probably bailed them out financially when they have needed it. Alternatively, you may simply have had no idea about the gambling and it came as a real shock when you found out the truth.

In many cases families have been lied to, and manipulated to the point that they may have even started to believe that it is somehow their fault. This can be part of the process of the addictive behaviour where the person who is gambling excessively blames others for their "out of control" behaviour.

You may feel angry, resentful and generally 'ripped off' in relation to the waste of money and energy that has gone into the gambling. Eventually you may become disillusioned and no longer give support or think you can survive any more losses - you need help for yourself.

Here are some common statements:

- "Surely if he/she loves me, he/she wouldn't do this"
- "I hate the gambling, but it's the lies that I can't really cope with"
- "We never talk anymore"
- "Even the children keep their money hidden"
- "Sometimes I think I am going crazy"
- "I haven't been able to tell anyone what's really going on, I feel so embarrassed"
- "I can't believe a word he/she says"
- "I feel so isolated"



## HOW FAMILIES FEEL

Families feel powerless (and indeed are) to stop the gambling, however, there are some things you can do to limit further damage, and begin the process of change. **Here are some ideas.**

To begin with, in order to get help and start the change happening, you will need to **talk about the problem** with a number of people. This may be embarrassing for you if you have kept it a secret up until now. Unfortunately, the more secrets that are kept, the more lies can be told, and this allows more gambling to continue. Admitting there is a problem is an important first step toward change.

### *Financial help:*

Refer to the section of this book (pages 17 - 23) on finances and money management, where you will get some ideas on rearranging your finances. People who may be able to help you include:

- financial counsellors
- your bank
- your creditors
- legal adviser
- an accountant.

Find out about your current debts, ask to have further access to credit stopped where your name is included. Check all bank statements carefully to see where money is going.

### *Emotional Support:*

Talk to a counsellor, a doctor, a trusted friend or extended family. Explain the current situation and explain how it is affecting you personally, as well as other family members.

Counselling centres such as Break Even can provide help and support for families of gamblers. In some cities the organisation Gam-Anon which is for family members of people with a gambling problem, offers support in a group setting (see Gamblers Anonymous in the phone book).

## *Experiencing abuse from gambling:*

Sadly some families, friends and partners are afraid to seek help for fear that they may suffer more abuse. If this is your situation you will need to take steps to protect yourself first - don't place yourself or your children at risk.

- Contact the 24hr Domestic Violence number
- Have a safety plan
- Consider a protection order.

## *Lastly you need to get on with your life*

You may be spending all your time and emotional energy-

- thinking about the gambling
- trying to change or control the person gambling
- isolating yourself from others, and
- struggling with all the bills.

**STOP**, think about it.

If you, as the family member, think you can "fix it" and keep trying, you will convince the person gambling that it is **your** problem and he/she will leave you to continue to deal with it alone. In addition you may be protecting (for the time being only) the person with the gambling problem from the consequences of their gambling. As a result, there is no driving need for the gambler to change their behaviour and they will never learn anything new.

On the other hand if you get on with your life they may **have** to begin to deal with the problems themselves. Keep **your** energy for things **you** can change, get a life for yourself now! You can still love them **but** remember the best way to help them is to take care of yourself and other family members. You don't have to subsidise their habit.



## IS IT POSSIBLE TO CUT BACK?

On page 2 (please read again) we expressed our grave doubts that people who had experienced real problems with gambling, are able to return to gambling but in a problem free manner. We have had few clients who have maintained problem free gambling.

If you are thinking about a goal of controlled gambling, there are a number of issues you need to consider. In particular, if you have a partner or family member who is dependent on you financially, find out how they feel about your decision to continue gambling. Most partners will feel quite anxious about it, so it is important to discuss your plans in detail and build in some safeguards. For example, they may feel reassured if you limit your access to cash at least in the early stages. If you have continued access to bank accounts, you can agree to show your partner the monthly statements. If you can't get their agreement to your plan, consider if the pleasure you receive from gambling is worth the anxiety it creates for them. You need to weigh up the costs and benefits carefully.

There are advantages in having at least a few weeks break from gambling even if you are seeking the goal of controlled gambling. Use this time out to try other activities; be daring, do something different.

Controlled gambling can be a hard goal to attain when the person has already experienced problems in self-control. The longer the problem has existed, the harder it is to maintain self-control. It is the usual experience of counsellors at Break Even that by the time clients seek to discuss their problems with a counsellor, they have become so addicted to the habit that they find it too difficult to sustain controlled gambling. Some people start with the goal of controlled gambling but change to abstinence after a few weeks without success in keeping to their self-imposed limits. Those most likely to succeed with controlled gambling are the people who have had a short history of problematic or excessive gambling and who are prepared to stick rigidly to the guidelines.

## Basic Principles

1. Decide how much you can afford to lose each week. People in a relationship may want to decide this together so that each party has the same amount for optional expenditure. One suggestion is to list your income from all sources after tax and list all your necessary expenditure. It is suggested that 25% of the difference (your optional expenditure) is the maximum you can afford to spend on gambling. Some people find that there is no optional expenditure because necessary expenses are as much as their income.
2. Decide how often you will gamble, when and where; be specific. You should also put a time limit on your gambling. Make plans to do something after each gambling session; this stops you going over your time limit.
3. Decide what you will do with your winnings. If you gamble your winnings, you will quickly be back into gambling large amounts. Your aim is to be satisfied with smaller stakes and to be able to walk away with money in your pocket.

If you are always going to walk away with nothing, is there any point in gambling? Are you controlling the gambling or is the gambling controlling you?

## Race betting

With this form of gambling, it is fairly simple to separate winnings and put them in a different pocket or at least keep a record of bets and winnings and losses, together with the odds and the type of bet you placed. It is desirable if you are a punter, to work out in advance what you are going to bet, on which horses, in which races. You can then keep a record of each bet and the odds and the outcome. It is important not to increase your betting because you are "on a winning streak" or because you are desperate "to recoup your losses". Betting on last minute hunches often brings gamblers unstuck.



If you keep a detailed record of your bets, the odds and the winnings, you will have written evidence of which strategies have worked for you.

### ***Poker Machines***

As poker machines often pay small wins, it is harder to keep track of your winnings and to keep them separate. If you started with say \$20 which you were prepared to lose and you find your credits are \$42 (i.e, double what you started with, either take out the lot and go home while you are ahead; or take out the \$20 and keep playing with the rest. A useful rule is to be very clear how much you are prepared to lose at a session. If you manage to win double that amount, withdraw it (perhaps more than once!) and don't spend it again.

### ***Remember***

To bet with your winnings helps ensure that you leave with nothing.

Quit while you are ahead. Practice walking away a winner.

***N.B. If you are not successful in controlling your gambling, it is fine to change your goal to complete abstinence.***

***Don't forget you are trying to gain control of your life.***

***Don't give up – ever.***



**Break Even in Queensland is funded by  
Families Youth and Community Care.**

### **Break Even Centres in Queensland**

#### **Relationships Australia**

**1300 364 277**

Gold Coast	5575 6122
Springwood	3808 9235
Spring Hill	3831 2005
Strathpine	3881 3311
Coolum	5471 7844
Bundaberg	4152 3533
Gladstone	4927 4077
Rockhampton	4927 4077
Mackay	4957 4542

#### **Centacare**

Townsville	4772 7799
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#### **Lifeline**

Cairns	4050 4955
Toowoomba	13 11 14



*[The page contains faint horizontal lines, suggesting it was part of a lined notebook or document.]*