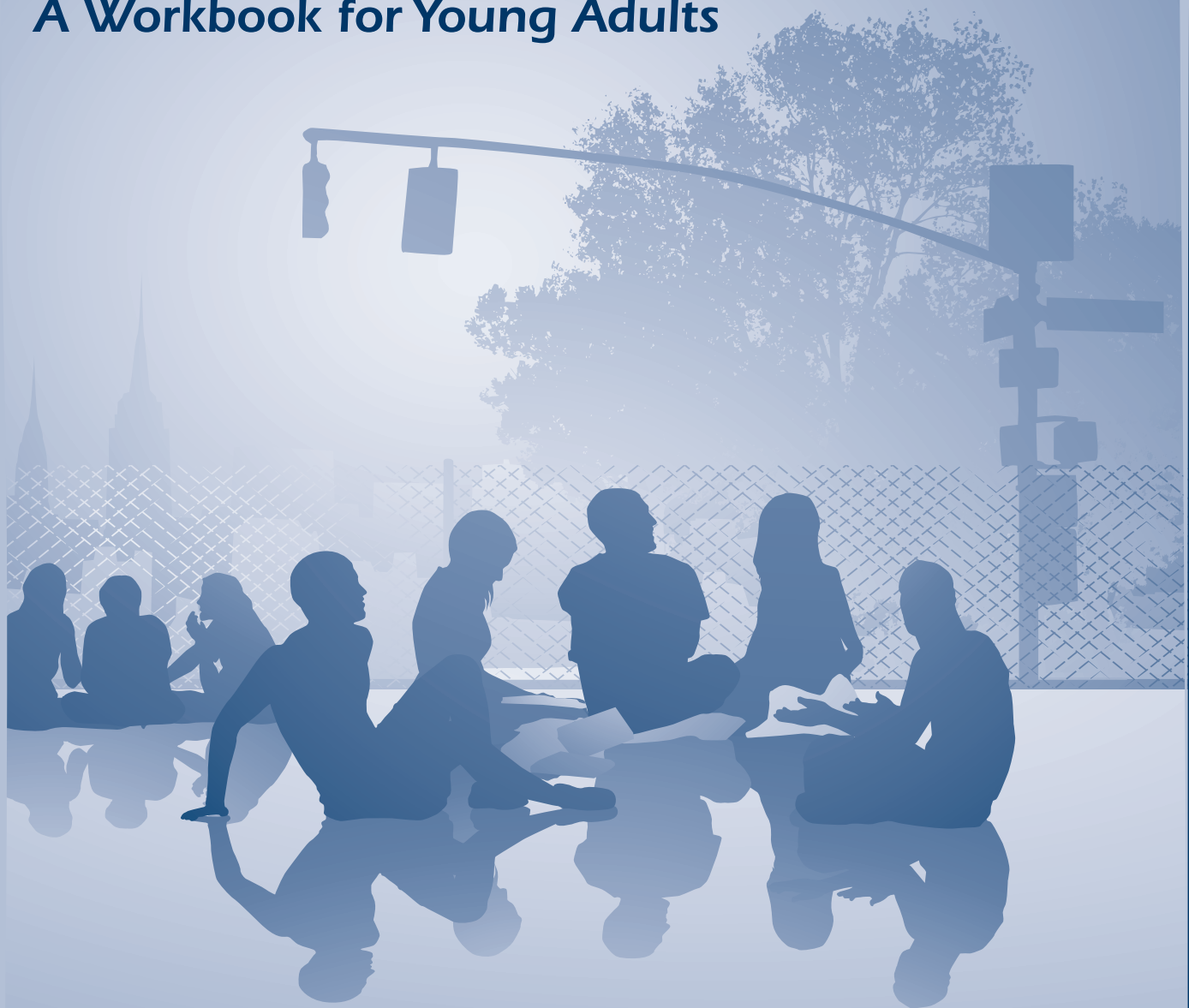


A Chance for Change

A Workbook for Young Adults



Is Gambling Becoming a Problem for You?

A Guide for Assessing Your Risk

It is important to realize that while this workbook can be very helpful to you in understanding your situation and resolving many of your pressing problems, it does not replace other types of assistance. Additional sources of support are described in this workbook, including counseling, self-help options, internet resources, and the Florida Council on Compulsive Gambling.

A Chance for Change

Is Gambling Becoming a Problem for You?

*This book is designed to aid in recovering from the
adverse effects of problem and compulsive gambling.*



Florida Council on
Compulsive Gambling, Inc.

The Florida Council on Compulsive Gambling's (FCCG) primary mission is to increase public awareness about gambling addiction and to furnish supports to persons in need of assistance. Established in 1988, the FCCG is a not-for-profit educational and advocacy corporation which serves as the designated authority under state contract on gambling addiction.

Under contract with State government, the FCCG:

- Operates the State's confidential 24-hour multilingual HelpLine (888-ADMIT-IT)
- Develops and conducts prevention, education, and outreach programs
- Designs and presents professional training opportunities
- Trains medical and other health care practitioners to assess and treat
- Works with legal, law enforcement and judicial authorities on gambling-related cases
- Offers resource development services
- Sponsors and conducts research
- Represents the public before government and other policymaking authorities
- Oversees a Speakers Bureau and a Peer Connect Program

The FCCG is gaming neutral, taking no position either for or against legalized gambling, is governed by a volunteer Board of Directors, and is one of 35 affiliates of the National Council on Problem Gambling.

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What is Gambling?

Gambling can be defined as any time you place money or something of value on an uncertain outcome.

Common Forms of Gambling

- Lottery
- Horse/Dog Racing
- Casinos
- Jai Alai
- Bingo
- Stock/Commodities
- Numbers
- Cards
- Gambling machines, not at a casino
- Dice games, not at a casino
- Games of skill for money
- School, professional and fantasy sports
- Office Pools
- Raffles or Charitable Games
- Internet
- Dares

Common Forms of Gambling Among College Students & Other Young Adults

- Poker or other card games
- Internet games using credit cards
- School, professional or fantasy sports
- Lottery games
- Casino (e.g. slots, table games, cards)
- Car, horse or dog racing
- Games of skill (e.g. pool, golf, basketball or darts)
- Dice, video or board games for money
- Gambling machines, not at a casino
- Betting on grades, actions, or other activities
- Stock market
- Non-Traditional (e.g. dares or other)

It is important to be aware that gambling is more than going to a casino and playing a slot machine, or betting money on a race, a sporting event, or a poker hand. It is more than buying a lottery ticket. Gambling can be betting a favorite CD or other item on the next shot in a basketball game, or putting your reputation or safety on the line, in a dare or bet. For many, gambling begins in elementary school, maybe even earlier, with dares and contests.

Gambling is so commonplace today that at times you may not even realize the extent of your own participation in gambling activities. For example, how many times do you take part in raffles or other gambling promotions offered for free by companies selling products, by fast food businesses, or even your own college or employer? Many times, you are provided with a chance to win something of value in return for furnishing others with information they need, participating in an event, or purchasing a product. While this type of gambling may not have a high financial cost to you or have a high level of risk for addictive involvement, it is still a form of gambling, and an instance where you are putting something of value at risk, with the hope of winning something of greater value. For many, these common situations are relatively harmless, but for a problem gambler, they can serve as a trigger for relapse.

Is Gambling Becoming a Problem for You?

If you have questions about your gambling, this workbook is for you. If someone else is concerned about your gambling, even if you are not, this workbook may help you to determine if there is something about your gambling that should give you reason to be concerned as well. If you are concerned about someone else's gambling behaviors, this workbook may help you to better understand the problem.

This workbook is not designed to make you stop gambling. Whether you think you can gamble socially and responsibly is your business, and if you cannot, the decision to stop or cut down on gambling is ultimately yours and yours alone. This workbook is not about what anyone else thinks about your gambling, it is about what you think and feel about your gambling, and what impact your gambling behavior may have on your academic, vocational/employment, social, financial, emotional, and physical health.

It is important to realize that while this workbook may help you in understanding your situation, and resolving some of your current problems, it does not replace other types of support should you need assistance. There is a page in the back of this book that will provide you with additional resources for support by the Florida Council on Compulsive Gambling. On the other hand, if you have obtained this workbook from a counselor with whom you are already working on your gambling issues, then congratulations to you! You are probably already getting the help you need, and this book will assist in that effort.

This workbook will...

- Help you to learn about and understand your gambling and any related problems.
- Serve as a safe place to be absolutely honest with yourself.
- Guide you in making positive decisions about your gambling behavior and your life in general.
- Provide information on what you can do about problems in your life that may be a result of your gambling.

Examples in the book may use the pronoun "he" or "she" to make them easier to read, but remember that anyone can have a gambling problem. The topics covered in this book include information and exercises that are designed to help you learn more about yourself and problem gambling. Go slowly, giving each activity time and thought. The exercises are not designed to be completed in one day. Most importantly, do each activity with complete honesty. You can only change if you are absolutely honest with yourself in assessing your situation, feelings, and hopes. No one else ever needs to see this book. It is for you and you alone. However, if you are already working with a counselor, it will probably be helpful for you to share your responses to these exercises with him or her.

First Gambling Experience

"My family always played card games for money. We played simple games using nickels when I was in elementary school. You didn't win much money playing but it was a rush to take the money from my siblings if I won. By high school, I would pretty much bet on anything and everything. I would bet my allowance, birthday and Christmas presents - anything just to make a bet or to put a dare out for one of my friends. When I went to college at 18, I began playing poker with friends and online, and continued increasing my betting on college sporting events with friends. I soon realized I could place bigger bets with others on campus and began betting on games with people I didn't know and through bookies. Between online poker and betting on fall football, I only finished one of my three classes. I ended up on academic probation, had lost all of the money I had saved for the next semester, borrowed against my student loan, and ended up having to take a leave from school."

Write a brief sentence that describes the first time you gambled, your age at the time, the gambling activity, and the feelings you recall experiencing.

First Gambling Experience: _____

Feelings associated with the first experience: Indicate on the scale below whether or not you remember your first gambling experience as negative, neutral or positive.

1	2	3	4	5	6	7	8	9	10
NEGATIVE			NEUTRAL				POSITIVE		

Do you remember the first time you won gambling? ☐ Yes ☐ No

Feelings associated with your first win.

1	2	3	4	5	6	7	8	9	10
NEGATIVE			NEUTRAL				POSITIVE		

Do you remember the first time you lost when gambling? ☐ Yes ☐ No

Feelings associated with your first loss.

1	2	3	4	5	6	7	8	9	10
NEGATIVE			NEUTRAL				POSITIVE		

Sit back and think about your gambling, then write a response to the following question. How did the feelings associated with your first gambling experience, first win, or first loss impact your gambling behavior? _____

Looking Back at Your Gambling

Take a Break!

Try this exercise.

Using the calendars on the next few pages, reconstruct your gambling activity and spending for the current month and two preceding months. While this may seem intimidating at first, this activity is very important and will provide you with a much clearer picture of your gambling behavior. Complete this activity to the best of your ability.

Before you begin:

1. If you keep a calendar or planner, it may be helpful to you in completing this activity. If not, having your college academic/events calendar and class schedule and/or work planner on hand may be helpful.
2. Identify the time period the activity covers by filling in the dates on the blank calendar in the space provided. (Remember it is the current month, and the two preceding months; e.g., if today is the 15th of February, you would complete the academic, event calendar beginning with December 1st and ending on February 15th.)
3. Write in standard holidays and any special events such as birthdays, parties, celebrations, exams, sporting events, or projects that will help you with your recall.

Now, think about the months you are reviewing. The purpose is to get the most accurate picture of your gambling possible. Be honest and remember, no one is judging you.

1. For *each* day listed on the calendar indicate:
 - The amount of time, in hours, you spent gambling.
 - Forms of gambling you participated in or bet on.
 - The amount of money or the value of the items you spent on gambling (in dollar amounts).
 - Indicate your net winnings (+) or net losses(-). For example, if you started out with \$500, won \$100, but lost the \$500 you started with, your net loss would be \$400.
2. Mark the days that you did not gamble at all with a "0".
3. If you cannot recall whether you gambled on a certain day, or in a certain week, give it your best guess but insert a question mark. You will probably be more accurate than you expect.
4. Add up the amount of money you spent on gambling over the calendar period.

Some helpful hints for completing the calendar:

- If there are times you gamble regularly fill those in first. For example, some people may play poker each week with a group, play the lottery each morning, or bet on weekend football games.
- When filling in the amounts, check credit card statements, bank statements, ATM withdrawals, etc. to help you figure out the amount of money spent.
- Call your friends. If you have friends or roommates who often do things with you, you may want to ask them if they remember where you were on any given day.

Is Gambling Becoming a Problem for You?

Month One: _____

* Note: If you gambled with items of value, such as a watch, ring, other jewelry, etc., include the estimated value of these items.

Is Gambling Becoming a Problem for You?

Month Two: _____

* Note: If you gambled with items of value, such as a watch, ring, other jewelry, etc., include the estimated value of these items.

Is Gambling Becoming a Problem for You?

Month Three: _____

* Note: If you gambled with items of value, such as a watch, ring, other jewelry, etc., include the estimated value of these items.

Reviewing Your Timeline Follow Back Log

Now, review your Timeline Follow Back Log to evaluate your gambling activity.

1. *How many days per month on average were you uncertain as to whether you participated in gambling activities or not?* Add the total number of question marks in the Timeline Follow Back Log. Then divide this number by the total number of months in the Log. _____
2. *How many days per month on average did you participate in some form of gambling?* Add the total number of days you gambled within your Timeline Follow Back Log. Then divide this number by the total number of months in your Log. _____
3. *What percentage of the time period did you gamble?* Add the number of days you gambled. Then divide this number by the total number of days in your Timeline Follow Back Log. _____
4. *Calculate your monthly net gain or loss.* One Month's Net Losses – One Month's Net Gains = Cost of Gambling for the Month: _____
5. *Now, determine the percentage of your monthly income in relationship to money you spent gambling.* Calculate the total amount of money you usually earn per month (include earnings from any job, allowance you receive from parents or others, money from student or other loans that you use to buy food, books, etc.) and subtract the average amount you spend on gambling in an average month (which you calculated in question #4) from your total income. _____
6. *How many hours per month on average did you spend participating in some form of gambling?* Add the total number of hours you gambled within your Timeline Follow Back Log. Then divide this number by the total number of months in your Log. _____
7. *Do you spend money on gambling that is earmarked for something else, such as bills?* _____
8. *Do you have enough money each month to pay all of your monthly bills?* _____
9. *Do you routinely pay bills late (i.e. after the due date)?* _____
10. *Do you use credit cards to gamble?* _____
11. *Do you find yourself having to ask your parents or other family members, friends, or other people for money to help cover your bills because you've spent that money on gambling?* _____
12. *Do you find yourself not participating in activities you like (such as driving or flying to see family members or others, going out to dinner or movies with friends, buying clothes, music, etc.) because, after gambling, you don't have enough money for those things?* _____

Often people who gamble have two different stashes of money: money for bills and other expenses and gambling money. Gambling money can be either cash or available credit that is set aside for gambling and gambling alone. Gambling money is not used to pay bills, or even to reduce gambling-related debts, and is often held separately from money used for daily living expenses. By separating gambling money and credit from money for living expenses, it is easy for a gambler to become detached from the value of what is being spent, borrowed or lost. Therefore, keeping track of net wins and losses daily helps to remind you of the true financial cost of your gambling.

Net Losses & Wins Vs. True Economic Losses

Most times, gamblers calculate winnings and losses based upon the amount of money they have remaining at the end of the day. Routinely, they will consider the amount of money they started with, deduct the amount of money remaining, and conclude that the total left over reflects the amount of money won or lost. However, this does not accurately reflect true economic losses. More specifically, a gambler's economic loss includes the money the gambler won and lost during a specified period of time.

To demonstrate the differences between these calculations, consider the following example:

Gambler's Net Win or Loss

1. Amount of Money Started With	\$500
2. Deduct Amount of Money Remaining	\$100
3. Total Amount of Money Won or Lost	\$400

Gambler's True Economic Loss

1. Amount of Money Started With	\$500
2. Add Amount of Money Won	\$400
3. Total Lines 1 & 2	\$900
4. Deduct Amount of Money Remaining	\$100
5. Total Economic Loss	\$800

Gamblers, and particularly problem and compulsive gamblers, will frequently exaggerate their **wins and downplay their **losses**.**

Using this example, while gamblers may report that they lost a total of \$400, in actuality, they lost \$800. Simply stated, had these gamblers held onto the amount won, instead of reinvesting their winnings, they would have walked away with \$800 versus \$100 and an actual overall win of \$300.

Gamblers, and particularly problem and compulsive gamblers, will frequently exaggerate their wins and downplay their losses. These gamblers also often distort reality by relating information in a way that presents most favorably.

Assessing Your Gambling

Gambling sometimes has consequences associated with it that go beyond the financial cost to the gambler. Take a moment to review the text in both columns and answer the questions to the right, which may help you assess your gambling and related consequences.

There are essentially 8 basic gambling principles that gamblers use in determining whether they are gambling safely.

Do You?

- *Gamble for entertainment purposes only.*
- *Treat money lost as the cost of entertainment and money won as a bonus to the activity.*
- *Set a dollar limit for gambling and stick to it.*
- *Set a time limit for the time you will spend gambling and stick to it, even if you are winning.*
- *Expect to lose more than you expect to win.*
- *Make it a rule to not gamble with other people's money or on credit.*
- *Participate in activities other than gambling in your free time.*
- *Walk away when you are losing in order to minimize your losses.*

Gambling sometimes has consequences associated with it that go beyond just the financial cost to the gambler.

Check "Yes" or "No" to the following:

- ☐ Yes ☐ No *Do you constantly think about gambling?*
- ☐ Yes ☐ No *Do you increase your bets to maintain the excitement of gambling?*
- ☐ Yes ☐ No *Do you experience mood swings or get irritable if you try to cut back or stop gambling?*
- ☐ Yes ☐ No *Do you gamble to escape from problems, stress, or other negative feelings?*
- ☐ Yes ☐ No *Do you return to gambling in an effort to recover losses?*
- ☐ Yes ☐ No *Do you ever lie about how much or how often you gamble?*
- ☐ Yes ☐ No *Have you ever done anything illegal to place a bet or to pay off a gambling debt?*
- ☐ Yes ☐ No *Has your gambling ever risked or jeopardized your relationships at home, at school, on the job, or elsewhere?*
- ☐ Yes ☐ No *Have you ever borrowed money from others to make up for your gambling losses?*
- ☐ Yes ☐ No *Have you ever tried to control or stop gambling, but found you were unable to do so?*

Total number of items you checked "Yes" on the right hand side. _____

Low & High Risk Gambling

Items on the left side of the column are common for low risk gambling and reflect the basic principles of gambling safely. On the contrary, items on the right are symptoms of at-risk, problem and compulsive gambling.

The following reflects the scoring typically associated with the identification of low risk to compulsive gamblers.

What is Your Gambling Assessment Score?

Review the number of questions you responded "Yes" to on the previous page and check the category that best reflects your answers.

- _____ 0 Low Risk/Social Gambler
- _____ 1-2 At-Risk Gambler
- _____ 3-4 Problem Gambler
- _____ 5+ Compulsive/Pathological Gambler

All of the behaviors noted on page 12 can lead to problems from a risk perspective. If you answered "Yes" on 1 or 2 questions, you may be At-Risk for developing increased problems in the future. Responding "Yes" to 3-4 questions indicates that your gambling behavior is probably causing problems for you now, and if you answered "Yes" on 5 or more, you may be compulsively gambling and have little to no control over your gambling or the outcome. (Even if you answered "Yes" to **one** of these questions, you have experienced *some kind* of consequence due to your gambling behavior and may want to look more carefully (and honestly) at the circumstances or situation that led to the problem gambling behavior.)

Low Risk Gambling

Low risk gambling behavior is sometimes referred to as social gambling. In this workbook, the term low risk gambling is preferred to social gambling because all

gambling has some level of risk and, for many people, a period of low risk gambling may be the early phase of compulsive gambling. Many compulsive gamblers will describe periods early in their gambling where they didn't appear to have any gambling-related problems or consequences. Of course, by no means do *all* people who engage in low risk gambling develop into problem or compulsive gamblers. However, it is important to be aware that any gambling *can* lead to problematic behavior.

Low risk gambling is gambling that is participated in socially with friends, family members, and others. It is not an isolated activity or one that is done alone. Low risk gambling is viewed as a fun, leisure activity that you can participate in with friends and others. Recreational benefits are found in the excitement of taking a chance and being with friends while gambling, and if, on the rare occasion you are able to beat the odds, the thrill of winning. Low risk gamblers spend time in other hobbies and activities, with gambling as just one of many activities where they can spend their entertainment money. They do not gamble to make themselves feel better, or to cope with, or escape from, unpleasant emotions or stress.

Low risk gambling includes setting limits and sticking to them. Low risk gamblers decide prior to gambling an acceptable amount to wager and an acceptable loss. They do not bet money that they cannot afford to lose. Although they hope to win money, low risk gamblers assume that whatever they wager they will lose, and therefore treat any winnings as a bonus. They do not expect to win or plan on earning money by gambling. They know that like going to a movie, or eating out, gambling has a cost. But unlike most activities, it is up to the gambler to decide what he or she is willing to pay for an evening of gambling. They do not use money earmarked for other activities to gamble or borrow money from family or friends, or gamble on credit. Borrowing money to gamble or gambling on credit is considered a high risk activity and is not recommended since it often results in even greater losses.

Low risk gambling consists of legal forms of gambling only. Low risk gamblers do not gamble illegally. They do not participate in illegal sports betting, nor do they gamble on the internet for money, or underage gambling. (Note: It is important to check the laws regarding the legal age for various forms of gambling in the state before participating.)

High Risk Gambling

High risk gambling indicates gambling behavior that either is not completely legal, or that is beginning to cause a problem for you in some way. People who have been low risk gamblers for a while may sometimes progress into higher risk behaviors. Some examples of higher risk gambling behavior might be experimenting with illegal betting, such as illegal sports betting, using a bookie, or gambling when

under the legal age to do so. Or, high risk gamblers may only gamble legally, but may be engaging in behaviors that are becoming more dangerous, such as spending money intended for living expenses or school on gambling, borrowing money from family or friends, or gambling on credit. Lastly, a high risk gambler has begun to have irrational thoughts about his gambling. For example, he needs to keep gambling because he believes that his big win is right around the corner, or that he could win back everything if he just keeps playing.

What is Compulsive Gambling?

The term **compulsive gambling** is often used interchangeably with the more diagnostic term **pathological gambling**, to describe the behaviors of individuals with significant gambling problems. As outlined on page 13, an **at-risk** gambler is someone who has experienced 1 or 2 consequences as a result of her gambling. A **problem gambler** is someone who has likely encountered difficulties (such as the examples listed above) on a more frequent basis, or has begun to face more significant challenges resulting from their gambling behavior (e.g. having serious problems with money, relationships, grades, etc.). **Compulsive gamblers** typically experience significant problems related to their gambling behavior, and are generally unable to control or stop gambling.

A simple measure to remember — if gambling is causing problems in your life, and you continue to gamble despite the negative consequences you experience, then gambling has become a problem for you.

However, often in research and elsewhere, you will note that the word "*problem gambling*" is used universally to comprehensively describe the range of difficulties that at-risk, problem and compulsive gamblers experience. Keep in mind that these are fairly general definitions, in that gambling behavior occurs on a continuum. There is a considerable gray area that differs from person to person. A simple measure to remember — if gambling is causing problems in your life, and you continue to gamble despite the negative consequences you experience, then gambling has become a problem for you.

Perception or Reality

Looking back to the "Assessing Your Gambling" section on page 12:

1. How many of the gambling-related questions did you endorse (checked "Yes")? _____
 2. How many of the same questions do you think the average college student or young adult would endorse? _____
-

Perception or Reality

Gambling and College Students:

Comparing your gambling with other Florida college students:

Non-Gamblers: (33.8%)



Gamblers: (66.2%)



Number of gambling-related items endorsed:

0 Low Risk (80.3%)



1-2 At-Risk (14.5%)



3-4 Problem (2.7%)



5+ Compulsive/Pathological (2.5%)



FCCG, 2008 College Prevalence Study

1. When comparing your response to Question 2 on page 14, in relationship to the prevalence study data presented on this page, how far off was your guess? _____
2. How similar or different is your gambling behavior (based on your responses to the questions on page 12) from that of the average college student? _____

Not sure that you believe the data? The next time you are in a mixed group of students, you can always ask them about their gambling behaviors. You might be surprised by the answers.

Think about ten other students you spend time with. Where would you place them on this chart? _____

Students and young adults often associate in peer groups that behave in ways that are similar to themselves. Do you surround yourself with others who gamble like you, more than you, or less than you? By surrounding yourself with peers who are like you, or gambling with others who gamble like you (even if your friends gamble somewhat less than you), you often lose sight of the behaviors of your general peer population and may have misperceptions of how much others gamble. So, when you compare your gambling behaviors to those of your close circle of friends, your gambling probably seems fairly normal. You may have close friends who have experienced problems at one time or another related to gambling that are similar to yours, and so you may not realize that this behavior is not the norm. It is much easier to continue problem gambling behavior if it seems like everyone else is doing it too.

But if you compare your behavior and your close friends' behavior to the general college population, you may see a different picture. **According to the research, 4 out of 5 college students gamble in a low risk manner, and 1 out of 3 college students do not gamble at all.**

When you're ready, move on to the next section.

☐ Yes ☐ No ☐ Not sure

Explain: _____

Your Gambling Behaviors

In this section you will take a closer look at your gambling behaviors. Below you will find a list of actions and feelings common to people who are experiencing problems due to their gambling. Take your time and read slowly through the list and descriptions of the items. Remember, honesty is of utmost importance if you are really considering making changes in your life. This book is for you and you alone, and only by being very truthful with yourself can you begin to understand the role of gambling in your life and what you may need to do to change it.

First, place a check mark next to any of the items you have experienced and provide examples for the items you marked.

Some actions of problem gamblers include:

- ☐ Spending money you don't have to gamble or to repay gambling-related losses
- ☐ Betting with credit, overdrawing credit, or using someone else's credit card to gamble (with or without permission)
- ☐ Lying to family and friends about gambling
- ☐ Claiming or boasting about how much money you have won, when you actually lost
- ☐ Borrowing or stealing from others due to your gambling
- ☐ Spending most of your time participating in gambling, securing money for gambling, or thinking about gambling
- ☐ Using financial aid or other money earmarked for another purpose to gamble
- ☐ Skipping classes, work, homework or other activities to gamble
- ☐ Despite facing financial difficulties, continuing to gamble in an effort to make everything okay
- ☐ Having difficulty focusing on school work, resulting in falling grades, or problems at your place of employment because of gambling
- ☐ Distancing yourself from "old" friends who may be concerned about your gambling, and spending more time with new friends who gamble or don't question your gambling
- ☐ Gambling alone or participating in gambling games that isolate you
- ☐ Arguing about your gambling with friends or family, or having a friend or family member tell you they think you should cut down or quit
- ☐ Having difficulty paying bills or routinely paying bills late because of your gambling
- ☐ Losing track of time or betting more than you had planned when gambling
- ☐ Becoming secretive about your gambling
- ☐ Risking loss of scholarships, your education or job because of your gambling
- ☐ Believing that you have little control over stopping gambling

How Do You Feel?

Some feelings of problem gamblers include:

Check the feelings below that you have experienced:

- ☐ Feeling high or powerful when gambling
- ☐ Feeling anxiety, guilt, or depression about gambling or gambling-related losses
- ☐ Feeling relief from stress or feeling numb when gambling
- ☐ Feeling angry, agitated or moody when forced to stop gambling
- ☐ Feeling helpless over being unable to stop gambling

How many of the above gambling-related actions or feelings have you experienced? _____

Write the actions or feelings that you have experienced that are of the utmost concern, or have caused you the most difficulty or harm. _____



Are there any actions that have not happened to you yet, but if they did happen, would definitely indicate to you that your gambling needed to change or stop?

Write them here. _____

Remember, the gambling-related problems that you have described above will often disappear when you stop gambling. Some of the items related to your feelings may not disappear completely, but will continue to diminish as you have more time away from gambling. Financial, relationship and legal problems may take time to heal or to recover from, but when people stop gambling, they find that their lives become more manageable than if the gambling continued.

Monitoring Your Urges to Gamble

It is important that you become familiar with your urges to gamble, and learn to identify triggers for gambling, or how you might respond to different moods, situations or people. Often individuals who gamble are not even aware of the factors that lead them to gamble. They may realize that they feel better when gambling than at other times, or that after a night of gambling they are nervous or tense worrying about money, or other issues. They may not realize that there is an actual cycle to their gambling. By honestly monitoring your gambling behavior, you will learn more about what your triggers are, and whether to be concerned about your gambling behavior.

Monitor your urges to gamble for a few days to see whether there are any patterns to the thoughts, feelings, or events which trigger you to gamble, or make you want to gamble.

1.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)
2.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)
3.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)
4.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

A Chance for Change

Is Gambling Becoming a Problem for You?

5.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

6.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

7.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

8.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

9.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

10.

DATE	TIME	WHERE	WITH WHOM

ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

A Chance for Change

Is Gambling Becoming a Problem for You?

11.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

12.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

13.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

14.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

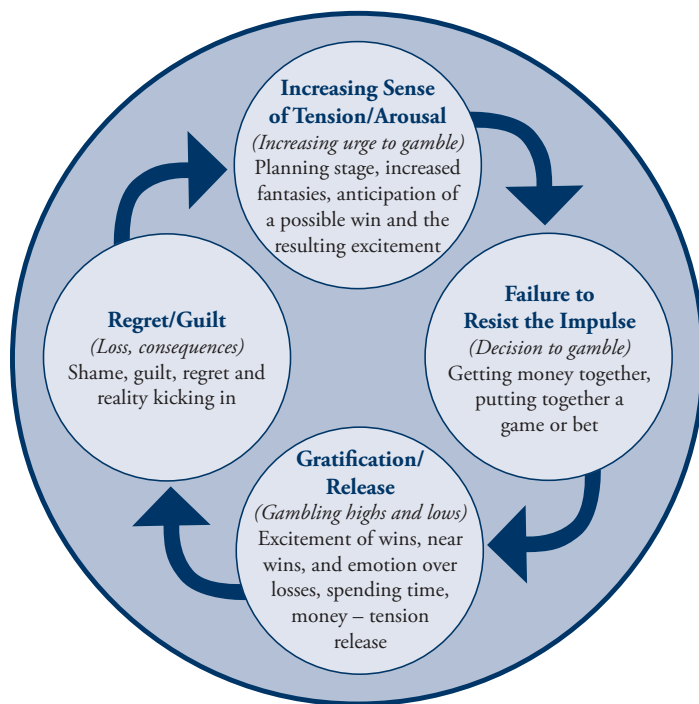
15.	DATE	TIME	WHERE	WITH WHOM
	ACTIVITY/MOOD PRIOR TO URGE	MOOD DURING URGE	HOW YOU RESPONDED TO THE URGE (specify gambled/ didn't gamble/or list other activity)	MOOD AFTER URGE PASSED (whether or not you actually gambled)

Comments: Did you notice any common threads or patterns to your urges? What about common emotions before, during or after an urge? Did you notice any particular situations that triggered an urge or desire to gamble? Did you notice any peers or other people in your life associated with your urges to gamble?

The Addiction Cycle



We all start out as social gamblers but there are cycles and phases in the progression towards addictive behavior.



The addiction cycle pictured above is a general pattern which most people who have some kind of addiction (such as smoking, drinking alcohol, using other drugs, or overeating) follow to some degree, until they are able to break the cycle.

Described below are the four phases common in the progression of compulsive gambling: the winning phase, the losing phase, the desperation phase, and the hopeless phase.

The Winning Phase - In the beginning, the problem gambler often experiences a “big win,” resulting in more frequent gambling and increased amounts wagered. After a win, gamblers often experience a feeling of excitement, or euphoria (a “high”). For some problem gamblers, as they begin winning, they start to feel better about themselves, and begin to fantasize more and more about the wonderful and exciting future this will bring. During this phase, unreasonable optimism develops. The reality is there is no way the winning phase can last forever. However, problem gamblers get so wrapped up in the excitement, they forget that they will eventually start to lose.

Note: Some gamblers never experience the winning phase and skip to the following stages of progression.

The Losing Phase - During this period, losses outnumber wins. The compulsive gambler thinks only about gambling, and how to end the losing streak – which, of course, leads to even more gambling (and usually more losing). Personality changes begin to develop. Lying, borrowing money, and cover-ups are common. The gambler can no longer control the gambling, and relationships with family, friends, and others begin to deteriorate.

The Desperation Phase – At this point, the gambler can no longer pay debts and looks for bailouts that could be legal or illegal. These actions are rationalized as a means of getting even or recovering their losses. As the “chase” continues, the gambler panics at the prospect that the action will stop. In other words, he is not only panicking because of the money he owes, but he is also subconsciously afraid to let go of the gambling behavior which has given him such a “high” or a sense of escape in the past. During this time, the gambler clings to the belief that a winning streak, which will solve all his problems, is just around the corner. There are increasing signs of depression, irritability, and thoughts of suicide may occur.

The Hopeless Phase - At this point, serious consequences begin to emerge which may seem irreversible, such as arrests, loss of job or educational opportunities, alcohol or other substance abuse problems, emotional breakdowns, and serious withdrawal (from gambling) symptoms. The gambler realizes that getting even or catching up is not possible, but no longer cares. Approximately 20% of the time, this type of despair can lead the gambler to attempt suicide.

Decisional Balance: Assessing the Need to Make Change

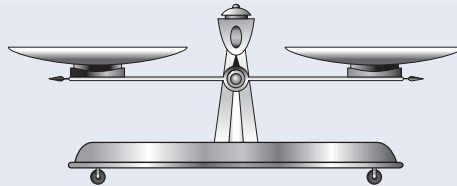
Gambling Costs & Benefits

If you are not sure whether you need to make changes in your gambling behavior, the next pages may help you make this determination.

Ultimately, when a person realizes that it hurts far more to suffer than to change, it will be at this time that change will occur. When people are faced with decisions, it eventually comes down to the costs and benefits of changing. Many people believe that the benefits of changing, or the pros, should outweigh the costs, or the cons. People often feel ambiguous or have mixed feelings about making changes, and that is a totally normal part of the process. Despite the consequences a behavior may cause, there are often

benefits to the behavior as well. A decisional balance exercise will help you to weigh the pros and cons of changing your gambling behavior.

Under each section of the scale, write out as many pros and cons (benefits and costs) as you can for each item. Remember to consider both the short and long-term costs and benefits under each section. You may have more items on one side of the scale than the other, but keep in mind that only *you* can decide how much weight each item carries. In other words, only you can decide if the costs of continued gambling outweigh the benefits of not gambling.



Benefits (Pros) of continuing to gamble
(e.g. Love the excitement)

Costs (Cons) of continuing to gamble
(e.g. I am broke)

Benefits (Pros) of NOT gambling
(e.g. Feeling less stressed)

Costs (Cons) of NOT gambling
(e.g. I will lose friends I gamble with)

A Chance for Change

Is Gambling Becoming a Problem for You?

Now, list all of the additional benefits and costs that seem particularly important to you (e.g. "If I don't gamble I won't have anything to do" or "If I stop gambling I'll be able to reconnect with my old friends.")

Examining your responses will provide you with additional information about, and understanding of, the short and long-term impacts of your gambling. This information is important when considering what steps to take next. It is very difficult at times to know what to do, or to even know how to begin to make changes that you may need to consider.

Review the costs and benefits you listed on the previous page.

1. What are the three most serious *costs* to your *continued* gambling?

2. What are the three most important *benefits* of *not* gambling?

3. What are the three *benefits* to *continued* gambling that will make it difficult for you to change how you gamble, or to stop gambling?

If you are still feeling unsure about whether it's worth it to make changes to your gambling behavior, consider the following:

☐ Yes ☐ No Will continued gambling compromise your education or career?

Think about why you have entered college or chosen your career path and your goals. If you were unable to finish college or pursue your career objective due to the consequences of your gambling, how would this impact you?

☐ Yes ☐ No Will continued gambling cost you your current relationships with friends or family (even if you are not sure that they are important to you)?

☐ Yes ☐ No Will further gambling hurt you financially?

☐ Yes ☐ No Have you already made an attempt or attempts to control your gambling behavior in the past but did not succeed?

☐ Yes ☐ No Are you afraid to try to stop gambling because you have failed when you tried to quit before?

☐ Yes ☐ No When you try to control your gambling, do you find that your use of alcohol or other drugs increases?

If you answered "Yes" to any of these questions, continuing to gamble even in a moderate or low risk way may not be the best option for you. You may need to seriously consider not gambling at all. Even if you don't meet all the criteria for a compulsive gambler, your continued gambling is likely to cause increased problems with family, friends, your finances, and your health. Keeping your gambling under control may be extremely difficult for you, and trying to moderate your gambling might lead to further problems. Deciding not to gamble may not be an easy decision, but it is the one way you can be sure that gambling will never cause problems for you again.

Is it Time for You to Make Changes?

What do you want to do next? Is it time for you to make changes? Whether or not you change your gambling behavior is up to you. It is your choice and, ultimately, your responsibility. Other people may suggest that you change; they may even demand that you change, but in the end it is truly your decision alone. You may, however, find that it is beneficial to talk with others about making changes to your gambling behavior. And, if you are unsure what you should do to change, solicit help from those who can provide support.

Four choices you can consider:

1. Continue to gamble without making any changes.
2. Cut back on your current level of gambling by trying to limit the associated harms (such as skipping class or work, losing friends or money, not getting enough sleep), or the amount of money and time you spend.
3. Quit one or more types of gambling while continuing to play others.
4. Quit all forms of gambling.

The safest option for you to consider would be to quit gambling for good or Choice #4. All of the other options require continuous work and self-monitoring, and are often much harder than expected. This does not mean that it is absolutely impossible for you to ever gamble again in a low risk manner. **However**, research does show that once a person begins to experience some significant problems related to gambling, it is extremely difficult, and often impossible, for that person to go back to gambling in a low risk, moderate way. Continuing to gamble despite experiencing negative consequences (even if you're trying to do so in a more moderate, low risk way) carries risk. As your gambling becomes more out of control, the ability to honestly evaluate the problem may also become more difficult, leading to increasing and possibly devastating consequences.

Take a Break!

Try this exercise.

Think about and then respond to the following questions.

When you're ready, move on to the next section.

1. What do you imagine your life will be like in 5 years if you ***continue to gamble?*** What might the impact be on your educational and career plans? Your friendships and relationships with family or other loved ones? Your financial future? Your general outlook on life? _____

2. What do you imagine your life will be like in 5 years if you ***stop gambling?*** What might the impact of ***not gambling*** be on your educational and career plans? Your friendships and relationships with family or other loved ones? Your financial future? Your general outlook on life? _____

Talking to Others is Helpful

Talking with others whom you respect and trust about your gambling behavior is usually extremely helpful for making changes.

It is helpful to get a sense of what others think and feel about your gambling behavior, and whether they think you need to change.

List below individuals who know you gamble:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Research indicates
a combination of
counseling and
support groups is
most beneficial.**

1. How many people truly know or recognize the extent of your gambling? _____
2. If your family knew the extent of your gambling and gambling-related consequences, would they encourage you to continue gambling, or to stop? _____
3. If your friends truly knew the extent of your gambling and gambling-related consequences, would they encourage you to continue gambling, or to stop? _____

4. If your best friend gambled like you, would you encourage him to continue gambling, or to stop? _____

Sometimes it is easier to talk with others who are having similar experiences, or with someone who has already made the changes you are trying to implement, which is why support groups like Gamblers Anonymous are popular with individuals who are working on making changes. For others, seeking counseling with a trained professional is helpful because she can provide guidance, while remaining completely objective, so you never have to worry about letting her down. She will support you completely throughout the processing of changing your behavior. (Research indicates a combination of counseling and support groups is most beneficial.)

Making Changes

Identify the goal for your gambling behavior that you are willing to commit to and make a pledge to yourself by signing the goal.

- ☐ I am not willing to make any changes to my current level of gambling.
- ☐ I am going to quit gambling altogether.
- ☐ I am going to quit certain types of gambling.

What types of gambling will you stop participating in? _____

What types of gambling will you allow? _____

- ☐ Are there any other limits that you will set for yourself?

Time spent? _____

Money spent? _____

Anything else? _____

- ☐ I am going to cut back on how much I gamble.

Number of days or occasions I may gamble weekly: _____

Amount of money per week or per gambling occasion that I may spend: _____

Readiness to Change

Take a few moments and review the information you've read so far in this workbook. You have thought about and considered the consequences of your gambling behavior and have answered the question, *"How would my life be different if gambling were no longer a part of my life?"*

Changing your gambling behavior is complicated. It is not just about abstaining from gambling, but also your thoughts, feelings, relationships and situations that relate to gambling. You may have mixed feelings about changing. This is normal. Not gambling, or changing how you gamble, may mean facing the problems that have built up due

to gambling. You may have financial problems, academic or employment issues, family problems, and lost relationships that now must be dealt with. You may find that as you think about making this change, you experience a sense of loss or feelings of being overwhelmed. Although you may be well aware that your gambling behavior has negatively impacted your life, it may be difficult to imagine your life without gambling. Therefore, it is important to know how ready you feel you are to change.

Place an X on the Readiness Scale on the number you feel best describes where you are right now.

1	2	3	4	5	6	7	8	9	10
NOT READY			THINKING ABOUT IT				READY		

Whether you want to stop gambling or you want to limit the harms associated with gambling, you will benefit from learning how to make changes to your behavior.

Take a Break!

Try this exercise.

Think about a change you have successfully made in the past. It should be a fairly significant kind of life change, such as quitting smoking, ending a relationship, committing to an exercise plan, etc. When you're ready, move on to the next section.

Write down what you changed: _____

Then answer the following questions about your behavioral change, being as honest with yourself as you can:

1. Why did you make the change? _____

2. How did you do it? _____

3. How long did it take? _____
4. Who supported you in your decision to change? _____
5. To whom did you tell you were making the change? _____
6. To whom didn't you tell you were making a change? _____
7. Who supported you in changing? _____
8. Did anyone try to sabotage your changing? If so, how did you handle it? _____

9. How did you handle urges to go back to old behaviors? _____

10. Did you ever relapse into old behaviors? _____
11. If you relapsed, what steps did you take to get back on track? _____
12. What helped you make changes? _____
13. What were obstacles in the way of making changes? _____
14. How long did you maintain the change? _____

Stages of Change - Where are You?

I want to change, but ...

There's more to changing than just doing something differently. Change is a process. Deciding to do something different is often just the beginning. Researchers have identified six stages people go through when trying to make a change. The change process doesn't necessarily happen exactly in order. Often, people will go back and forth between stages, learning new things each time that will eventually help them to make a permanent change.

1. "Ignorance is bliss" stage (Pre-Contemplation)

This statement sums up this stage: *"I don't have a problem."*

To change in this stage, you need to become aware of your behavior. That means realizing how your behavior is affecting your life and the lives of those around you. Reflect on the exercises in this workbook. You may want to complete them more than once, or find someone you can share your answers with to help you decide if gambling really is causing problems for you. Until you've decided that gambling has become a problem for you, you are very unlikely to make any changes to your behavior.

2. "I think something might be wrong" or "Sitting on the fence" stage (Contemplation)

"My gambling may cause me some difficulty but not enough to stop."

At this stage you need to get information about your behavior and find out why you do the things you do. Changing can seem confusing, overwhelming, difficult or not worth the time and effort. Things may not be bad all the time and there may be rewards from the behavior you want to change. Do you want to continue on a roller coaster, or would a smooth ride be nice for a change? Decisions, decisions. It's normal to be caught in the middle during this stage. Again, talking with others about your gambling and being honest with yourself

about its impact may help you to continue to make changes. Meeting others who have had problems with gambling may also help you to decide what you should do next. The cost/benefit analysis you completed (on page 23) is especially important to spend some time reviewing if you are in this stage.

3. "Don't do today what you can put off till tomorrow" stage (Preparation)

A common statement for this stage: *"After tonight, I'm quitting."*

You might still question if you really need to change at this stage, but the reality that you want to change and the actual thought of changing is becoming a little easier to face. You've started trying out things you might need to do to change. Thinking about changing is starting to look good now. This stage is often spent getting ready for the next phase. Finding support is essential during this phase. Identifying resources and others who will help you through the change process is critical. (See Resources section in back of book.)

4. "Here goes nothing" stage (Action)

"I have told people that I am going to change."

You're starting to do different things and realizing that there is life outside of the behavior you want to change. You are building new skills and are learning to do things differently. You may have had to give up some of your old friends who are linked to the behavior you are changing. You are trying new places out and avoiding going to the places where you gambled or placed bets, and may even have changed the things around you. You may have had to block internet websites, and avoid sporting events, but you are realizing that you can get through hard times. You have built a support system of others to talk to when things get rough. Most experts agree that if you can sustain a behavior for 90 days, it starts to become easier. Things you dreaded about changing aren't all that bad. You're noticing that things are changing and getting easier each day.

A Chance for Change

Is Gambling Becoming a Problem for You?

5. "Keep on going" stage (Maintenance)

"All I need to do is focus on today and keep moving forward."

A new attitude, a new outlook, and a new lifestyle are now yours, but in order to keep with it you have to pay attention to the changes you have made. If you're happy with what you're doing now, it'll be a lot easier to stick with it. On the other hand, if you haven't started to do new things and only gave up old things, you're more likely to slip back into old patterns. You may always need to work on the process of change somewhat to maintain success. Some days you may feel stuck, but don't worry, that will also change. You may notice new challenges arise as you continue the behavior. Each new season or holiday may bring with it old reminders and a tug to return to old ways of doing things. You are able to prepare for each situation as it arises using the tools you are developing.

6. "Fall from grace" stage (Relapse)

A statement for this stage: *"If at first you don't succeed try and try again."*

Relapse happens, but that doesn't mean you should give up. Relapse does not mean that you are back to square one. You have learned a lot from the behavioral changes

you've already made. Focus on your strengths and all you have learned. Evaluate triggers (on pages 34 and 35) that caused the relapse into the old behavior, reassess your motivation and any barriers to maintaining your new behaviors, and plan ways to avoid triggers in the future.

What stage are you currently in when it comes to changing your current gambling behavior?

- ☐ Pre-contemplation
- ☐ Contemplation
- ☐ Preparation
- ☐ Action
- ☐ Maintenance
- ☐ Relapse

Make note of what stage you are in now. Let's say, that you are currently in contemplation about changing your gambling behavior. Ask yourself, what do you think would need to happen in your life to move you into preparation?

Now, imagine your motivation to change your gambling behavior on a scale of 1 to 10, 1 being "not at all motivated," and 10 being "100% motivated right now!"

1	2	3	4	5	6	7	8	9	10
NOT AT ALL MOTIVATED			NOT SURE			100% MOTIVATED RIGHT NOW			

What number would you give yourself? What do you think would need to happen in your life to move you up a few numbers?

Your Support System

Think About Who You Tell Things To



Looking at the diagram above, make a list of the people to whom you think you could turn to for support if you were changing your gambling behavior. Beside each person listed, write a few words about how that person may help you.

I could get support from:

How this person might help:

Fill in the statements above for every person in your life whom you think could give you support in changing your gambling behavior. Review your list of individuals.

Who might be the most willing to offer you support? _____
Why? _____

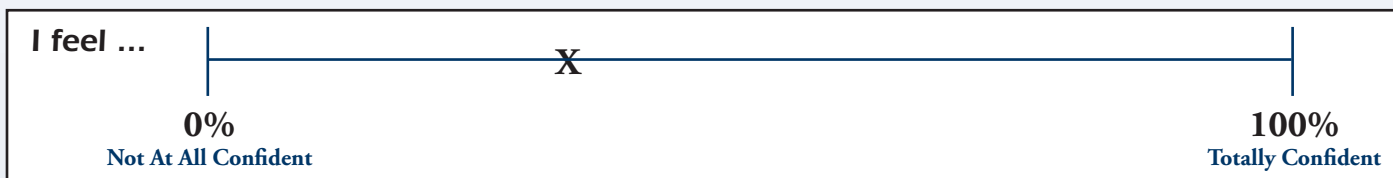
Select one of the people you have listed and commit to a date and time that you will approach the person for help. What will you do, what will you say? It can be very helpful to plan out and even practice your approach (or speech.) The practice can make you feel like you've already done it, and therefore the act of going through with approaching that person for help will be less scary. Date _____ Time _____

Assessing Your Situational Confidence

Brief Situational Confidence Questionnaire

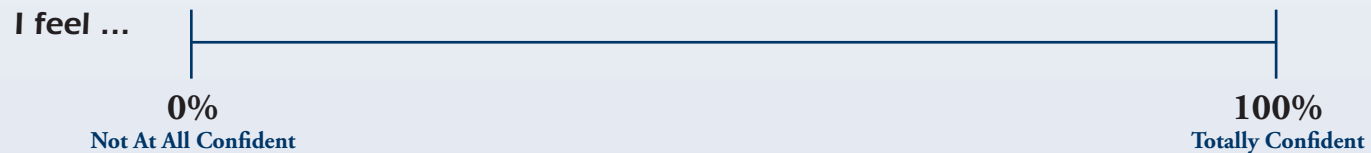
Listed below are 9 types of situations in which some people experience urges to gamble.

Imagine yourself as you are right now in each of the following types of situations. Indicate on the scale provided how confident you are right now that you would be able to resist the urge to gamble in each situation by placing an "X" along the line, from 0% "Not At All Confident" to 100% "Totally Confident", as in the example below.

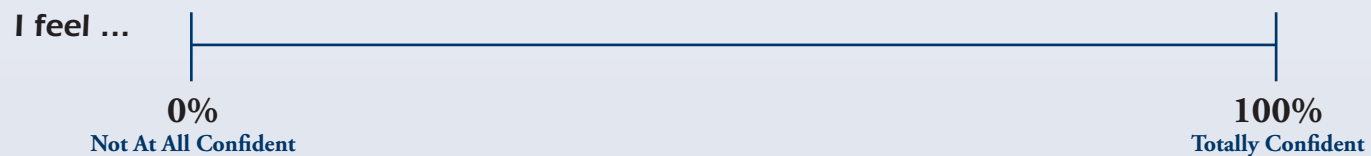


Right now I would be able to resist the urge to gamble in situations involving...

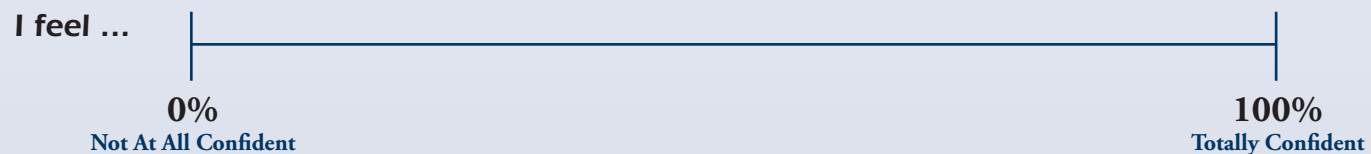
1. UNPLEASANT EMOTIONS (e.g. If I were angry at the way things had turned out; if I felt I had let myself down.)



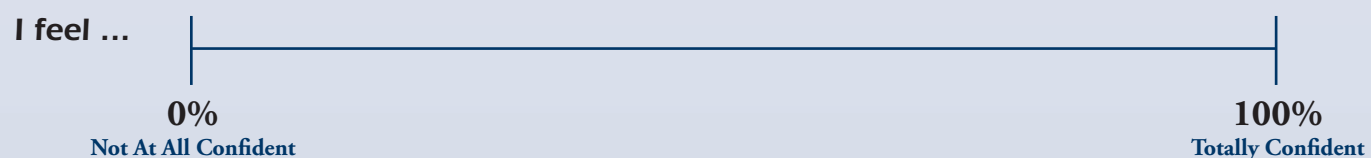
2. PHYSICAL DISCOMFORT (e.g. If my stomach felt like it were tied in knots; if I had trouble sleeping.)



3. PLEASANT EMOTIONS (e.g. If I were enjoying myself and wanted to feel even better; if I felt confident and relaxed.)



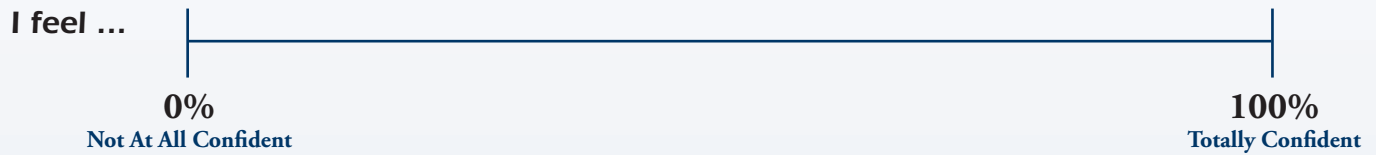
4. TESTING CONTROL OVER MY GAMBLING (e.g. If I wanted to prove to myself that I could bet a few more times without losing control; if I wondered about my self-control over gambling and felt like testing it.)



A Chance for Change

Is Gambling Becoming a Problem for You?

5. URGES AND TEMPTATIONS *(e.g. If I suddenly had an urge to gamble; if I had lost money gambling on one day and felt the urge to go win it back the next day.)*



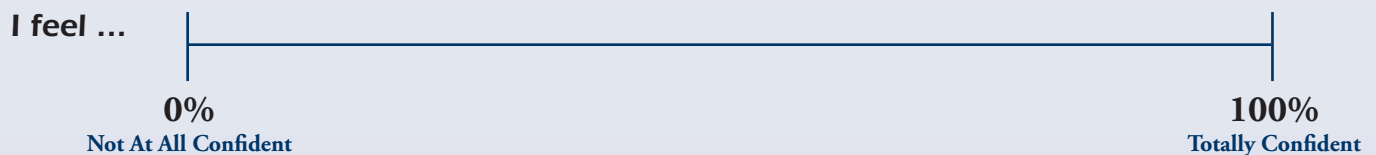
6. CONFLICT WITH OTHERS *(e.g. If I had an argument with a friend; if there were arguments or fights at home.)*



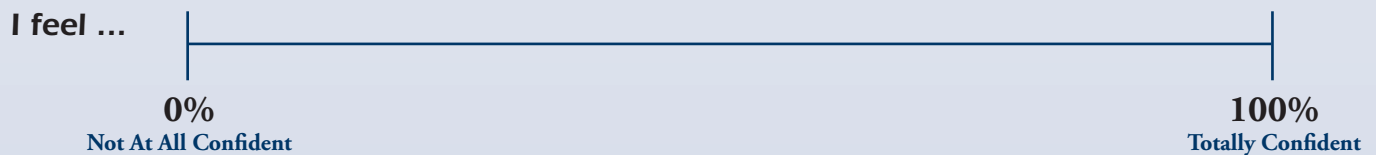
7. SOCIAL PRESSURE TO GAMBLE *(e.g. If I met a friend and she suggested that we go gambling together; if I were at a place where other people were gambling.)*



8. PLEASANT TIMES WITH OTHERS *(e.g. If I were relaxing with a good friend and wanted to have a good time gambling; if I were with friends "out on the town" and wanted to increase my enjoyment by gambling.)*



*9. ACCESS TO CASH *(e.g. If I just received an unexpected card with money in it, or a check from a rebate that I had forgotten about; if someone paid me in cash for an item and I had money in my pocket.)*



1-8 *BSCQ

Looking at Your Triggers

Gambling triggers can be either internal (e.g. feeling angry or sad) or external (e.g. driving by a casino or hearing an ad for the lottery) and act as a stimulus that prompts an urge to gamble.

The list below provides some common reasons for gambling. Becoming familiar with the reasons you gamble may help you to understand and prepare for some of your more common triggers. Mark on each of the “rulers” below how much the following reasons are triggers for you.

Boredom

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Feeling depressed

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Feeling lonely

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Feeling angry

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Feeling tired

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Feeling stressed

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Facing a crisis

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Not taking care of my personal needs

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

For the "high"/excitement of gambling

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

For entertainment

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To escape from daily life for a while

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Nothing better to do

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To make money

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To avoid people

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To celebrate

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To fill time

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To win back what I have lost

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

To get away from home, school or work

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Other : _____

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Other : _____

1	2	3	4	5	6	7	8	9	10
NEVER					ALWAYS				

Gambling, Situations, People, Places, Feelings & Things

Review your self-monitoring sheets on pages 19-21 along with the previous activity.

What are the situations, places, people or feelings that often lead you to gamble?

- ☐ Yes ☐ No Do you find that you want to gamble around certain friends, or after interacting with a particular person?
- ☐ Yes ☐ No Do you find that you want to gamble after you have had a few drinks, or when you are feeling anxious, lonely, tired, sad, or upset?
- ☐ Yes ☐ No Do you gamble because you want to compensate for being bored, or to feel excited, revved up or “high”?
- ☐ Yes ☐ No Do you gamble to get away from the pressure and responsibilities you feel from school, work, family or relationships?
- ☐ Yes ☐ No Is your gambling linked to irrational beliefs that you are lucky or are due a win, or that you have control over the outcome of your gambling?
- ☐ Yes ☐ No Is money (e.g. having cash in your pocket, or wanting to win money) a trigger for you?
- ☐ Yes ☐ No Are sporting events such as college football or March Madness triggers for you?

Everyone has different triggers, and some triggers are stronger than others. Consider what your triggers might be in each of the following areas:

People: _____

Places: _____

Events: _____

Feelings: _____

Activities: _____

Things: _____

Breaking the Cycle

Identifying triggers and planning how to respond to them is an important skill needed when changing any behavior. Learning to respond to triggers with new ways of thinking or coping and identifying new activities will increase your ability to deal with difficult events throughout your life. When you regularly respond to a trigger (whether it is a feeling or an event, etc.) by gambling, you create a conditioned, behavioral response to that situation, and this can create a vicious cycle. Breaking that cycle takes preparation and practice. As you practice new responses to situations, the old triggers will begin to lose their power over you.

For each of the triggers you have identified, take a moment to think about why it is a trigger. For example:

- If you listed a person, why does that person make you want to gamble?
 - Do you have a history of gambling with this person and is gambling the only way you relate to one another?
 - Does this person make you angry or frustrated when you are together, and does gambling often relieve the stress you feel?
- If you listed feeling excited or “high” as a trigger, think about other activities you could do to get the same or similar feeling.
- If you listed the desire to win money as a trigger, you may want to consider doing a little research to find out what the odds really are of “winning big” in gambling. It’s important to remember that the odds are *always* in favor of the “house” (i.e. the gambling establishment.) Realistically, if you had a good chance of winning, gambling wouldn’t be such a big money-making enterprise. It is an irrational belief which leads you to think you can beat the odds and win more than you lose all (or most) of the time. This irrational belief will fuel risky gambling behavior. For example, while there are varying levels of skill among poker players, the fact remains that a person wins or loses based upon the turn of a card. Yet, for some poker players the irrational thought process negates the reality that despite a person’s skill level, in the end, it is still a game of chance.

The more you learn about the odds of winning, the more able you will be to develop a more rational belief (such as, “sometimes I win money and it is exciting, but the truth is, I lose a lot more than I win”) to replace the irrational one – and the rational belief won’t trigger you to gamble.

Coping Strategies, Actions & Thoughts

Effective coping is a critical component of managing triggers. There are two types of effective coping: Actions and Thoughts.

Actions refer to the things we do differently. For instance, **not gambling** is an obvious way of managing triggers, but in order for this to be effective, you have to **replace not gambling with a new action that will benefit you**. People who have successfully overcome gambling problems or behavior changes have filled the void with healthy alternatives. They report making changes in the things that they do for fun and leisure, possibly including who they spend time with and where they go. They may even drive on different roads than they did before to avoid places where they gambled in the past or have gambling sites blocked on their computer. When they have an urge to gamble, they immediately pull from a list of other activities that they can pursue. Sometimes activities such as calling a friend, taking a walk or doing a word puzzle is enough to get your mind off gambling.

Thoughts. Changing the way you think about your gambling is an important skill for changing your behavior. It is important to begin to talk honestly to yourself and others about your gambling so that irrational thoughts can be challenged and replaced with rational thoughts. This is something a counselor can help you with very effectively. It is easy to slip into old ways of thinking, especially when you are feeling triggered. When you haven't gambled for a while, or have been able to gamble a few times in a low risk way, you may begin to feel like you have control over your gambling. You may think that just a little bit won't hurt, or that you need to win a little more to pay back some of your debts. This is a dangerous pattern of thinking that can lead you back into high risk behavior very quickly. At these times it is important to talk with others who understand problem gambling so that they can challenge your irrational thoughts. Another effective way to deal with irrational thoughts is to keep a log — write down your thoughts when you notice them, and then actually write down rational thoughts to counter them. This can serve as a good reminder for you when you are feeling triggered.

Trigger: _____

Why do you think this is a trigger? _____

What could you do to prepare and protect yourself against this trigger? _____

What is irrational about the way you are thinking? _____

What rational thought can you replace the irrational thought with? _____

What activities might you be able to do instead to help you cope with the urge to gamble? _____

What can you do to cope with this feeling or situation? _____

Trigger: _____

Why do you think this is a trigger? _____

What could you do to prepare and protect yourself against this trigger? _____

What is irrational about the way you are thinking? _____

What rational thought can you replace the irrational thought with? _____

What activities might you be able to do instead to help you cope with the urge to gamble? _____

What can you do to cope with this feeling or situation? _____

A Chance for Change

Is Gambling Becoming a Problem for You?

Trigger: _____

Why do you think this is a trigger? _____

What could you do to prepare and protect yourself against this trigger? _____

What is irrational about the way you are thinking? _____

What rational thought can you replace the irrational thought with? _____

What activities might you be able to do instead to help you cope with the urge to gamble? _____

What can you do to cope with this feeling or situation? _____

Trigger: _____

Why do you think this is a trigger? _____

What could you do to prepare and protect yourself against this trigger? _____

What is irrational about the way you are thinking? _____

What rational thought can you replace the irrational thought with? _____

What activities might you be able to do instead to help you cope with the urge to gamble? _____

What can you do to cope with this feeling or situation? _____

Preparing a Coping Plan

Make a list of alternative thoughts and actions below. Identifying and implementing different coping strategies can help you put a plan into effect that will help you replace gambling thoughts with alternative ideas and accompanying actions. Keep your list with you so you can review when you find yourself facing a difficult gambling situation or an urge to gamble, and try a few of the things on the list. Keep distractions with you - a seek-a-word puzzle, some music, a jump rope, a favorite book or magazine, or some other item on you at all times so that you can do something to get your mind off of any urges you may experience. Distracting activities should be things that you do not have to think about and can do in most places. In order for them to work effectively, you need to decide what they will be before you feel triggered. Urges come and go, so if you don't feed the urge by giving into the behavior, or dwelling on it, the urge will likely pass.

Thoughts: _____

Actions: _____

Alternative Activities

But there is nothing to do here.

Many students and young adults can get into a rut when it comes to behavior and finding things to do for fun and entertainment. Even for people who are not gamblers, many college students and their peers do very little in their social time besides hanging out at parties and drinking, when they are in fact missing all kinds of fun opportunities at their fingertips. Whether you are at a rural or urban school or live in a city or suburban community, the mantra for people who gamble regularly is often the same: "there is nothing else to do." Yet, if you wish to change your gambling behavior, you will need to find new, healthier activities you enjoy which fill the gap when not gambling. You need to be careful not to slip into other behaviors that may be equally harmful to you, such as finding yourself drinking more than you have in the past, using other drugs or taking risks in other ways.

In the list below, put a checkmark beside the activities you enjoy doing, and might have more time to do now that you are not spending so much time gambling. Put a star next to new activities you might like to try. For now, avoid analyzing whether it is going to be possible or practical for you to pursue a given activity. Simply identify some hobbies or activities that might be of interest to you.

☐ Attend a concert	☐ Go to the beach	☐ Redecorate your room, getting rid of anything that reminds you of gambling	☐ Visit old friends
☐ Buy yourself something	☐ Go to the movies or the theater	☐ Rent your favorite movies	☐ Visit places of interest, museums
☐ Call home	☐ Go white-water rafting	☐ Rock climb	☐ Visit the elderly
☐ Cook a special meal	☐ Hang out with happy people	☐ Sing, alone, in the shower, or go to a Karaoke night	☐ Volunteer
☐ Debate someone, get into a lively conversation	☐ Identify all of the student organizations on campus that interest you and consider joining one or two	☐ Sun bathe (wear sunscreen)	☐ Volunteer – with children, the elderly, at a homeless shelter, etc.
☐ Do some arts and crafts	☐ Write in a journal	☐ Take an elective class that interests you	☐ Watch TV
☐ Do something physical: run, dance, swim, surf, skate, ski, rollerblade, bowl, golf, canoe, kayak, hike, sail, walk, bike, work out at a gym.	☐ LAUGH	☐ Take Tai Chi or some other martial art	☐ Windsurf
☐ Dress up	☐ Learn a language	☐ Take up painting, drawing or pottery	☐ Write a letter
☐ Drive, take a bus, or a train to someplace you have never been and explore	☐ Listen to upbeat music	☐ Take Yoga or Pilates	☐ Other _____
☐ Get into photography	☐ Look up your ancestors and complete your genealogy	☐ Talk to someone new each day	☐ Other _____
☐ Go fishing	☐ Make new friends	☐ Teach or coach something you are skilled in	☐ Other _____
☐ Go horseback riding	☐ People watch	☐ Tell a funny story or joke	☐ Other _____
☐ Go on a date	☐ Play board games	☐ Tutor students	☐ Other _____
☐ Go to a comedy club	☐ Play an intramural or club sport or take a PE class*	☐ Visit family	
☐ Go to a Gamblers Anonymous meeting	☐ Practice relaxation techniques		
	☐ Read your textbooks or a really good novel		

** If sports betting is an issue for you, ensure that you sign up with a team where the teammates do not place wagers or bets when playing. Otherwise avoid sports altogether.*

Dealing with Money

We discussed dealing with actions and feelings; now let's talk about money.

Access to cash:

Many gamblers find that if they have money in their pockets or available credit, this increases their urge to gamble. Many people who successfully change their gambling behaviors have needed to create new ways to manage money. Temporarily limiting access to money may be beneficial to you while you change your gambling behavior.

- Call a non-profit credit counseling agency and work to create a repayment plan for any outstanding debt you might owe, and a possible plan for managing your finances. (For referrals to credit counseling organizations, call the Florida Council on Compulsive Gambling's 24-hour confidential HelpLine at 888-ADMIT-IT or 888-236-4848.)
- Cancel your credit cards, or give them to a family member or friend you can trust. Call your credit card company and ask to freeze your credit lines or to close them as you pay off the debt owed.
- Call the credit bureaus and have them freeze all access to additional credit. You can reverse this if you need a loan in the future, but there is a waiting period which may give you a chance to make a different decision.
- Cancel your bank cards. Making a trip to a bank during banking hours is more difficult and will provide you with time to think about your actions.
- Make all income (such as paychecks, tuition reimbursement, allowance from parents, etc.) direct deposited to your bank account. If you get scholarships or student loans, arrange to have the check paid directly to your school's financial services office, and have any remaining funds after your tuition has been paid directly deposited to your bank account.
- Have a trustworthy friend or family member added to your account so that both of you must sign for any withdrawals or checks before they can be cashed.
- Put your money in a long-term savings bond or CD, or roll it into a 529 account (i.e. education savings plan) that you can only use to fund your education.
- Never carry more cash than you need for your immediate needs.
- Tell family and friends to NEVER lend you money.
- Avoid jobs where you can handle or have access to cash.
- Ask your roommates to keep cash, credit cards and other valuables out of the open so you won't have access to them.

In order to get a clear picture of your financial situation, it is important to review where you stand right now. You need to know the level of debt you have placed on yourself, your family or friends. You need to be honest about any legal or illegal debt owed. Creating a budget or spending plan will help you to take control of your finances now and in the future.

It may be a bit confusing and intimidating at first to look at your current financial health. Take it slow. Remember, regaining financial health can take some time, so while your situation may seem difficult or overwhelming now, if you begin making changes today and do not spend money gambling, your finances will begin to improve over time.

A Chance for Change

Is Gambling Becoming a Problem for You?

Determining Your Current Debt

This first exercise, "Current Debt," will help you to organize information about the debt related to your current financial situation. Completing this chart is just a starting point for collecting information pertinent to

your overall financial health. While any debt has the potential to cause stress and anxiety, it is important to complete all of the charts in this workbook before attempting to create a plan to manage your finances.

Current Debt Type	Description	Amount Owed
Credit Cards		\$ _____
		\$ _____
Illegal Debts (e.g. bookie)		\$ _____
		\$ _____
Money Owed to Family		\$ _____
		\$ _____
Money Owed to Friends		\$ _____
		\$ _____
Money Owed to Employer or School		\$ _____
		\$ _____
School or Financial Aid Loans		\$ _____
		\$ _____
Child Support or Alimony		\$ _____
		\$ _____
Cash Advances, Pay Day Loans		\$ _____
		\$ _____
Car Loan, Car Insurance		\$ _____
		\$ _____
Past Rent or Mortgage Owed		\$ _____
		\$ _____
Personal Loans		\$ _____
		\$ _____
Outstanding Bad Checks		\$ _____
		\$ _____
Other		\$ _____
		\$ _____
		\$ _____
		\$ _____
Total Estimated Debt		\$ _____

Developing a Budget Plan

To balance your finances, you need a spending plan. This is called a budget. While the debt and asset charts are designed to give you a sense of your current assets vs. debt at this time, a budget is a spending plan that (in this case) will be based on your monthly expenses. Together, the debt/asset balance worksheets and the monthly income/expenses worksheets should give you a good sense of your current financial picture.

To establish a budget, you need to identify your current sources of income. In the chart below, list the amount of monthly income from all sources. Some of the categories may differ from month to month, for example, depending on the number of hours worked. Tax refunds should only be included once a year. Keep in mind that money earned from hobbies may not be consistent. With this in mind, do your best at completing the following chart, being aware that it is designed to be flexible.

Monthly Source of Income

Type of Income	Monthly Amount
Wages after taxes	\$
Tips	\$
Allowance from family	\$
Commissions	\$
Alimony or Child Support	\$
Tax Refunds	\$
College Loan	\$
Trust Fund Interest	\$
Other (specify):	\$
Other (specify):	\$
Other (specify):	\$
Other (specify):	\$

Total Monthly Income

\$

Compiling a List of All Expenses

The second part of the budget is the expense chart, and should be as accurate as possible. As you gather information, there are a few things to keep in mind. The most important bills are your “fixed expenses” – bills that occur on a regular (such as monthly) basis. Examples of fixed expenses would be rent, utilities, phone, food, loans, insurance, tuition, taxes, and car payments – and these are necessities. Don’t forget to include your personal care items (shampoo, toothpaste, over the counter medications, laundry detergent, etc.) under your “groceries and toiletries” category.

Fixed Expenses

Type of Expense	Monthly Amount
Car Payment	\$
Rent or House Payment	\$
Car Insurance	\$
Credit Card Payments	\$
Insurance (life, health, other)	\$
Internet, Cable, Satellite TV	\$
Cell Phone	\$
Land Line Phone	\$
Loans	\$
Utilities	\$
College Tuition/Books	\$
Clothing	\$
Groceries & Toiletries	\$
Meals Out	\$
Medical Bills	\$
Laundry/Dry Cleaning	\$
Other (specify):	\$

Total Monthly Expenses

\$

A Chance for Change

Is Gambling Becoming a Problem for You?

Developing a Budget

Total Monthly Income \$ 			
Expenses	Monthly Amount	Expenses	Monthly Amount
Household Expenses:		Insurance:	
Mortgage or Rent	\$ 	Health Insurance	\$
Home Equity Loans	\$ 	Life Insurance	\$
Property Taxes	\$ 	Other Insurance	\$
Home Repairs	\$ 	Entertainment:	
Home Monitoring Device	\$ 	Cable TV/Satellite	\$
Lawn Care	\$ 	Internet Service	\$
Groceries	\$ 	Movies	\$
Cleaning/Paper Products	\$ 	Meals	\$
Electricity and/or Gas	\$ 	Video Rental/Purchase	\$
Water	\$ 	Sports Events/Equipment	\$
Garbage	\$ 	Club/Association Dues	\$
Telephone (home)	\$ 	Vacation/Travel	\$
Telephone (mobile)	\$ 	Pet Care:	
Clothing	\$ 	Veterinary Care	\$
Laundry/Dry Cleaning	\$ 	Food/Medication	\$
Personal Care Products	\$ 	Grooming/Supplies	\$
Transportation Expenses:		Miscellaneous:	
Bus/Taxi Fare	\$ 	Credit Cards	\$
Car Payment	\$ 	Other Loans	\$
Car Insurance	\$ 	Taxes	\$
Car Care & Repairs	\$ 	Elder Parent Support	\$
Gasoline	\$ 	Charitable Contributions	\$
Health/Education/Services:		Children's Allowance	\$
Rx/Medical/Dental/Vision	\$ 	Gifts	\$
Tuition/Education	\$ 	Other (specify): 	\$
Child Care/Babysitting	\$ 		\$
Subtotal		Subtotal	
\$ 		\$ 	
Total Monthly Expenses:			
\$ 			

Any steps you take to get your finances in order will help you move forward in restoring your financial health. Although you may not experience immediate relief, you will soon begin to realize that your plan will help guide you in living within your means and coping with this aspect of your life.

Identifying Your Goals

If you have completed all the exercises in this book, congratulations! It has no doubt taken a significant amount of time and soul-searching to do so. Take time to reflect back on all the activities you completed — the Timeline Follow Back Log, Assessing Your Gambling, Your Gambling Behaviors, Monitoring Your Urges to Gamble, Decisional Balance, Readiness to Change, Your Support System, Assessing Your Situational Confidence, Looking at Your Triggers, Dealing with Money, and Identifying Alternatives. Most likely you have learned a lot about yourself in the process of completing these activities.

Of all the activities and exercises in this workbook, what three things did you find the most interesting or useful?

1. _____
2. _____
3. _____

Short Term Goals:

What changes, if any, might you make in the next 30 days? Keep in mind that thinking about, or learning more about, a behavior, or paying attention to a behavior you might want to change in the future is a valid change step.

1. _____
2. _____
3. _____

Next 6 months?

1. _____
2. _____
3. _____

Long-Term Goals:

Next 12 months?

1. _____
2. _____
3. _____

When you are out of college or done with your current job?

1. _____
2. _____
3. _____

Let's take a look at where you are in the process of change right now.

Right now I would be able to resist the urge to gamble in situations involving . . .

If gambling threatens or compromises your long-term goals, then abstaining from gambling may be your best option. If you are looking for some further assistance regarding changing your gambling behavior, additional resources have been listed on page 45.

Summary

In this workbook you have examined the changes you have made so far, have looked at ways you can put balance into your life, and have considered steps you can take to initiate fun, while remaining committed to change. You've learned about the importance of making positive life changes and recognize that major life change takes time. You are doing something that is very difficult and requires heroic effort, but provides substantial rewards. You have considered how you might regain balance in all aspects of your life.

Remind yourself often of the path you have chosen — the path toward recovery and happiness. Review the information in this workbook as you work each day to achieve positive life change. Use your network of friends, loved ones and others who support you in your plans for change and for freedom from gambling to motivate you to continue and to celebrate your achievements. Keep going and know that your success is within your reach and you have everything within you to walk into a new and brighter future.



Remind yourself often of the path you have chosen — the path toward recovery and **happiness. Keep going and know that your success is **within your reach** and you have everything within you to walk into a new and brighter future.**

Resources

The Florida Council on Compulsive Gambling (FCCG) operates a toll-free confidential 24-hour HelpLine and referral service. The organization further provides a Peer Connect program, which allows HelpLine callers to speak with a recovering compulsive gambler. In addition, the Agency offers a series of online services (e.g. forums, live chat, etc.) for college students and other young adults.

The HelpLine is staffed around the clock and is able to provide services in any language. It furnishes free supportive intervention, information about problem and compulsive gambling, its effects and help-seeking strategies, assistance and emotional support, referrals to certified treatment and other health care professionals, as well as to self-help support groups, financial counselors, and legal advisors.

For persons without insurance or an ability to pay for treatment services, the FCCG operates a special program that covers the cost for an initial evaluation for students and others in need of assistance for a gambling problem. It can also refer callers to treatment professionals who will supply supportive services via a sliding scale and an ability to pay. For more information, contact the FCCG.

Florida Council on Compulsive Gambling, Inc.
PO Box 2309, Sanford, FL 32772
Toll-Free 24-Hour Confidential HelpLine:
888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200

WEB RESOURCE	DESCRIPTION	WEB ADDRESS
Florida Council on Compulsive Gambling	Not-for-profit that serves as statewide designated authority on gambling addiction.	www.gamblinghelp.org
FCCG 24-hour Confidential & Multilingual HelpLine	Immediately speak to someone who understands and can provide confidential help and free resources.	888-ADMIT-IT
FCCG Forums	Place to speak to others experiencing similar difficulties due to gambling.	www.gamblinghelp.org/forum
FCCG Live Chat	Located at the bottom of the FCCG homepage, connect to a HelpLine Specialist online	www.gamblinghelp.org
MySpace	Visit the FCCG's myspace page	www.myspace.com/888admitit

Notes

Counselor's Guide to "A Chance for Change"

Welcome! If you have this workbook in your hands, chances are you are working with a student or young adult in your college or other counseling center whose gambling behaviors are a concern, and you are seeking to gain some insight. Perhaps you have not worked with this population before on issues related to gambling and are unaware of the nuances unique to problem (also referred to as compulsive or pathological) gambling. This guide is designed to provide a little background information on gambling among college students and their peers, a suggested framework for working with young adults with problematic gambling behaviors, and suggestions for how to make the most out of the exercises in this workbook for your clients.

Most likely, you have worked with this population on other addiction issues – such as food, alcohol, or other drugs. While the principles of the addiction cycle are largely the same, gambling issues are distinctive in that it is even more difficult for the gambler to avoid being triggered. Gambling activates the pleasure center in the brain in such a direct and potent way that, for many compulsive gamblers, even hearing words such as “risk,” “bet,” “chance,” “odds,” etc. can trigger them and leave them with a “high” feeling. It is important to be aware of this issue when working with students and other young adults who may have a problem with gambling.

That being said, the majority of college students are not problem or compulsive gamblers. According to the Florida Council on Compulsive Gambling's 2008 College Prevalence Study, 66.2% of students reported some type of gambling behavior. This means that 1 out of 3 college students do not gamble at all. Of the 66.2% of students who do gamble, 80.3% reported only low risk gambling behaviors (the definition of low risk gambling is explained more in detail in the “Assessing Your Gambling” activity on page 12). This is an important fact to help your clients understand: while two-thirds of college students in Florida engage in some kind of gambling behavior, 4 out of 5 of those who do gamble do so in a very low risk manner. So, while, gambling is prevalent, problem or compulsive gambling is not. The reason we feel it is important to drive this

point home is due to the concept of *social norms*.¹ We know that we, as human beings, are social creatures and are more likely to engage in behavior that we feel is normal. Thus, if everyone else is drinking, gambling, etc., we are more likely to follow suit in order to fit in. This fact is especially true among college students, who are at a place in their lives when they are trying to figure out who they are and what their place is in the world. Additionally, it is not only socially normative *behavior* that increases the likelihood that we will engage in certain behavior, but also the *perception* that certain behavior is socially normative. So, if a student or other young adult believes that “everyone else gambles, so what’s the big deal,” even if that statement is not based in fact, he is more likely to gamble. As a counselor, you can help to correct your client's misperceptions about gambling behaviors among his peers, which will, in turn, positively affect his behavior. If you are interested in more information about gambling prevalence among Florida college students or related research, please visit www.gamblinghelp.org, and click on the “Research” tab. Pages 12-15 in the workbook provide some student/young adult-friendly information about social norms as related to gambling. If you are interested in learning more about the concept of social norms in general, you may want to visit the website of the National Social Norms Institute, www.socialnorms.org.

Although we’ve established that problem or compulsive gambling is *not the norm* among college students, it is still a significant issue, as one-third of Florida college students who participated in the prevalence study endorsed at least 1 survey item related to at-risk gambling behavior. If a student is coming to you for help, he probably fits into this category. You can use this workbook in any way you choose. However, we highly recommend that you have your client complete the activities in the order in which they appear in the book, as they are designed to build upon one another (i.e. recognizing the need to change gambling behavior and making preparations to do so). Research in addiction in general tells us that face-to-face, personalized feedback about addictive behaviors is the single greatest predictor of decreased recidivism. Thus, it is far more effective if

you continue to meet with your client and process the activities he has completed, rather than simply give him the workbook to complete on his own.

The guiding therapeutic framework for the information and activities in this workbook is based in Motivational Interviewing.² Motivational Interviewing was developed by Bill Miller and utilizes the Stages of Change³ developed by Prochaska and DiClemente. It is the responsibility of your client to decide whether or not he wants to change his behavior, and to actually make the change. Your role as the counselor is to gently guide him in the direction of finding his inner motivation to change. There are four main guiding principles in Motivational Interviewing as follows: 1) *Express Empathy*, 2) *Develop Discrepancy*, 3) *Roll with Resistance*, and 4) *Support Self-Efficacy*.

In case you are unfamiliar with the framework of either Motivational Interviewing or the Stages of Change (also referred to as the *trans-theoretical model of change*), provided for you below is some additional information regarding the stages of change, how clients in each stage might present to you in counseling, and strategies for intervening in each stage. Suggested strategies are provided for each stage because it is important to “phase” your interventions. In other words, if your interventions are out of phase with your client's stage of change, you will encounter significant resistance and your client is unlikely to buy in to the treatment and be motivated to make changes. Thus, it is important that in the course of your first session, you determine your client's stage of change. If you find it difficult to assess stage of change during a clinical interview, you may want to consider using the *Readiness for Change Questionnaire (RCQ)* developed by Bell, Heather & Rollnick. It is available online free of charge, but you will need to cite the authors. If you are interested in further reading on these topics, two good options are [Changing for Good](#) by Prochaska, Norcross, and DiClemente, and [Motivational Interviewing](#) by Miller and Rollnick.

Pre-Contemplation

- No problem recognition, no intention to change
- Typically, clients in this stage will present any or all of the following defensive styles: reluctant, resigned, rationalizing, rebellious, reveling

Strategies for Intervention at this stage:

- Commend client for coming to the session
- Establish rapport and ask permission to address change issues
- Build trust
- Elicit, listen to and acknowledge aspects of gambling the client enjoys
- Create doubt/evoke concern
- Obtain client's perceptions of his or her gambling habits
- Offer factual information about gambling risks and harm

- Examine discrepancies between client's and other's perceptions of their gambling
- Express concern

Contemplation

- Increased problem recognition
- More distressed or troubled about the behavior
- Ambivalent about changing gambling habits
- Weighing the pros and cons of change
- Decisional Balance Exercise useful (page 23)

Strategies for Intervention at this Stage:

- Help the client tip the balance toward change
- Evoke reasons to change from the client
- Highlight the risks of NOT changing
- Strengthen the client's self-efficacy for being able to change his or her pattern of gambling

Preparation

- Increased commitment
- Ready to make choices
- Sharing plans for change
- Change becomes a priority

Strategies for Intervention at this Stage:

- Help client to develop a clear plan for changing behavior
- Encourage client to share their plans with others who will support them
- Continue to strengthen client's self-efficacy to make changes to his or her gambling behavior

Action

- Change strategies are chosen and pursued
- Active modification of behavior, thoughts, feelings, and the environment
- Treatment and/or self-help
- Persistence and completion, or drop out (client may feel he can handle it on his own and drop out of treatment – this may increase likelihood of relapse)

Strategies for Intervention at this Stage:

- Help the client take steps toward change
- Provide encouragement to the client
- Assist in knowledge gathering by the client
- Foster coping skills acquisition by the client

Maintenance

- Attempting to sustain new attitudes and habits
- Working to prevent relapse
- Watching out for risky people, places, things, thoughts and feelings
- Taking personal responsibility and credit for changing
- Moving toward a more balanced lifestyle

Strategies for Intervention at this Stage:

- Help the client prevent relapse – such as identifying triggers and supports
- Help the client identify and implement effective relapse prevention strategies (develop alternative activities, etc.)
- Help the client create a more balanced lifestyle

Relapse

- Relapse can occur at any point in the change cycle, and should be viewed not as a complete “fall from grace,” but an opportunity to learn from the experience. By now, the client has learned increased coping skills that should make getting “back on the wagon” a lot easier, so long as he does not allow the relapse to shatter his self-esteem.

If your **interventions** are out of phase with your client's **stage of change**, you will encounter significant resistance and your client is unlikely to buy into the treatment and be **motivated** to make changes.

In the paragraphs below, you will find brief suggestions for each activity found in the workbook, in terms of how best to frame the activity to gain the buy-in of the client, and how to most effectively process the activity to draw out the client's inner motivation to change. As you go through these activities with your clients, try to keep in mind that your primary goal is to determine where the client falls in that continuum of change and phase your interventions appropriately so that the client will find his inner motivation to move to the next step.

Page 6: Looking Back at Your Gambling

The primary purpose of this activity is to have students take a closer look at their actual, rather than perceived, gambling behavior. In other words, it is very easy, when thinking back, to glorify the wins and minimize the losses, as well as to minimize the amount of time spent gambling. Addiction research tells us that despite clients' comments that they cannot possibly remember back that far, they generally actually *can* remember with pretty good accuracy the details of their addictive behavior over the past 3 months. (If you are working with a student or other young adult over the course of several weeks or months, you can also ask him to keep a "gambling journal" to bring to session each week and discuss, in which he will record the details of his gambling for *that week*.) Simply having the client keep track can increase his awareness about his gambling. Both the Timeline Follow Back Log and a "gambling journal" can yield eye-opening discoveries for the client in terms of amount of time spent or money lost gambling. It is very important for you, as the counselor, to carefully frame this activity so that the client does not feel judged, and does not complete the logs in a manner of telling you what he thinks you want to hear.

Page 12: Assessing Your Gambling

This activity will assist both you and the client to determine the risk level of his gambling. The items on the left-hand side of the column are behaviors associated with low risk gambling. The items on the right-hand side are behaviors or symptoms associated with at-risk, problem and compulsive gambling. Pages 12 through 14 provide detailed explanations of the different types of gambling and associated risks, as well as the progression of gambling into a significant life problem. Again, it is important to keep in mind the client's stage of change when processing this activity together. If the client is at pre-contemplation, he is unlikely to accept your blunt assessment that he is a compulsive gambler, and may become defensive or drop out of treatment. It is helpful to roll with any resistance, proceeding gently. At times, any or all of the following questions may be helpful:

- If you did have a problem with gambling, how would you know it?
- What is one thing that could happen to you which, if it did, would make you think you had a problem with gambling?
- If a friend or family member answered the questions (on page 12) the way you did, would you think he had a problem with gambling?

Page 17: Your Gambling Behaviors

The statements on page 17 indicate a variety of gambling-related consequences or symptoms that many problem gamblers experience. The workbook strongly encourages students and other young adults to be completely honest in their responses to these questions in order to have a clear picture of the problem and facilitate change. You can increase the client's honesty by having built a strong rapport, and by reiterating your non-judgmental stance. Many problem gamblers have a tendency to minimize and

justify the consequences related to their gambling. It is your role to gently point out these discrepancies in a gentle, cautious way (e.g. “So, you said before that you don’t think gambling is really such a big deal in your life. But on this page, you just said that you’ve been racking up credit card debt, using your student loans to gamble, having trouble paying your rent, you’ve lost your scholarship because your grades have dropped, and arguing with your family about money. I’m confused – tell me again how gambling really isn’t a big deal in your life?”). The more the client comes to her own conclusion that gambling is negatively impacting her life, the more likely she will be to make changes – and changes that will last.

Page 19: Monitoring Your Urges to Gamble

Similarly to the Timeline Follow Back Log, this monitoring chart helps clients to take a closer look at their gambling behavior. But, in this instance, instead of just looking at the frequency, quantity and type of gambling, they are looking at triggers – what moods, feelings or circumstances were connected with the desire to gamble, or the actual gambling behavior. This exercise can help students to gain access to the emotional issues which are likely underlying the problematic gambling behavior – such as stress, anxiety, depression, loneliness, boredom, etc. The majority of people with addictive issues are dually diagnosed – that is, they have an underlying mental health issue such as anxiety or depression (or, especially in the case of gambling, this may manifest as narcissistic personality disorder) for which gambling serves as an escape or release. By addressing the underlying emotions which lead to gambling behavior, you are helping your client to resolve the core issues which likely led to the problem gambling behavior in the first place. This kind of activity is also a useful tool for relapse prevention.

Your goal is to support the client to come to his own conclusions about the need for change.

Page 23: Decisional Balance Exercise: Assessing the Need to Make Change

The decisional balance exercise, essentially weighing the pros and cons of changing behavior, can be useful at any point during the change process, but is especially helpful at the contemplation and preparation stages. This exercise probably seems fairly straightforward; we are all used to making lists of pros and cons. However, it is important that you help your client to be as honest as possible on both sides of the list. This means truly giving voice not only to the cons of gambling and the pros of giving it up, but also the pros of continuing to gamble and the cons of giving it up. Giving up an addiction like gambling is, in its own way, a tremendous loss, and it is important that you allow your clients the opportunity to grieve for that loss so that they can move forward whole-heartedly. Encourage each client to really take his time to weigh each pro and con of changing his gambling behavior. You can certainly continue to gently point out discrepancies that you see (such as, he says gambling is something to do, but he’s also said that he’d like to play intramural football or learn to play guitar, and he has no time to do these things because he’s always gambling), but your goal is to support the client to come to his own conclusions about the need for change.

Page 29: The Stages of Change – Where Are You?

Pages 29 and 30 offer simple, student-friendly explanations of the stages of change. Of course, if you have reached this point in the workbook with your client, you should have a very clear picture of what stage of change he is in. However, it is a useful exercise for the client to assess this for himself, as it can help him to understand his own readiness to make changes. Page 26 asks the client to be truthful with himself as to the extent to which others know about his gambling behavior. The primary reason for this is that in the earliest stages of change, people are likely to be secretive about their gambling behavior,

and to minimize and justify it – both to themselves and others. This way, the individual does not have to deal with the discrepancy of having others think he has a problem while he himself does not. If he is secretive about his behavior, then no one thinks he has a problem, and he does not have to deal with the possibility of change. This exercise helps the client to recognize how greatly his gambling has impacted his relationships, and how important it is for him to talk to others about his gambling.

Page 31: Your Support System

In the previous exercise, the client identified the extent to which his gambling behavior has negatively impacted his relationships. Drawing upon that, this activity helps the client identify who in his life would be most supportive of him if he chooses to change his gambling behavior. It also encourages that client to action – to commit to approaching someone in his support system about his desire to stop gambling. A useful therapeutic exercise here may be to have the client write a letter (but not send it) to that person, and process the letter and the experience he had writing it in session with you. This will help to prepare him for the reality of approaching that person. On the flip side, it may be helpful to have the client identify those individuals in his life who would be least likely to support his decision to cut down or quit gambling. In order to create lasting change, it is likely that the client will need to seriously consider eliminating such individuals from his life.

Page 32: Assessing Your Situational Confidence

This exercise directly addresses one of the core principles of Motivational Interviewing: *supporting self-efficacy*. By addressing head-on a student's perceived confidence to resist urges to gamble in a variety of real-life circumstances (which refers not just to physical environments but also to emotions, relationships, etc.), you can help to increase the client's self-confidence in his ability to make changes to his gambling behavior. If the client is very confident in most areas, it would be a good idea to encourage him

to go ahead and “experiment” with making a change. If you encounter resistance, it would be helpful to explore what is keeping him from making changes when he clearly expressed confidence in doing so. On the other hand, if a client expresses little confidence, you may want to consider lines of questioning such as:

- How do you know you're at 30% (for example) confidence on this item?
- What do you think would be different if you were at 90%?
- What do you think would have to happen to move you from 50% confidence to 70% confidence?
- What helps you to feel more confident about (a specific item)? What gets in the way?

Page 34: Looking At Your Triggers

We've already talked a bit about triggers; the “monitoring your urges to gamble” exercise earlier in the workbook helps the client to take a closer look at moods or circumstances which tend to lead him to gamble – which are, in essence, triggers. At this point in the book, however, this exercise is more geared toward a client who is in the latter stages of change. Identifying triggers and developing a plan for how to cope with them when they arise is a critical tool for relapse prevention. Encourage the client to realize that just because he may choose not to gamble anymore doesn't mean he won't experience any of these feelings which trigger him to gamble. It is crucial for him to develop a plan for coping with triggers *before he is triggered*. Therapeutic techniques here may include helping the client to take a close look about the way he thinks about gambling (cognitive reframing), helping him to identify alternative activities which may provide a “natural high” or help him cope with triggering feelings in the same (but healthier) way that gambling would, and helping him to come to terms with the fact that he may need to make some changes to the places he goes and the people he spends time with in order to reduce his exposure to common triggers and change his gambling behavior for good.

Page 38: Identifying Alternatives

This activity is fairly self-explanatory. It is something the client can easily do on his own, but may need your encouragement to keep from dismissing many possibilities. It may be a “fun” exercise to have the client pick 3-5 of his top possible activities and research ways to get involved in these. Even for clients who do not gamble or engage in other high risk behavior, getting into a rut of hanging around, watching movies, drinking at parties, etc., is a common thread in college life and among this population. Generally there are many other activities on campus or within the community in which clients can partake, but they often lose sight of these, or simply don’t know about them, and need some education. It is important that the student develop some new interests or hobbies about which they have some degree of passion. If not, it will be far too easy to fall into the trap of gambling again. If the client is having a lot of difficulty developing other interests, it is likely because he has devoted so much of himself to his gambling that he has not explored other facets to his personality. It might be worthwhile to consider having the student complete a Myers-Briggs Type Inventory or a Strong Interest Inventory and discuss the results, to help the student learn more about himself and interests he might be able to develop.

Page 39: Dealing with Money

Pages 39-42 discuss money and budgeting issues. This is useful for two reasons: 1) having a clearer understanding of how the client feels about money and having access to money, and creating a plan to limit his access, will be helpful for relapse prevention, and 2) the straightforward, honest worksheets on budgeting will help him figure out how to reclaim his financial health. This, in turn, will also lead to increased relapse prevention. When a “recovering” gambler whose commitment to change is tenuous, he feels like his financial situation is hopeless and there is no way out. These hopeless, depressed feelings may trigger him to relapse (or, he may sink back into his irrational thought pattern, starting to believe that the

only way to pay back his losses is to “win big” one more time). Thus, being realistic and developing a financial plan will assist the student in both prevention relapse and regaining his financial health. It may be helpful to remind the student that there is an end in sight – if he does not gamble anymore. Then there will be no new losses to recoup, so once he has paid back the debts he has already created, he will begin to have money for other purposes (not gambling) again.

Page 43: Identifying Your Goals

This activity is essentially just an opportunity for the client to summarize what he has learned and clearly develop his plans for change. Hopefully, if you have completed all the previous exercises in this book with a client, he is now committed to either cut down or quit his gambling. Writing down goals can serve to increase commitment to change.

Page 45: Resources

This page is self-explanatory. You can feel free to provide your client with as many resources as you feel he needs to maintain his motivation to change his gambling behavior. You are also welcome to call the Florida Council on Compulsive Gambling (888-ADMIT-IT or 888-236-4848) at any time for additional information, or to determine whether a client might be eligible for free or low-cost treatment through a certified gambling counselor.

Endnotes

- ¹ Perkins, H. Wesley (ed). *The Social Norms Approach to Preventing School and College Substance Abuse: A Handbook for Education Counselors and Clinicians*. Jossey-Bass, 2003.
- ² Miller, William R., & Rollnick, Stephen. *Motivational Interviewing, second edition: Preparing People for Change*. Guilford Press: 2002.
- ³ DiClemente, Carlo, Norcross, John & Prochaska, James. *Changing for Good: A Revolutionary Six-Stage Program for Overcoming Bad Habits and Moving Your Life Positively Forward*. Collins Living: 1995.

Notes





Florida Council on Compulsive Gambling, Inc.

The Florida Council on Compulsive Gambling's development of "*A Chance for Change*" is the result of an identified need among college students and other young adults for alternate forms of education and assistance to those whose lives are negatively affected by problem and pathological (compulsive) gambling.

24-Hour Confidential & Multilingual HelpLine
888-ADMIT-IT

Email: fccg@gamblinghelp.org
Web site: www.gamblinghelp.org