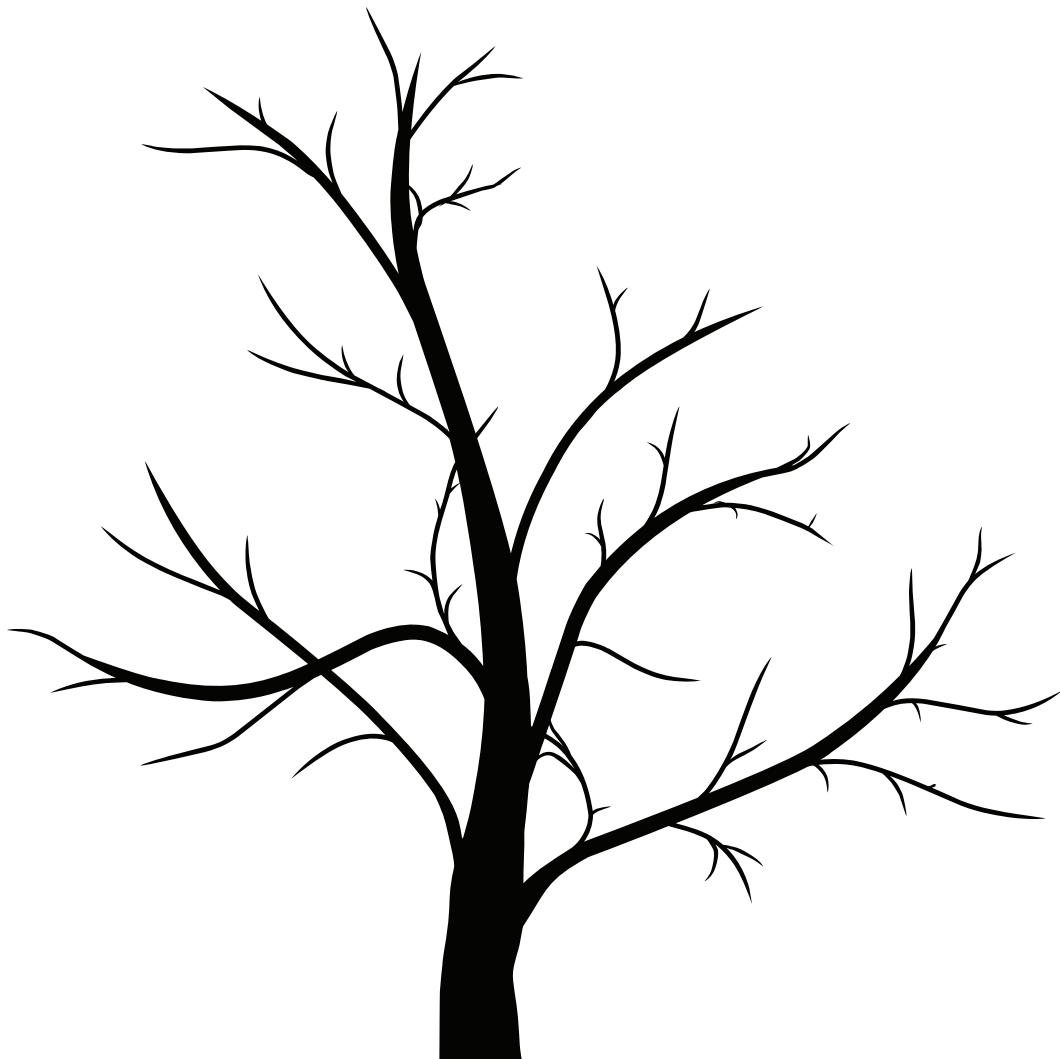


A CHANCE FOR

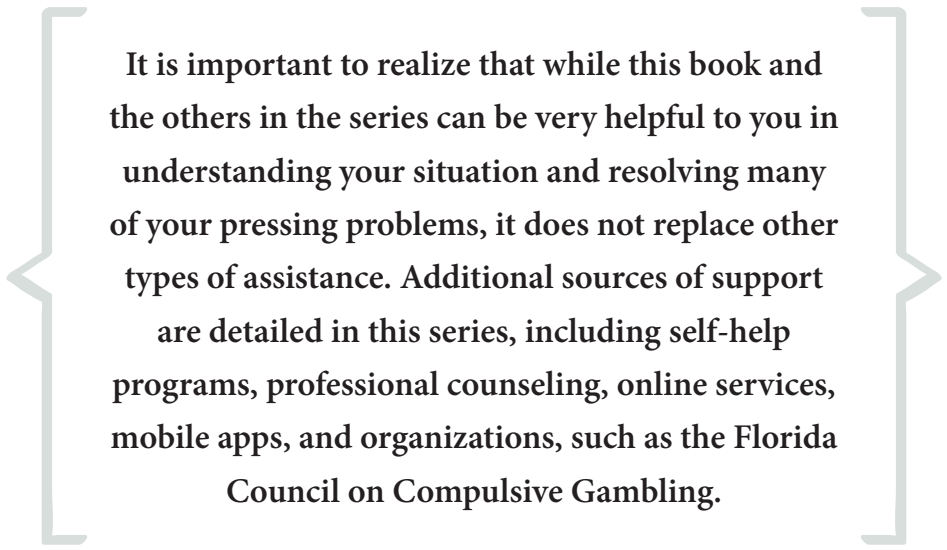
Change

Do you have a
Gambling Problem?

FOR COMPULSIVE GAMBLERS



BOOK ONE



It is important to realize that while this book and the others in the series 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 detailed in this series, including self-help programs, professional counseling, online services, mobile apps, and organizations, such as the Florida Council on Compulsive Gambling.

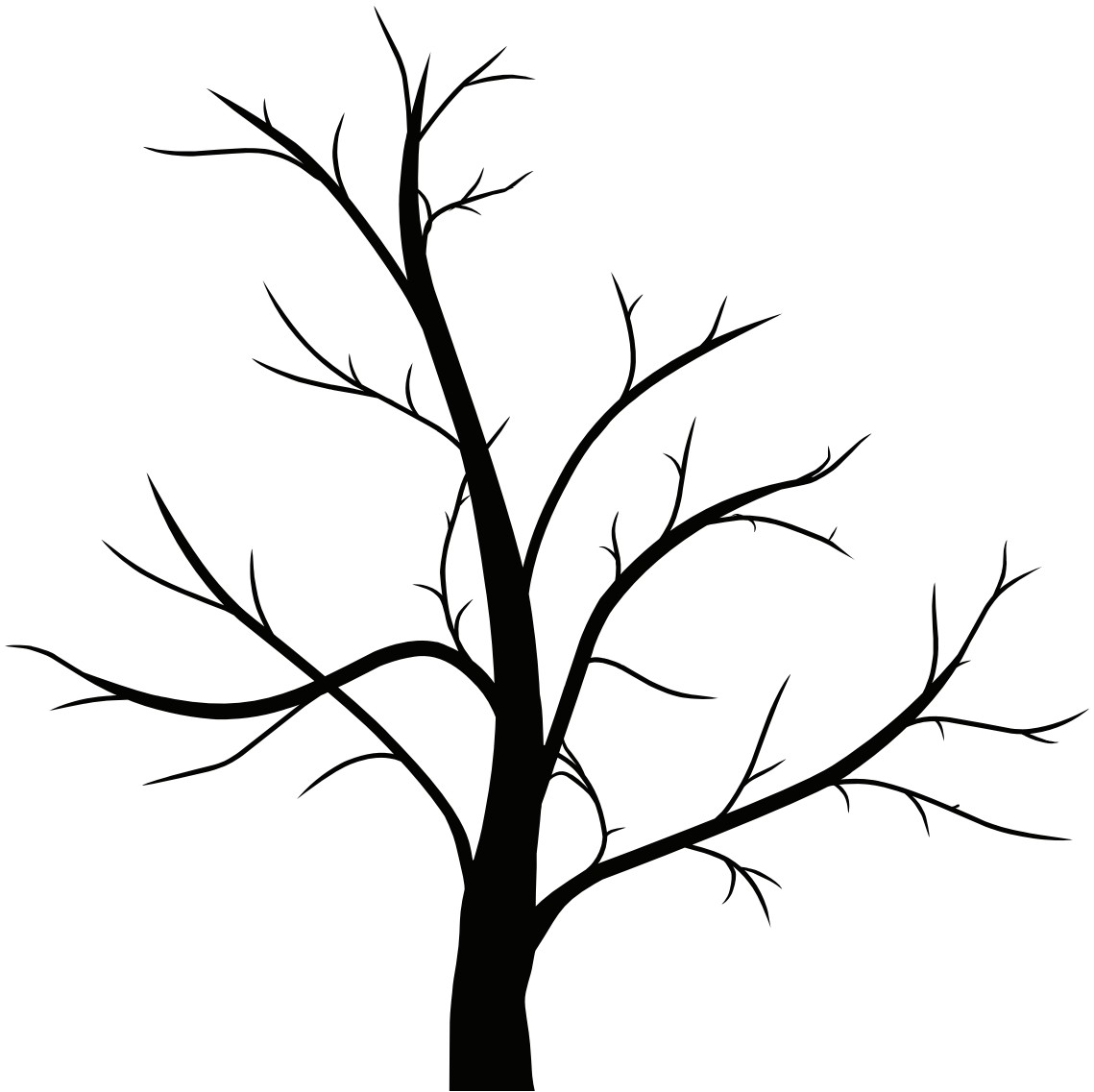
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A CHANCE FOR
Change

Do you have a
Gambling Problem?



This book is the first in a series of seven workbooks designed to aid in recovering from the adverse effects of problem and compulsive gambling.



The Florida Council on Compulsive Gambling (FCCG), established in 1988, is a non-profit educational and advocacy organization, under contract with Florida State government, dedicated to helping persons adversely affected by problem and compulsive gambling. The agency maintains a neutral stance on the issue of legalized gambling, while seeking to assist citizens in need of support. Primary responsibilities include:

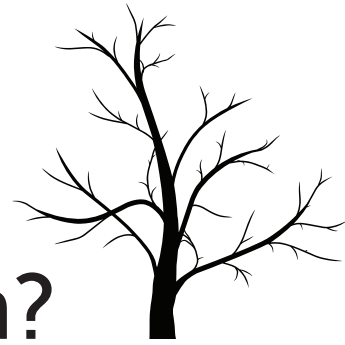
- Operating the State's 24-hour confidential and multilingual toll-free Problem Gambling HelpLine, which offers supportive intervention, information, and referrals to self-help programs; professional treatment with certified providers; financial and legal services, online assistance, mobile apps, and more.
- Designing, implementing, and overseeing prevention, education, and outreach programs.
- Training mental health, medical and other health care professionals to assess and treat.
- Providing an Online Program for Problem Gamblers and Live Chat program.
- Sponsoring and performing research.
- Conducting education and/or responsible gambling training programs for government agencies, gambling operators, law enforcement authorities, academic and employee assistance organizations, and others.
- Implementing and overseeing gambling-specific outreach programs for impaired professionals; adolescents; military members, families and veterans; and seniors.
- Working with legal, law enforcement and judicial authorities on gambling-related cases.
- Offering a Speakers Bureau and a Peer Connect program.

The Florida Council on Compulsive Gambling's development of *A Chance for Change* is the result of an identified need for alternate forms of education and assistance to those whose lives are negatively affected by a devastating gambling disorder (compulsive gambling).

Table of Contents

Do You Have a Gambling Problem?	1
Getting Started	1
Definition of Gambling.....	1
Introduction	3
What This Book Can Do	3
What You Can Do	4
How to Read This Book	5
Healing Yourself	7
Your Life Without Gambling.....	7
What is Compulsive Gambling?	9
Compulsive Gambling: Considering Your Behavior	12
Perception vs. Fact	16
Abstinence vs. Controlled Gambling	21
Summary	23
Glossary	24
Additional Resources	26
Statewide Assistance	26
FCCG Resources	26
Self-Help Programs	27
Professional Treatment	28
Online Supports, Podcasts and Mobile Apps.....	28
Print Resources.....	28
Bibliography	29
Notes	31

Do you have a Gambling Problem?



Getting Started

To get started, it is important to understand the definition of gambling and the various forms it can present, so when presenting information in this workbook and the other workbooks in this series, this foundation will be clear.

As new words are introduced in the text, they will appear in **boldface** type. A *Glossary* at the end of the book has definitions of these words.

Gambling is the act of risking any item of value when the outcome is unknown or relies on chance. This means that gambling does not always require “real world money” and can take many forms, some of which may present as less obvious than others. For example, while playing slot machines and placing a wager on a horse race may be widely viewed as “gambling,” other activities, such as purchasing lottery tickets, participating in bingo at the local senior center, betting on a basketball game with friends, or buying a loot box in a video game, are not frequently perceived as forms of gambling.

Simply, whether a person gambles at a land-based casino; on the Internet in the privacy of their own home, at an internet café, via a mobile app or otherwise; at a card room or bingo center; at a convenience store; in an office pool at work; or another location, if anything of value is being risked on an unknown outcome that relies on chance, it is gambling.

The term gambling also includes video games that contain gambling-like features, such as a **loot box**. A loot box is a virtual treasure chest in video games containing randomized in-game items of varying rarity and desirability, which players have opportunities to purchase, with in-game currency or real money, or require players to spend money as a means of continuing play. While these games are typically referred to as video “gaming”, it should be clear that they meet the definition of “gambling” as outlined above. This is also true of other video games, which require purchases and provide winnings that cannot be converted to cash.

Take a moment to ask yourself a few questions to begin the process

- ☐ Do you constantly think about gambling?
- ☐ Do you increase bets to maintain the excitement of gambling?
- ☐ Do you experience mood swings if you try to cut back on gambling?
- ☐ Do you gamble to escape from problems or feelings?
- ☐ Do you “chase” your losses, meaning, do you keep returning to gambling to try to recover losses?
- ☐ Do you lie about how much or how often you gamble?
- ☐ Has gambling ever jeopardized your relationships at home, on the job, at school, or elsewhere?
- ☐ Have you ever had to be bailed out financially because of gambling?
- ☐ Have you ever tried to control or stop gambling, but have been unable to do so?

If you answered “yes” to even one of the previous questions, then it is likely that you have a gambling problem. In fact, because you’re reading this book, it appears you already suspect that you have a problem, maybe even a serious one.

You might be feeling scared or even panicked at the effects of gambling in your life. Maybe your finances are unmanageable, your relationships are in trouble, and you are having problems at work or school. Quite possibly you are even in legal trouble.

No matter how serious your problems are, you are in the best place right now to begin to turn your life around. This book is designed to help you recognize, address, and deal with all the problems you might be experiencing because of gambling. By picking up this book you have already taken the most important and critical step to changing your life — the first step. Take a deep breath, calm down, and slow your thinking. By reading this book, you can begin walking into your new life. If you

**If you wonder
if you have a
problem with
gambling **keep
reading.****

are determined to move yourself in the direction of a better life, then reading and working through this book and the others in the series are exactly where you need to be.

You and only you can make change. This book will help, but you have to be willing to slow down,

focus, and invest a little time in yourself. No matter what bad things are, you can discipline yourself to institute positive change. While you may be unable to control gambling, you can take steps to change your own life and your future. You can learn through time, and with support, that although you may be unable to stop certain thoughts from entering your mind, you can learn to recognize and change your destructive thought patterns and actions around gambling. Regardless of the difficulties you are facing, there is always something you can do to begin the process of change. Taking the first step toward change can often be the hardest, but if you stay on course you will eventually reach your destination.

Are You Ready?
If so, continue to page 3

Introduction

Good. You've just done something that takes a lot of strength. By turning the page, you are turning a page in your life. You are demonstrating that you're committed to taking charge of your life and making it better. This is probably the time to mention that it won't be easy, and it won't happen overnight, but don't forget — you didn't get into your present circumstances overnight either. It took a while for things to get bad and it will take some time to make them better.

The most important thing to remember is that you have two choices:

- You can choose right now to take positive action — and watch your life get better.
- You can choose right now to do nothing — and watch your life get worse.

It's that simple.

If you choose to take positive action, say the following sentence out loud to yourself:

"I choose to take charge of my life right now. I commit to doing the hard work necessary to make my life better."

If you invest some time
and effort, you can
begin to **change**
your life.



What This Book Can Do

This book is the first in a series of seven books designed around the issues of compulsive gambling. This first book is an introduction to the series and will help you begin the process of thinking about your gambling problem. Again, when you see a word in **boldface**, this means that a definition of the word can be found in the *Glossary*. Also, the *Additional Resources* section in the back of each book provides more information regarding help and supports.

As you work through the other six books, you will have an opportunity to address, in greater depth, financial and legal issues, your emotional and spiritual needs, physical health, personal relationships, relapse and **triggers**, starting a new life, and much more.

It is important for you to realize that while this book and the others in the series can be very helpful to you in understanding your situation and resolving many of your pressing problems, it does not replace other types of support. Additional sources of assistance are detailed in this series, including self-help programs, professional therapy, online supports, mobile apps, and organizations, such as the Florida Council on Compulsive Gambling.

These books are designed to help you learn new information, to think about your behavior, and engage in activities to move you forward in the process of change. The examples in the books may use the word “he” to make them easier to read. In reality, anyone can have a gambling problem. Compulsive gambling affects individuals, regardless of gender, age, ethnicity, education, income, or social status. This book offers opportunities to customize your program of change to fit your situation and your unique circumstances.

Focus of this Book

1. Help you to learn about and understand your gambling problem.
2. Serve as a safe place to be absolutely honest with yourself.
3. Guide you in making positive life-changing decisions about your life.
4. Provide you with information on what to do about various problems in your life that may be a result of your gambling.

What You Can Do

As previously mentioned, this book and the others that follow in the series, can be helpful to you if you apply yourself when reading and completing the exercises. By working through the exercises in this series and concentrating on the work you are doing, you will be able to obtain relief from some of the pressures you are feeling and experience peace of mind. This book is a private place for you to read, reflect and record your thoughts and plans. You’ll have to invest some time and effort, but if you do so sincerely and are honest with yourself, you can begin to change your life.

At this point you may be experiencing feelings of being totally overwhelmed by your situation. Throughout this series you need to be patient with yourself and with your progress as you work through the information and exercises. Although you may be anxious to relieve any stress and pressure you are feeling, you need to continue to remind yourself that it took time for you to get to this point. Creating change in your life doesn’t happen overnight. It happens through commitment, focus and an ongoing honest effort.

Even the simple step of thinking about change can make a big difference. Why? Because thoughts become words, words become actions, and actions can change your life. The first step is to begin to think about your life and how you want it to be different. Remember the statement that you just said out loud to yourself?

“I choose to take charge of my life right now. I commit to doing the hard work necessary to make my life better.”

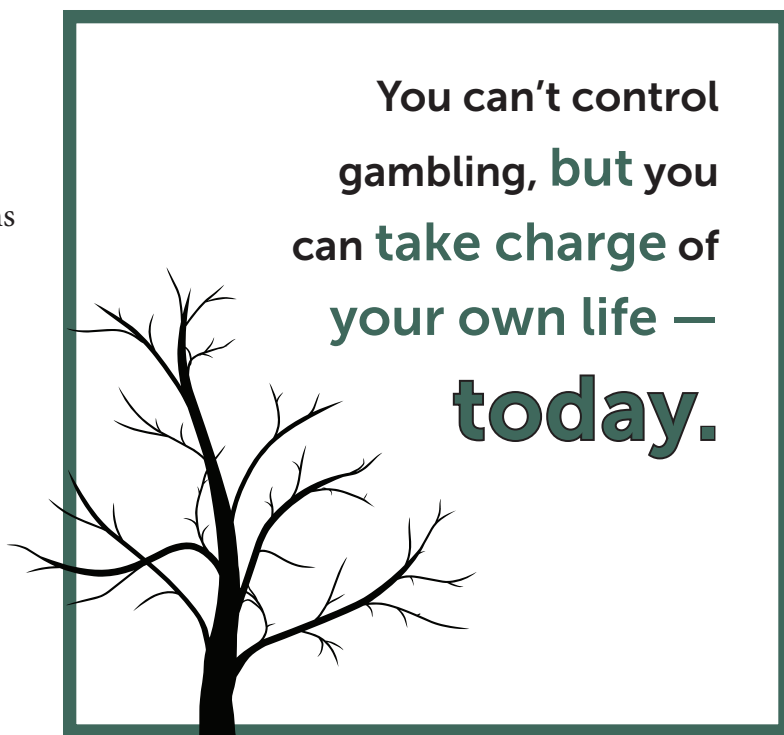
You need to say this to yourself every day, memorize it, and let its power sink into your thoughts. You can't control gambling, but you can take charge of your own life — today. You can make the choices now that will determine the paths you travel and the future you build. You can begin the process that can ultimately free you from the devastating effects of compulsive gambling.

If your distress is so severe that you absolutely cannot concentrate at all and need immediate assistance, contact the Florida Council on Compulsive Gambling (FCCG) at 888-ADMIT-IT (888-236-4848). The FCCG operates a statewide, confidential and multilingual toll-free 24-hour HelpLine and referral service for compulsive gamblers and loved ones and can help you with any problems or questions surrounding this issue, including treatment and recovery.

It is also important that you continue working through this book, and the ones that follow, even if you are only able to complete one section at a time. It is the continuation of progress that will result in ultimate success in any effort, including learning to recover from compulsive gambling.

Book Topics

1. Do You Have a Gambling Problem?
2. Beginning the Process of Change
3. Staying the Course
4. Managing Your Finances
5. Understanding Legal Issues
6. Rebuilding Your Life
7. Healing Your Way to a New Beginning



How to Read This Book

The topics covered in this book include information and exercises that are designed to help you learn more about yourself and problem gambling.

You may be motivated to read this book right now because you feel desperate about your financial situation. Your spouse or partner may have threatened separation or divorce if you don't stop gambling. You may be afraid that you are about to lose your job or may have already lost your job and wonder what you are going to do now. You may fear you will be arrested for illegal acts you have committed to cover gambling debts. Your gambling losses may have backed you into a corner where you see no escape. All of this can result in feelings and fears that can make it difficult for you to read and concentrate on the information.

Rest assured, you are in the right place. This book will empower you with the tools necessary to process your thoughts, to put your thoughts into action, and to begin positive change.

Take a deep breath and slow down. This book is not a race to be won by the fastest reader. It will help you, but you need to give it time and thought. Most importantly, you need to answer the questions and activities with complete honesty. Remember, no one, except you ever need to see this book. It is for you, and you, alone. You can only change if you are absolutely honest with yourself in assessing your situation, your feelings, your hopes, and your intentions.

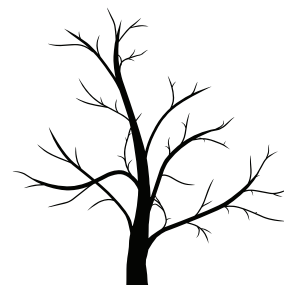
*Remember, no one but you ever
need to see this book. It is for
you, and you, alone.*



Take a break
— think about
the following
question and
write down
your answer.

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

What do you imagine your life would be like if you stopped gambling? Some points to consider are how stopping gambling might affect your feelings about loved ones, your thoughts about your job, or your general outlook on life.



Healing Yourself

It's already been mentioned that while you can't control gambling, you are responsible for making personal changes. You are the one who will be in charge of healing yourself. Don't worry, you're going to get help, but a lot of what happens depends upon you. You are the one who got yourself to this point and you will be the key to your success in bringing about positive change in your life.

Highly likely, you will find that a combination of resources can help the most. You may choose to work through this series of self-help workbooks and at the same time participate in self-help programs and/or professional therapy. At some point, you may feel you want to share your responses with a support group, **sponsor**, or professional therapist. Whatever you choose to do, these workbooks can be an anonymous place to sort out your thoughts and focus on your plan for change.

Your Life Without Gambling

The last activity you responded to was the question asking you to imagine your life without gambling, and to write down what your life would be like.

Look back at your answer and then check the areas below that you addressed:

- | | |
|---|---------------------------------------|
| ☐ Family | ☐ Happiness |
| ☐ Employment | ☐ Physical Health |
| ☐ Peace of Mind | ☐ Mental Health |
| ☐ Financial Situation | ☐ Other (specify) |
-

Additional Sources to Access Help

The Florida Council on Compulsive Gambling (FCCG)

The FCCG maintains a 24-hour toll-free confidential and multilingual HelpLine (888-ADMIT-IT), which is also accessible via text messaging, live chat, email, via the 888-ADMIT-IT mobile app, or on social media platforms. The HelpLine functions as a statewide referral service for information about helpful resources for compulsive gamblers and their loved ones, including but not limited to peer specialists, certified treatment professionals, financial counseling, self-help programs and materials, as well as in-person, online and phone supports. Additional information about the FCCG may be found in the *Additional Resources* section at the end of this book.

Self-Help Programs

Self-help programs can be lifesaving in recovery because they can provide the tools and support you need to move forward. They also can help you to understand that you are not dealing with the gambling problem alone. While 888-ADMIT-IT provides resources to a range of self-help options, pending individual needs and preferences, in addition to the FCCG's Online Program for Problem Gamblers, which is an 8-week program, there is one fellowship that focuses solely on the recovery from gambling addiction and is ongoing throughout a person's lifetime. Gamblers Anonymous (GA) is a self-help program comprised of people of all ages and backgrounds who meet regularly to share their experience, strength and hope to recover from problem gambling. (For further specifics, see *Additional Resources* section.)

Professional Therapy

Professional therapists trained in helping individuals with gambling problems can be an important addition to a self-help program. Through individual or group counseling, these certified or licensed professionals can help you to identify your problem and follow through with positive behavioral change. Professional treatment differs from self-help programs in that it allows you the opportunity to share very personal information in a one-on-one dialogue with a trained specialist. Both professional treatment and self-help programs require honesty and commitment to change.

The things you chose to write about are at the forefront of your mind and are therefore especially important to you. These are the areas you need to focus on as you move forward.

A major aspect of healing yourself comes through understanding what you can and cannot control. It has been said in this book that you can't control your gambling problem, but you can take charge of your own life. There is a famous saying that has helped many people who are on the path to self-change, which is related to this thought. It is called the Serenity Prayer and is a soldier's prayer from the 14th Century. This prayer has become a foundation of many self-help programs for addicts, including compulsive gamblers.

Serenity Prayer

"God grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference."

The Serenity Prayer focuses on three main ideas:

1. Some things in your life cannot be changed.
2. Some things in your life can be changed.
3. You can learn to know the difference between the two.

People have found this prayer to be helpful regardless of their religious affiliation or beliefs. It can be a powerful tool to help you think clearly and rationally. It can be said aloud or to yourself throughout the day and whenever you feel you cannot manage.



Take a break — think about the following questions and write down your answers.

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

What are some things in your life that you can take charge of?
What are some things you can't control?

I can take charge of _____

I can't control _____

What is Compulsive Gambling?

Through this series of books, the term **compulsive gambler** will be used to refer to all individuals with gambling problems. Sometimes you might hear the term **problem gambler**, but essentially, the difference between a problem and a compulsive gambler is simply a matter of degree. Gambling problems encompass a gray area, different for each person, and there is considerable overlap between problem and compulsive gambling in the spectrum of possible gambling difficulties. Whether you are a problem gambler or a compulsive gambler, the treatment is the same.

Gamblers usually progress through different phases, from a period when gambling seems to provide opportunities and when winnings take place, followed by a downward spiral of increasing losses, all the way to complete

hopelessness about the dire situation the gambler finds himself in. No matter whether you are just beginning to question how gambling is affecting your life, or you recognize your problem is severe, this book can help you now.

Gambling is a widespread activity in almost every human society. Thousands of people in the United States engage in gambling as an occasional and even regularly scheduled social activity. Gambling activities vary from lottery ticket purchases, church bingo nights, horse racing, stock market, and casino games, to sports betting, Internet gambling sites and video games that contain gambling-like features. Gambling becomes a problem, however, when it begins to interfere in a person's life and is continued despite adverse consequences.

This is an example of the **powerlessness** that compulsive gamblers experience — an overwhelming feeling of being out of control. When gamblers' lives become unmanageable and they are unable to control their actions, it is because they are powerless over the addiction. At the same time, it is important to recognize that while compulsive gamblers may not be able to “control” their gambling, there are other aspects of their lives where positive change can be made and where control can be exercised with proper guidance.

Think about it!

With hard work, support, and a willingness to learn new skills and behaviors, change is possible. How important is it to you to make positive change in your life?



Some of the actions of problem gamblers include:

- Lying to others to hide the extent of gambling
- Constantly thinking about and planning for the next gambling episode or activity
- Increasing amounts of money gambled, despite losing
- Continuing to gamble to try to “win back” money lost gambling
- Neglecting family, other relationships and obligations
- Missing work, school, or other responsibilities because of gambling
- Spending more time gambling than any other activity
- Ignoring problems by filling up time with gambling
- Borrowing money to continue gambling and/or to cover gambling debts
- Committing fraud, theft, forgery, or embezzlement to hide or to continue gambling
- Feeling agitated when trying to stop gambling

Some of the feelings of problem gamblers include:

- Euphoria or excitement only when gambling
- Despair over the inability to pay off gambling debts or to quit gambling
- Depression, anxiety, or guilt about gambling
- Anger when forced to stop gambling
- Helplessness over being unable to stop gambling

Read through these actions and feelings again, this time putting a checkmark next to any you have experienced. If you have checked one of the actions or feelings, you most likely are experiencing a gambling problem. If you have experienced several of the actions and activities, your gambling is likely out of control. Most compulsive gamblers have had every important aspect of their lives affected by gambling in some way.

Unlike drug or alcohol addiction, compulsive gambling is called a “hidden disorder” because

there are no telltale signs of addiction, such as those usually obvious in alcoholics and drug addicts. Some compulsive gamblers are addicted to excitement and the anticipated outcome of gambling activities. Other compulsive gamblers are addicted to feelings of escape that accompany their gambling. Many of the stress-related disorders and symptoms of depression associated with compulsive gamblers are difficult to detect, especially since gamblers go to great lengths to conceal their gambling, as well as related problems they may encounter.

Compulsive gamblers are also at risk for **cross-addiction**. This means that for some problem gamblers, chemical dependency on drugs or alcohol may also be issues that could become areas of concern in the future. Sometimes for compulsive gamblers, their gambling problem occurred after they attempted to give up another addiction. In other cases, attempts to stop gambling have resulted in developing other addictions. While not all gamblers have addictions to drugs or alcohol, it is important that you are sensitive to the possibility of this happening to you.

Compulsive gambling, clinically referred to as “gambling disorder”, is classified as a Substance-Related and Addictive Disorder, and is typically viewed and treated as an addiction. Like drug and alcohol addiction, compulsive gamblers often feel a physical “rush” when engaged in or thinking about gambling. Additional similarities to other addictions include being preoccupied with the activity, a decrease in tolerance that feeds the need to increase time and money spent gambling, engaging in illegal activities due to gambling, and experiencing withdrawal-like symptoms when forced to stop gambling.



Take a break — think about the following question and write down your answer.

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

From reading the section above, do you believe you are a compulsive gambler?

☐ Yes ☐ No

Compulsive Gambling: Considering Your Behavior

In the previous section, you put checkmarks next to a series of statements indicative of compulsive gambling behavior. If you put a checkmark next to even one of these statements, you have a problem with gambling. You also answered the question at the end of the section about whether you believed you were a compulsive gambler.

In this next section you will take a closer look at these questions and others, and at your own behavior to see how serious your problem might be. Remember, honesty is the only approach that will help you to change your life. This book is for you alone and only by being very truthful with yourself can you begin to make positive change.

☐ **Yes** ☐ **No** Do you spend more time gambling than on other hobbies or activities?

If yes, describe the number of hours you spend gambling in a typical week.

☐ **Yes** ☐ **No** Have you ever lied about the amount of time or money you spent gambling?

If yes, describe an incident when you have lied about the money or time you spent gambling.

☐ **Yes** ☐ **No** Have you missed work, school, or family events because of gambling?

If yes, describe a time when you missed work, school, or a family event because of gambling.

☐ **Yes** ☐ **No** When you have experienced losses gambling, do you plan ways to win back your losses by gambling again or with higher stakes?

If yes, describe a time when you have gambled to make up for previous losses.

☐ **Yes** ☐ **No** Have you thought about or engaged in an illegal activity to recoup gambling losses?

If yes, describe what activity you did or thought about doing.

☐ **Yes** ☐ **No** Have you ever thought you might have a gambling problem?

If yes, describe why you think you might be a problem or compulsive gambler.

☐ **Yes** ☐ **No** Have you ever tried to stop gambling, but were unable to do so on an ongoing basis?

If yes, describe what you did to attempt to stop gambling and why you were unable to do so.

☐ **Yes** ☐ **No** Has anyone ever accused you of having a gambling problem?

If yes, identify who accused you and what caused this person to accuse you of being a problem or compulsive gambler.

☐ **Yes** ☐ **No** Do you use gambling to escape from stress and everyday problems or responsibilities?
If yes, describe a problem or responsibility you have ignored by gambling.

☐ **Yes** ☐ **No** Have you ever experienced problems in a personal or professional relationship that resulted from gambling?

If yes, describe a problem in a personal or professional relationship that resulted from your gambling.

Looking at your responses provides you with additional information and understanding associated with your gambling problems. This information is valuable to you, especially if you are working on a program of recovery.

Humans are masters at rationalizing their actions to make almost any behavior seem typical. It is also human nature to avoid confronting problems. Add to the fact that a common characteristic of compulsive gamblers is the tendency to go out of their way to avoid the truth or to rationalize their behavior. There are many obstacles to recognizing on your own that you are a compulsive gambler.

Denying you have experienced the problems discussed in this book is a huge obstacle to your

ability to be treated and helped with your gambling difficulties. Telling yourself that your gambling is a harmless hobby, when the signs point otherwise, stops all progress toward changing your life.

**Humans are masters at
rationalizing their actions
to make almost any
behavior seem
typical.**



Thinking that gambling can't be an addiction because sometimes you win the sports bet, the poker game, the loot box, or the jackpot, allows you to continue the **denial** that you have a serious problem. And when you fail to admit and recognize you have a problem, despite evidence

to the contrary, you continue to escape the truth, as well as the assistance and guidance that can help you to recover. Now is the time to face reality. This is your opportunity to admit you are experiencing difficulties. The truth is that the first step to getting help for a gambling problem is admitting that you have one.



Take a break — think about the following question and write down your answer.

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

*Review the answers to your questions from the previous exercise.
What do you think are the three most serious aspects of your gambling problem?*

1. _____

2. _____

3. _____

Perception vs. Fact

This first book has provided you with some information about gambling and specific aspects of your life that may be affected by your gambling problem or your compulsive gambling. Throughout the series, new information will be introduced to build on the foundation of knowledge you are learning.

One of the difficulties for problem gamblers is learning to distinguish **perception** from fact. Perception is how a person views and organizes information to develop an opinion. This topic will also appear throughout the series as it pertains to various situations and because it is an ongoing issue with compulsive gamblers. Some things in life are absolute facts, in which 100% of people will agree on the information. Other things in life are based upon individual perceptions or opinions. For instance, it is a fact that all persons have needs. However, we do not satisfy all needs in the same way. Here is another example: Two people watch the same movie at the same time and have vastly different opinions or perceptions of the movie. So, while the fact is they both watched the same movie, their views or perceptions about the movie differed.

Everyone has a way of taking information in and putting it into some kind of order, emotionally and intellectually.

Every human being has a special way of taking in information from the world and putting it into some kind of order, emotionally and intellectually. Each of us perceives events slightly differently based on our own personality and history. This is called the affective filter and it determines the way we come to view and believe nearly everything that

happens in our lives. Because of the **affective filter**, perception of the same circumstance can differ from person to person.

Fortunately, most of us perceive the majority of events within a range that allows us to live in a functioning society, knowing that we agree at least to a large degree, on the various aspects of daily living. When someone experiences a degree of difference in thinking about relatively common events, this is called **irrational thinking**.

Problem and compulsive gamblers often experience misperception and irrational thinking about gambling and about their lives. Why is this the case? Primarily because in order to avoid facing the truth about their problem, they create elaborate rationalizations about what is really going on in their lives. Instead of putting the

responsibility where it belongs, on themselves, compulsive gamblers frequently blame others for their circumstances. Problem gamblers often stick firmly to illogical thinking. It can be particularly challenging to give up old ways of thinking, particularly when to do so may result in your having to take responsibility. Listed below are a few examples of how irrational thinking can exist in the mind of the gambler.

- Blaming others for your problems
- Telling yourself and others that your gambling is a good thing
- Claiming that everyone gambles, and you are no different from other people
- Believing you have a right to gamble, even when it hurts others

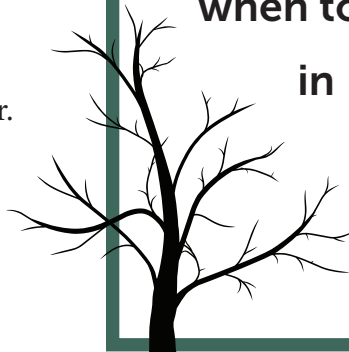
What Will You Do?

You have always bet on every major sporting event connected with collegiate sports. It's time for the NCAA finals in basketball, your favorite sport of all. You have promised your sponsor or loved one that you will not participate in any form of gambling.

What's your plan?



It can be very challenging to give up old ways of thinking, particularly when to do so may result in having to take responsibility.



- Refusing to believe you have a problem with gambling
- Believing other people somehow owe you something in life — success, happiness, material goods, etc.
- Believing if you just keep playing, you will eventually hit it big
- Claiming you are not responsible for your circumstances
- Telling yourself you will stop after the next win or when you get your finances in order
- Believing you can handle your problem on your own
- Viewing your gambling difficulties as a financial problem

Take a look at the following two examples of how irrational thinking can exist in everyday situations in the mind of a gambler ➡

Judith

Judith is a loan officer at a bank. She has been with the bank for 15 years and is in a position of trust and responsibility. Her gambling debts have been increasing over the past few years. She has taken a home equity loan on her house, spent her savings, borrowed against her retirement, maxed out all her credit cards, and borrowed money from her parents – all of which she has spent and lost on gambling with stocks on the Internet. She still manages to get by and hold everything together, but she is beginning to feel the pressure of her financial situation. She has just received a hot new stock tip and feels certain it will pay off big, but she has no money. She decides to take some money from the bank where she is employed, telling herself she is just giving herself a loan and that when the stock goes up, she will pay it all back, without the need of anyone knowing. She thinks she really isn't doing anything wrong and no one will be hurt.

Judith's Perceptions

By taking money from the bank for her own personal use, she is just handling another loan.

By taking a loan for herself, which she intends to pay back shortly, she is doing nothing wrong.

She thinks that others will not be hurt by her actions because the money will be paid back prior to anyone finding out. She further believes she will not be hurt by her decision, since she does not appear to have any short- or long-term impacts.

Judith most likely did not always think like this. Her line of irrational thinking progressed right along with her need to rationalize her gambling problem.

Actual Facts

She is committing a crime. She is engaging in fraud and embezzlement.

She is doing something very wrong and is engaging in a criminal act.

If she is unable to pay back the money and/or others within the bank are made aware of her actions, the bank will terminate employment, conduct an investigation, and pursue legal action. She will suffer the consequences resulting from her gambling. The bank will be damaged by its financial loss and by a loss of credibility. Colleagues can also be affected, ranging from increased internal pressures and professional impacts.

If she is not caught, the likelihood that she will repeat this crime is high. She is hurting herself and destroying her integrity and her future. Whether she wins tonight or not, she will continue to gamble and return to “borrow” again because she does not view her actions as problematic or unlawful.

Let's look at another slightly different example



Rafael

When Rafael gets his paycheck of \$600 per week, he cashes it and takes \$350 per week to gamble. The money remaining is never enough to run the household and his wife has begged him to stop gambling and allocate the additional \$1,400 per month to pay bills. With that money, they can live within a reasonable budget, eventually catch up, and pay their bills. Rafael refuses on the grounds that he “deserves” some money for recreation and that any money he takes from the family budget is really an investment in winning more. He claims that, by gambling, he is not really taking a risk, but is doing something good for his family’s future.

Rafael is engaging in irrational thinking. He refuses to recognize the objective fact that he is depriving his family members of money needed to live within their means. He is digging his family deeper and deeper into a hole of debt. Let’s look at his thinking patterns.

Rafael's Perceptions

He claims that he deserves money to gamble.

He claims that by gambling part of the family’s money, he is doing something good for their future.

He claims that his gambling is an investment designed to win more.

Rafael claims that he is a good husband and father because he is always thinking about how he can make life better for his family. He does this by gambling because he believes that he will win big and their lives will change forever.

Actual Facts

No matter what he may deserve, Rafael’s first responsibility as a husband and father is to his family. The money Rafael gambles with is needed to pay bills, feed his children, etc.

By gambling away money that the family needs now, he is putting them in jeopardy by increasing their level of debt.

Because Rafael is a compulsive gambler, he is not genuinely concerned with winning, but with the feeling that gambling gives him. He always loses his winnings eventually.

Because of his compulsive gambling, Rafael is making his family’s lives more difficult. Rather than make their lives better every day by providing more money, he gambles it away in the vain hope of winning. He does this himself but rationalizes that it is for his family.

This is the kind of irrational thinking that gamblers use every day to rationalize their problems. It not only hurts them, but can also severely hurt their loved ones, friends, and employers.

For both Judith and Rafael, as long as their gambling continues, so will their irrational thinking. This thinking is protecting them from having to face the truth about their problems. Understanding how you think and how to change both your thinking

and your behavior are important skills to develop right now for your future. Learning about the issues that led to and enabled your gambling problem are critical to your recovery. Taking the time to think about these issues is an important step.



Take a break — think about the following questions and write down your answers.

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

*Think about how this information about perception relates to your gambling problem.
Do you think you have engaged in irrational thinking surrounding your gambling?
Describe two examples of a time when you thought irrationally.*

1. _____

2. _____

What might help you to think more rationally in the situations you described above?

Learning about the issues that have led to and enabled your gambling problem are critical to your recovery. Taking the time to think about these issues as they relate to you is an important step. Understanding how you think and how to change both your thinking and behavior are important skills to develop right now for your future.

Abstinence vs Controlled Gambling

According to Gamblers Anonymous and most compulsive gambling counselors and therapists, complete **abstinence** from gambling is essential to treatment and positive change. **Controlled gambling** is the belief that a compulsive gambler can engage in gambling behavior at the level of a **social gambler** and stop after a certain point. In fact, for most compulsive gamblers this is almost never possible.

The idea of spending only a limited amount of money in a gambling outing is one of the **rationalizations** or **justifications** that compulsive gamblers engage in to allow themselves to continue to gamble. Having developed a seemingly reasonable explanation for gambling, they find that, as always, they are simply unable to control the behavior and again end up spending and losing all their available resources. In fact, many times compulsive gamblers will insist they have a “system” for gambling, but never wind up ahead since they will return to gamble, win, or lose. So, whether their “system” actually works is irrelevant because in the end, win or lose, compulsive gamblers will always return to gamble until all is lost.

While abstinence is not a requirement for recovery, it is the recommended treatment option for the compulsive gambler. Many gamblers will try to reduce the amount of time or money they spend gambling or will switch to a different form of gambling than their favored activity. For example, some gamblers may

agree to quit playing slot machines, but do not want to stop playing cards or lottery scratch off games. However, in most instances, gamblers will ultimately find they cannot limit themselves and attempts to control their gambling activity are not successful. For some people, completely stopping all forms of gambling is impossible to imagine, let alone to do. However, abstinence is a process that starts with understanding what it means, thinking about how it can influence your life and planning for ways to be successful at implementing it. The concept of abstinence is discussed throughout this series as it relates to all aspects of recovery.

One of the most difficult and important aspects of abstinence is for the gambler to substitute the gambling behavior with new routines. Gambling has probably become a huge part of your life and to stop it abruptly can leave you with no enjoyable comparable activity and no other way to experience the feeling you get while gambling.

Abstinence is one of the great challenges you will face in your change program. Therefore, learning to enjoy life in new ways is essential. This might mean coming to understand your feelings, fears and needs so that you no longer feel as if you must hide or escape them by gambling. As you progress through this series of books, this area will be addressed in greater detail.



Take a break — think about the following questions and write down your answers.

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

How much time do you now devote to gambling, including thinking about gambling, planning your next gambling outing, devising ways to pay back gambling debts, securing money to gamble with, or actually engaging in gambling activities? Consider your time gambling along with other activities and areas of your life. Realistically estimate the hours you spend at each activity in a week. Now, put a percentage of time beside each item listed below:

- _____ Time spent with family
- _____ Time spent with friends
- _____ Time spent at work
- _____ Time spent at school
- _____ Time spent exercising
- _____ Time spent in recreation, other than gambling
- _____ Time spent doing household chores
- _____ Time spent seeking spiritual pursuits
- _____ Time spent thinking about gambling
- _____ Time spent planning gambling outings
- _____ Time spent gambling
- _____ Time spent contemplating ways to get money to gamble with or to pay back gambling debts
- _____ TOTAL (100% maximum)

*Did the amounts of time you spend in different areas surprise you?
Do you think that you could balance your life better? If so, how?*

Again, more information, including suggestions for balancing your life and adding new activities for enjoyment and fulfillment, is included in the books that follow the introduction.

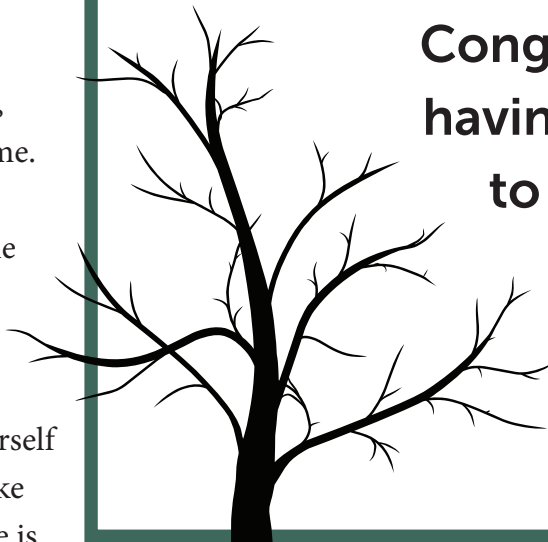
Summary

In this book, you have considered the situation you find yourself in and what options you have at this point if you want to make positive change in your life. You have also considered whether you are a compulsive gambler, how your perceptions may result in irrational thinking, and how you spend your time. Hopefully, you feel a sense of commitment to taking the challenging but rewarding path to changing your life. You understand that being completely honest with yourself is the only way to really make positive change. Any change is possible if you put your heart and mind to it. Only *you* can change *your* life.

Most importantly, now that you've taken this first critical step, keep walking forward, and keep thinking positive thoughts about change. Your thoughts become words, your words become actions, and your actions can change your life.

Again, this is the first book in a series of seven workbooks designed to help you make thoughtful and real positive change in your life, and to begin the process of overcoming your gambling problem. Other books in the series will help you cope with financial and legal issues,

**Any change is possible if you
put your heart and mind to it.
Only you can change *your* life.**



**Congratulations on
having the courage
to confront your
problems
and build a
better life.**

your physical and emotional health, personal relationships, relapse, and a new beginning. There is also an *Additional Resources* section at the end of each book designed to provide you with places to turn for help and support. You may find it beneficial to read this book more than once and to review your responses to the questions and exercises over time. When you are ready, move on to Book Two: *The Process of Change*.

Congratulations on having the courage to confront your problems and build a better life!

Glossary

Abstinence: Abstinence is the practice of self-denial by depriving oneself of certain kinds of food, drink, or activity.

Affective Filter: The affective filter is the way in which each person perceives events slightly differently based on their personality and history.

Compulsive Gambler: A compulsive gambler is a person who suffers from a chronic and progressive disorder that is exhibited by out-of-control gambling. For compulsive gamblers, gambling interferes with almost every function of life, including relationships, finances, employment, and life satisfaction.

Controlled Gambling: Controlled gambling is the belief that a compulsive gambler can engage in gambling behavior at the level of a social gambler and stop after a certain point.

Cross-addiction: Cross-addiction is a term to describe people who may have more than one addiction. For example, people who are addicted to gambling may also have problems with drug or alcohol dependency.

Denial: Denial is choosing to ignore a behavior or circumstance because it may have unpleasant consequences if directly addressed. It may include complex roles in which everyone involved pretends that nothing is wrong. People often engage in denial out of fear of conflict or when they are not ready to face a problem or deal with it.

Justification: To give a reason or explanation why something was done – to serve as an acceptable reason or excuse for something is called justification.

Irrational Thinking: Experiencing an enormous degree of difference in thinking about relatively common events is known as irrational thinking.

Loot Box: A loot box is a virtual treasure chest in video games containing randomized in-game items of varying rarity and desirability, which players have opportunities to purchase, with in-game currency or real money.

Perception: Perception is an attitude or understanding based on what is observed or thought.

Powerlessness: Powerlessness is the belief that you can do nothing to alter your circumstances. You may feel that you have no control over certain behavior or actions. This is only a belief. There is always something you can do.

Problem Gambler: A problem gambler spends considerable time gambling and may lose more than he can afford. Problem gamblers experience many of the same problems as do compulsive gamblers. If efforts to cut back or stop are not undertaken, the gambling can progress to the compulsive stage.

Rationalization: Rationalization is the act of providing reasonable or self-justifying explanations for irrational or unacceptable behavior.

Social Gambler: A social gambler is a person who gambles for a predetermined amount of time, with a preset amount of money, and their betting does not interfere with any aspect of their life.

Sponsor: A sponsor is an active participant in a self-help program who has experience and understanding about the recovery process and wishes to help a newcomer to the program.

Triggers: A trigger can be people, places and things or they might be emotions or feelings that cause you to react or respond in a manner that can be detrimental to your physical, emotional, and spiritual well-being. Triggers often lead to relapse.

Additional Resources

There are several resources you might access to help you deal with gambling related issues mentioned in this book. Some of these are listed below:

Statewide Assistance

The Florida Council on Compulsive Gambling (FCCG) offers a toll-free confidential and multilingual 24-hour Problem Gambling HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help, and professional treatment referrals. The FCCG trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. For additional information about the programs and services of the FCCG, refer to the page prior to the Table of Contents, as well as the following sub-section, *FCCG Resources*.

Florida Council on Compulsive Gambling, Inc.
24/7 Problem Gambling HelpLine
Confidential/Multilingual
888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
Text: 321-978-0555
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling 888-ADMIT-IT HelpLine offers in-person, online and phone supports for persons experiencing difficulties due to gambling, including an Online Program for Problem Gamblers (OPPG) and a Peer Connect option, free to Florida residents. The OPPG is an 8-week program that allows participants to use self-paced exercises, videos and readings, while interactive questionnaires provide individual feedback on participant results from licensed mental health professionals, as well as an assessment upon completion. The HelpLine further provides a Peer Connect service, which enables individuals seeking help for a gambling problem to speak with a recovering compulsive gambler. 888-ADMIT-IT offers referrals to financial and debt counseling; professional treatment; legal assistance; self-help programs; practical how-to resources, such as this workbook series, *A Chance for Change*, in addition to other print resources, including information and tools for financial recovery, self-exclusion options and other supportive measures.

The FCCG HelpLine may be contacted by phone, text, live chat, email, and on social media platforms. To learn more, visit the 888-ADMIT-IT mobile app.

Self-Help Programs

Self-help is a critical part of the recovery process. Self-help programs can assist you with tools for recovery by providing support, direction, motivation, resources, and a sense that you are not dealing with the gambling problem alone. An aspect of many self-help programs is sponsorship. Sponsors may provide additional information, encouragement, fellowship, and guidance to newcomers on a voluntary basis. They may also furnish assistance and offer suggestions to newcomers on a case-by-case basis.

While there are several self-help organizations, there are primarily two programs dedicated to compulsive gamblers and those they adversely affect.

Gamblers Anonymous (GA) is a support group for compulsive gamblers — a fellowship of men and women of all ages, social and economic backgrounds, races, and religions, who meet regularly to share their experience, strength and hope. The only requirement for membership in GA is the desire to stop gambling. There are no dues or fees for membership.

Gamblers Anonymous offers a Pressure Relief Group that assists the gambler and family members in addressing financial, legal, and other problems. Pressure Relief is typically performed after a gambler has participated in

GA for a specified period, at which time a budget is devised, and a repayment plan is recommended. Pressure Relief requires special training and as such, not all GA fellowships within the State of Florida offer this service. In instances where it is unavailable, individuals can receive financial, legal and other assistance via the Florida Council on Compulsive Gambling's 888-ADMIT-IT HelpLine.

Gamblers Anonymous
International Service Office
1306 Monte Vista Avenue, Suite 5
Upland, CA 91786
Office: 909-931-9056
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

Gam-Anon is for persons adversely affected by the gambler's activities (e.g., spouse or partner, sibling, child, parent, or friend). Gam-Anon assists members in learning acceptance and understanding of the gambling illness, using the program and its problem-solving suggestions as aids in rebuilding loved ones' lives and, upon recovery, giving assistance to those who suffer. It is not necessary for the gambler to attend Gamblers Anonymous in order for a friend or other loved one to participate in the Gam-Anon program.

Gam-Anon
International Service Office, Inc.
P.O. Box 307
Massapequa Park, NY 11762
Office: 718-352-1671

Additional Resources (continued)

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of in-person, phone and online meetings.

Professional Treatment

There are times when guidance and support can be particularly helpful when provided by a trained therapist or counselor. These professionals can aid you in sorting out options and strategies when learning to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help programs in that it allows you the opportunity to share very personal information in a one-on-one dialogue with a trained specialist. Such treatment also provides you with an option of participating in individual, couple, or group counseling sessions.

While there is a cost for professional treatment, some insurance companies will provide coverage. So, it is important to review your policy closely to determine whether you and your loved ones are covered for such medical help. It is also important to note that the Florida Council on Compulsive Gambling can refer Florida residents to certified counselors who will furnish you and loved ones with treatment supports, based upon an ability to pay. For more information about professional treatment options, call the FCCG 24-hour HelpLine at 888-ADMIT-IT.

Online Supports, Podcasts and Mobile Apps

Online Supports, Podcasts, and Mobile Apps can provide real-time, and ongoing motivational messaging, meditation techniques, support networks, and other self-care and stress release activities, that support behavioral change and assist individuals during their lifelong path to recovery from a gambling addiction. These options enable individuals to access help as needed and serve as supportive measures from anywhere at any time. While many of these options are identifiable upon conducting online searches on a computer or on a mobile device, the 888-ADMIT-IT HelpLine can provide some helpful options for those struggling with difficulties due to compulsive gambling.

Print Resources

There are numerous resources designed to help problem and compulsive gamblers with issues ranging from stress reduction to financial and legal assistance. While many can be very helpful, they should not be considered stand-alone programs for change. Some recommended resources include:

Cuban, M. (2016). *Gambling Addiction Cure: Gambling Addiction Cure and Recovery of Your Life*, Independently Published.

Cunliffe North, R. (2008). *Women Overpowered by Compulsive Gambling*, Xlibris Corporation.

Custer, R. & Milt, H. (1985) *When Luck Runs Out*. NY, NY: Facts on Files, Inc. Publications.

Davis, D.R. (2009). *Taking Back Your Life: Women and Problem Gambling*, Hazelden Publishing.

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Lee, Bill (2005). *Born to Lose: Memoirs of a Compulsive Gambler*, Hazeldon Publishing.

Lesieur, H. (1984). *The Chase: Career of the Compulsive Gambler*, Cambridge: Schenkman Books, Inc.

Mawer, P. (2019). *Overcoming Gambling (Overcoming Common Problems)*, Sheldon Press.

Peltz, L. (2013). *The Mindful Path to Addiction Recovery: A Practical Guide to Regaining Control Over Your Life*, Trumpeter.

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LeDoux, J. (1996). *The Emotional Brain*. NY, NY: Touchstone Publishing.

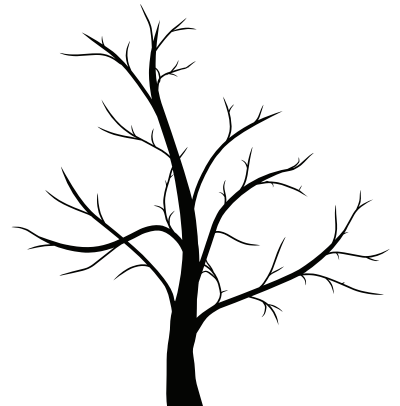
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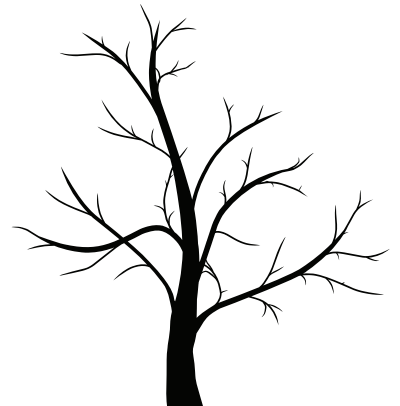
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Notes



Notes





The Florida Council on Compulsive Gambling's development of *A Chance for Change* is the result of an identified need for alternate forms of education and assistance to those whose lives are negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org