

888-ADMIT-IT HelpLine Resource: How to Limit Your Legal Liabilities

For Loved Ones

SUGGESTIONS FOR SPOUSES AND FAMILY MEMBERS OF COMPULSIVE GAMBLERS

- Close all joint checking, savings, money market, etc., accounts and reopen them in the non-gambling spouse or other family member's name.
- Change all accounts that are held in children's names jointly with the gambler.
- Do not keep more cash than you absolutely need on hand. This is unnecessarily risky and can serve as a temptation to the gambler.
- Request that the gambler's paychecks be given to the non-gambler UN cashed and with check stub, or transfer direct deposits to a new account the gambler can't access.
- Rent a safety deposit box (without the gambler's name) and place all valuables in it such as jewelry, car titles, unused books of checks, and insurance and legal papers.
- Credit cards must be destroyed, and the accounts must be cancelled to prevent charging to the accounts. The number alone is enough to charge the account, which is why they must be canceled and closed completely.
- Reopen charge accounts in your name individually where possible so that you can begin to establish a credit rating apart from the gambler.
- Keep vehicle registrations on which there are liens in a safety deposit box with copies in vehicles. Transfer all vehicle titles on which there are no liens into the name of the non-gambler. This will prevent the forced sale of vehicles in the case that there are any liens in existence now or any that occur in the future.
- Have the gambler sign Quit Claim Deeds to any and all real property, and file them with the County Clerk's Office as soon as possible. This will make it impossible to levy any liens the gambler incurs against the property. Your gambler's signing of a Quit Claim Deed does NOT affect the mortgage or mortgage note, including VA loans. One is a deed, the other a mortgage.
- You might consider filing tax returns separately, since the IRS will collect money owed from anyone who signs a return. A decision not to file jointly one year will not affect future years and will not negate any returns previously filed. However, your assets will be protected, and the filing status can be re-evaluated each year.

Taking these actions will NOT prevent the gambler from gambling. However, following these simple suggestions will provide you and your family as much security as possible under the present circumstances while allowing you to return to a more normal way of living.