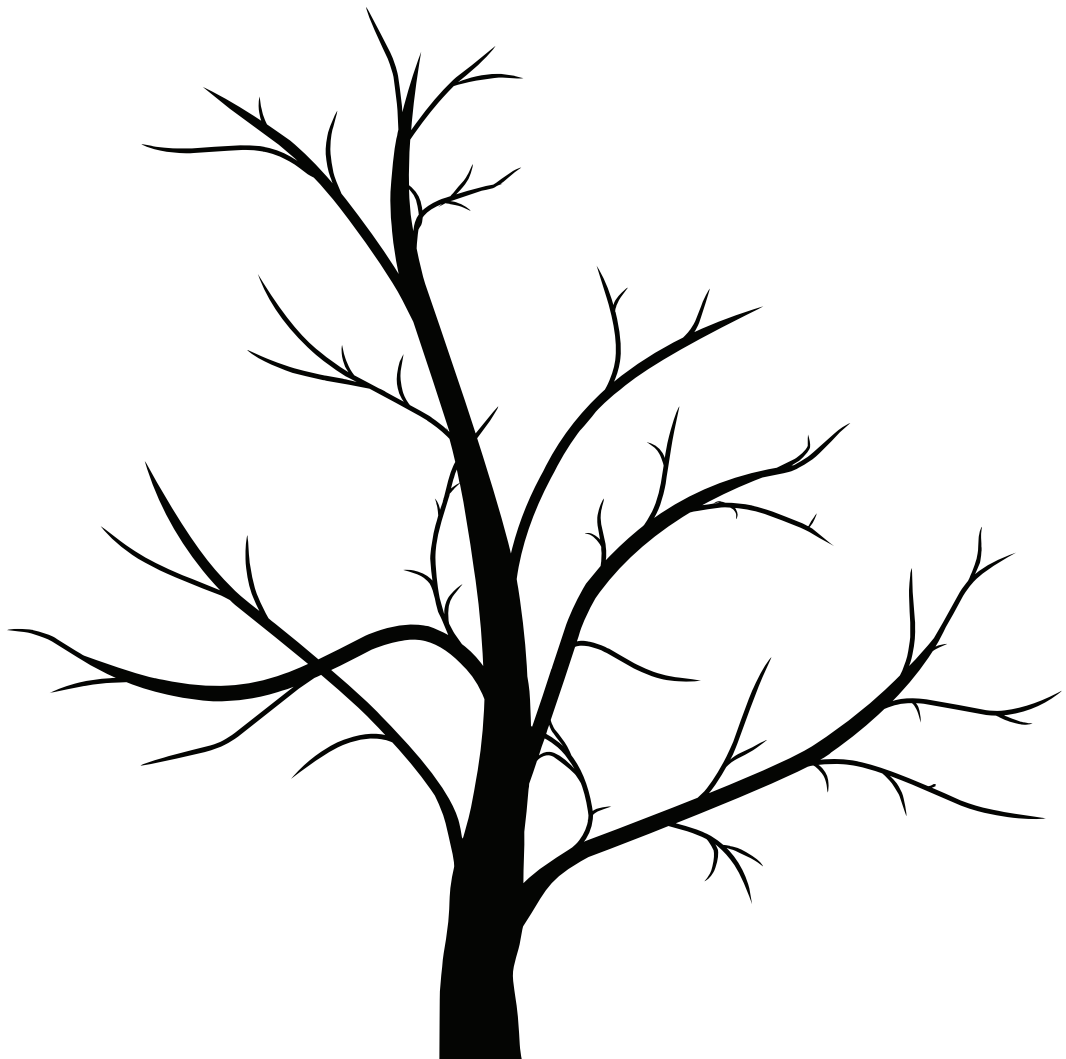


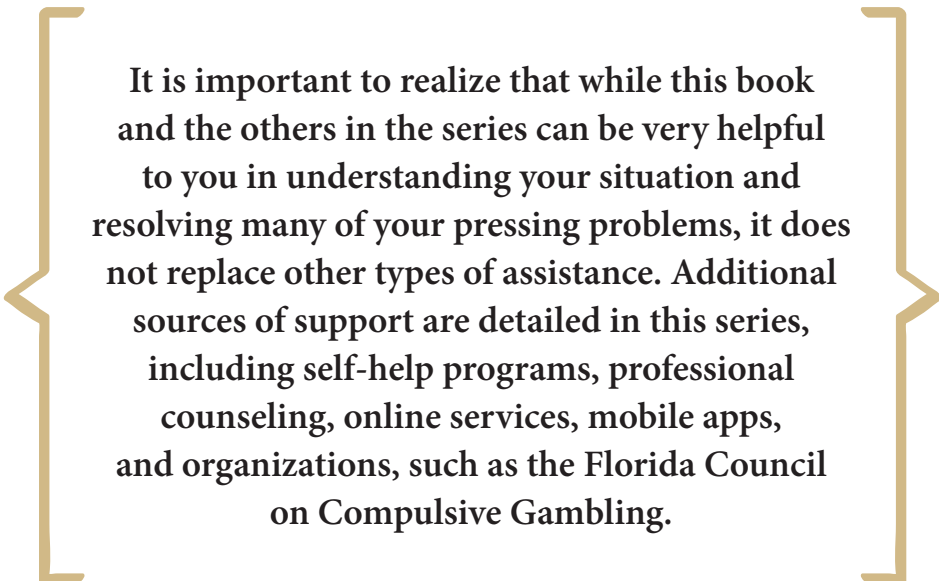
A CHANCE FOR

Change

Are You at Risk?



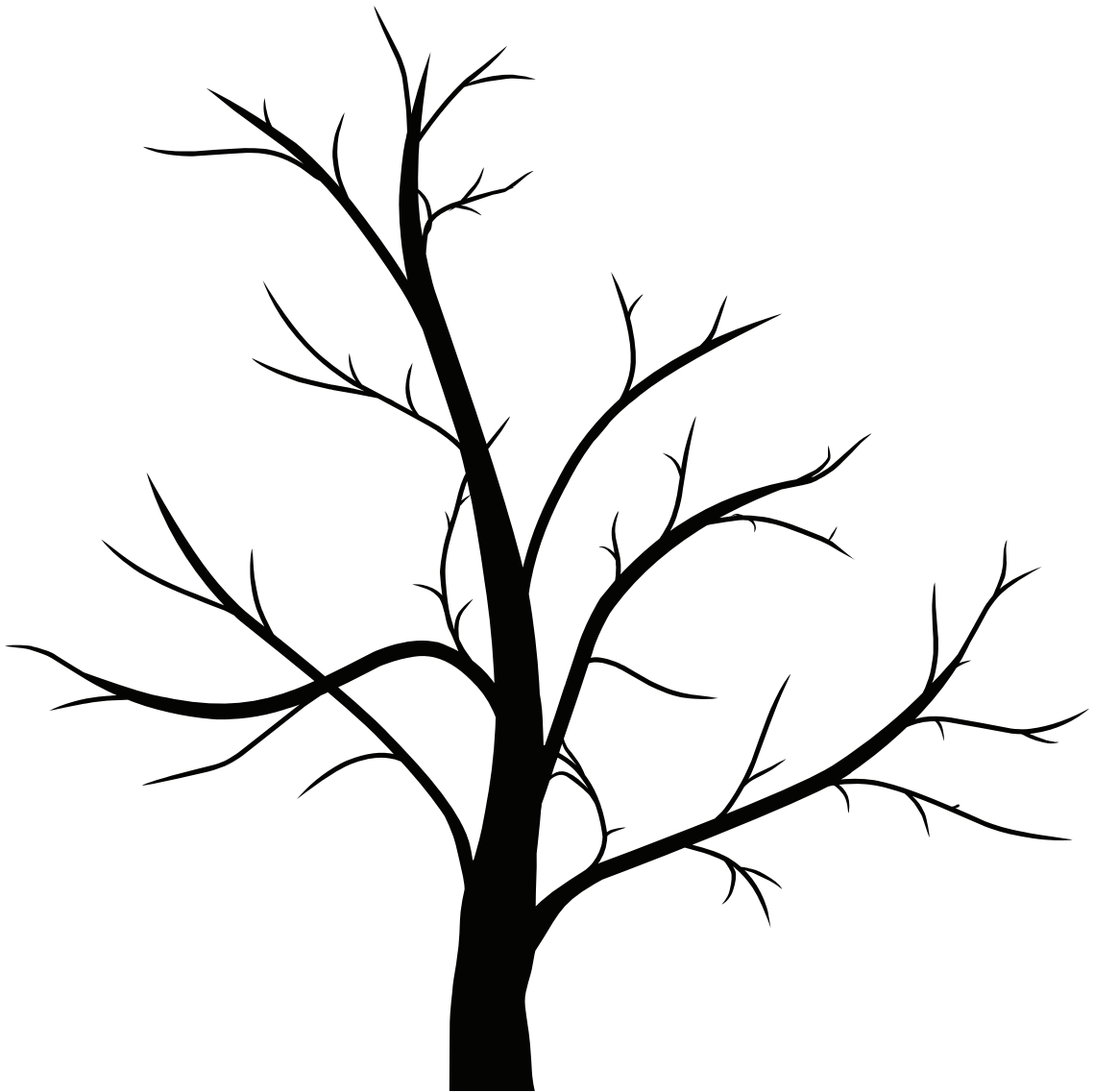
BOOK ONE



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.

A CHANCE FOR
Change

Are You at Risk?



This book is the first in a series of seven workbooks designed to aid older adults 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 a 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).

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Are You at Risk?

Many people of all ages and backgrounds are experiencing problems with gambling, and this particular dilemma is increasing among older adults. By using these books, you will learn more about problem gambling, why it happens, how it affects you, and what you can do about it. There is hope. You've taken an important first step to change.

Definition of Gambling

Before getting started, it is important to understand the definition of **gambling** and the various forms it can present, so when reviewing 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 **bold type**. A *Glossary* section appears at the end of this book, with 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.

To demonstrate how gambling can begin as a means of socialization, recreation and fun, and turn into an addiction, **read Dolores' Story** on the next page.

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. 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.

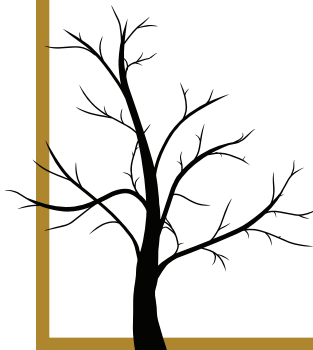
Dolores' Story

I had been married for 35 years, raised three sons, and worked part-time at a local crafts store. I thought my life was settled and would pretty much remain the same. Then suddenly, I was faced with lots of big changes. My husband and I got a divorce; I retired from my job and decided to move to Florida to get away from all those cold winters. I now think there were too many changes in too short of a period, but at the time I was desperate to create a different life. Well, it turned out to be more different than I could ever imagine.

At first, I was caught up in the excitement of moving to a new location and fixing it up the way I wanted. I sent everyone back home cheery notes, but truthfully, I was feeling very lonely. I felt abandoned by my husband and missed my long-time friends and daily routines. The days were longer and the nights were never ending. Then one day, I forced myself to sign up for an activity at our rec center—a trip to a local casino.

The bus trip was fun; I met lots of new people in situations similar to mine and won \$100! It felt exciting to be doing something new, and I felt safe and protected—all at the same time. You can be certain that I was the first one to sign up for the next trip. Before I knew what was going on, I was spending every moment I could gambling at the casino. It wasn't just time I was spending, either. It seemed like I won for a while and then no matter what I did or how much money I spent I couldn't catch up. But that didn't stop me from trying. No one down here knew me well enough to wonder why I

**"It seemed like I won for
a while and then
no matter what I did
or how much money
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catch up.
But that didn't
stop me
from trying."**



spent so much time at the casino. And no one was watching what I did with my money, either. Unfortunately, when I used up my monthly cash, it was easy for me to get more money from credit cards and my retirement accounts.

I knew I was in over my head when I heard myself lying on the telephone to my grandson saying I was too busy with "volunteer work" to come up for his birthday party. The truth was I didn't have the money to travel and I thought if I could just keep playing the slots, I could finally get ahead. I was embarrassed to let my family know about my financial difficulties. My old friends would never believe that I could be in the situation I'm in now. How did I get into this mess when I have spent a lifetime being responsible and cautious with money? At my age, what could I possibly do about the situation I find myself in now?

Are You at Risk of a Gambling Problem?

Yes No Questions to ask yourself:

- ☐ ☐ Are you gambling more and more?
- ☐ ☐ Do you find yourself gambling alone instead of with others?
- ☐ ☐ Are you gambling with money needed for living expenses?
- ☐ ☐ Do you lie to family and friends about gambling?
- ☐ ☐ Do you feel financial pressures due to gambling?
- ☐ ☐ Do you lie about debts and financial troubles due to gambling?
- ☐ ☐ Do you prefer to gamble rather than engage in family or social activities?
- ☐ ☐ Are you experiencing stress and increased health problems as a result of gambling?
- ☐ ☐ Are you using savings or other assets to fund your gambling?
- ☐ ☐ Have you sold valuables or family heirlooms to finance gambling?
- ☐ ☐ Have you borrowed money to pay for gambling, or to manage daily expenses because you have spent other funds on gambling?
- ☐ ☐ Are you tending to withdraw from other areas of life, such as spending less time with family, work, volunteering, spiritual activities, friends, etc.?
- ☐ ☐ Are you failing to take needed medications because you have used the money for gambling?
- ☐ ☐ Do you feel that gambling is your only release from loneliness and boredom?
- ☐ ☐ Are you feeling depressed, anxious, irritable or increasingly frustrated due to gambling?
- ☐ ☐ Are you feeling hopeless or panicked because of problems caused by gambling?
- ☐ ☐ Are you embarrassed or ashamed of the situation you are in because of gambling?

What Your Answers Mean

Answering “yes” to one of the questions on the previous page does not necessarily mean you have a gambling problem, however, it is likely that you do. Further, the more questions you answer “yes,” the more likely it is that gambling is a problem in your life. There is something you can do about it, and this series of books is designed to help. These books have been written for adults 55 years of age and older and take into consideration life circumstances which are common to your age group. Please know that if you feel you have a gambling problem, it is not something to be ashamed of.

Compulsive gambling is defined as a “gambling disorder” and is classified as a behavioral addiction under the category of Addiction and Related Disorders. Having an addiction means you are abnormally dependent on something that is habit-forming, either mentally or physically. Like drug and alcohol addiction, compulsive gamblers often feel a physical “rush” when engaged in or thinking about gambling. Additional similarities 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 as a result of gambling and experiencing withdrawal-like symptoms when forced to stop gambling.

Compulsive gambling is often referred to as a “hidden addiction” because it is relatively easy to conceal from public view. Even though it can be hidden, compulsive gambling is devastating to the individual gambler, families, and loved ones. Maybe you are not at the point where you feel your gambling falls in this extreme category but are beginning to experience problems or are seeing your situation worsen. No matter where you are on the continuum of problem gambling, the place to start to address your concerns is here and now.

Often by the time the seriousness of a gambling problem is uncovered, many people have already lost their life savings, or other significant assets—including a home, and may be suffering severe emotional and health difficulties as a result of these financial pressures. Gambling presents a unique problem to seniors for several reasons:

- ❑ Recovering from the financial problems accompanying gambling difficulties can be more challenging because of limited employment opportunities and possible health issues that make it complicated for seniors to work. A person ages 30 or 40 could have 30 to 40 more years of productive employment ahead to help recover from financial losses.
- ❑ It is common for older adults to feel embarrassed or to experience shame about the problems they have related to gambling and many are reluctant to seek help.

❑ Seniors often have unique life circumstances, such as large periods of free time, concerns about safety or lack of convenient transportation for socialization and recreation. Gambling may seem like a possible solution to one or more of these circumstances.

❑ Older adults may feel that gambling fills a void in their lives that they are unable to fill elsewhere.

Do I Need to Review the Books in Any Particular Order?

You will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

By reading these books you will be engaging in a type of change called **Cognitive Behavioral Change**. This type of “thinking-doing” program layers thought and action in building new ways of thinking and behaving. You will be introduced to new information, asked to respond to questions about yourself, to think about your behaviors, and then take action in your life. As you work through the series of seven books, you will learn a great deal about yourself and will build new skills to help you recover from the problems gambling has created in your life.

How This Series Can Help

This series will help you...

1. Learn about and understand your gambling problem
2. Serve as a safe place to be absolutely honest with yourself
3. Make decisions about your life
4. Provide information on what you can do to resolve various problems in your life that may be a result of your gambling, such as your finances, your family, your emotional state, etc.

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 pressing problems, it is not intended to replace other types of support. Additional sources of assistance detailed in this series include self-help programs, professional therapy and organizations, such as the Florida Council on Compulsive Gambling, which offer these resources.

This series of books can be used independently or in conjunction with therapy or counseling. They can also be used along with self-help programs. Essentially, they will work best if you are engaging in a combination of these approaches, but the key ingredient is *you*, and your willingness to apply your life to the information.

Although it won't be easy and will not happen overnight, remember, you didn't get to where you are in your life in a day or two. Similarly, it will take some time to re-create your life and make meaningful change. It's important at this point to know that the ability to make these changes is already within you. You are the only one who can take charge of your life and make it better.

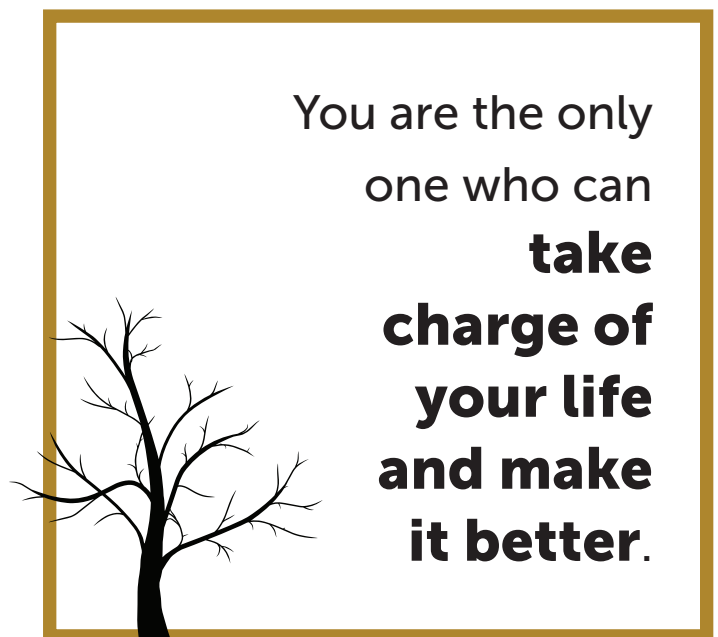
Others might help you, but you are in the driver's seat. It's your life and your future. As you become involved in the process of making positive change, you might be surprised to discover what you're capable of. The only real question is whether you are ready to start.

What You Can Do

As previously mentioned, this book, and the others in the series, can be helpful to you if you take the time and make the effort to read and complete the exercises. This book is a private place for you to read, think about, and record your thoughts and plans. Throughout the series you will be encouraged to share your thoughts and feelings with others who can support you in your change program. Remind yourself as often as necessary that the feelings you may have now can be replaced with peace of mind and a plan of action. This is why it is important that you take your time as you work through these books. Be honest with yourself and understand that important changes will occur in your life, all in due time.

The books in the series have been designed to lead you through the process of change. Each of the topics is introduced and explained with examples to make it easier to understand and apply the information to your particular situation. There are also sections for you to stop and review what you have previously read. When possible, write a response to the questions and exercises in the books. Whether you record your responses for your own private purposes or share them with others who can support you, the effort of writing in this workbook can be an excellent way for you to develop and confirm your ideas and plans.

You may be more interested in some of the topics than in others. However, it is recommended that you read as much of the entire series as you can because important information about all aspects of life is detailed in all of the books.



Book Topics

1. Are You at Risk?
2. Beginning the Process of Change
3. Creating and Maintaining Your Plan for Positive Change
4. Financial Problems and Solutions
5. Legal Problems and Solutions
6. Creating a New Life Plan
7. Motivating Yourself to Keep Going

Keep in mind that change is a process. Even the simple step of thinking about change and how it applies to your life right now is an important step. 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.



You didn't get to where you are in your life in a day or two. Similarly, **it will take some time to re-create your life and make meaningful change.**

Change is a process. The first step is to envision a different life.

Summary Statement

- ☐ Gambling is considered a "hidden addiction" because there are no visible signs.
- ☐ There are unique characteristics and situations related to senior problem gamblers.
- ☐ This series of books builds new ways of thinking and behaving for senior problem gamblers.
- ☐ Change is a process.
- ☐ There are several sources of support and help available.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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

Stop reading.



Do you think you have a gambling problem? ☐ Yes ☐ No

What about your current situation would you most like to change?

Are you willing to make the commitment and address the challenges necessary to change?
☐ Yes ☐ No

If you are, say the following statement out loud:

"I realize I have a problem with gambling and know this is a serious matter.
I commit right now to doing the work necessary to make positive change
in my life. I know that the ability to change my life is within me.
I will ask others for help when I need it. I know I can do this."

**Look yourself in the mirror and say this every day.
You're ready to keep going forward.**

The Progression from Fun to Frantic

When you consider your present circumstances, you might be wondering, “How did my gambling get out of control?” or “How could something sociable and fun end up causing me so much trouble or pain?” or “Where did things go wrong?” These are all good questions, none of which have easy answers.

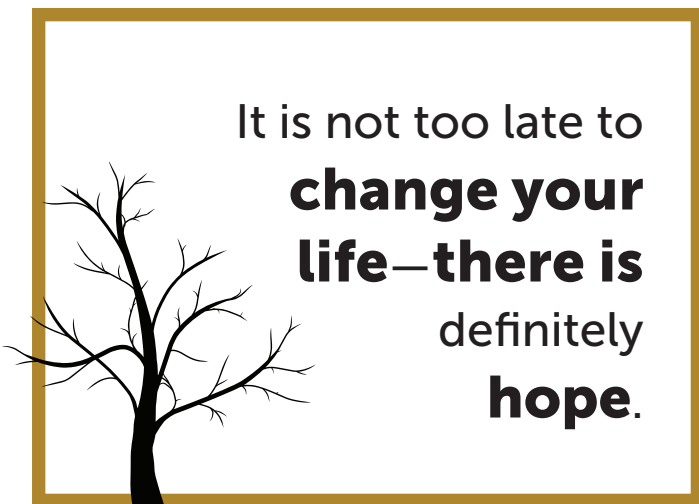
Gambling is a behavior that, for most people, is recreational and non-problematic. However, according to the prevalence study performed in the State of Florida, among residents ages 55 and older, 3% of the older adult population are past or current problem gamblers and another near 12% are at-risk of developing a gambling problem (Gemini Research, 2003). In many instances these individuals started out as recreational gamblers. No one ever starts out thinking, “Gambling will probably turn into a problem for me.” If you knew that in advance, you’d most likely never start in the first place. Instead, it sneaks up on you in ways that don’t initially seem troublesome.

Gambling can seem like a harmless activity in the beginning so it can be difficult to see it in a different light.

For some people, gambling provides a social outlet, giving them a place to go and meet others at a time in their lives when they may most need it. For others, gambling seems like a fun way to have a little excitement and maybe win some money along the way.

As you grow older, perhaps you have found that gambling offers a way to fill empty or free time. Slowly, gambling may have come to be seen as a necessary activity to provide excitement, relief from boredom or sadness, or a place to belong. The next thing you know, you may have found yourself spending more time and money gambling and less time in other activities. You may have had some big wins at first, which led you to gamble more. Eventually, you lost and may have found yourself **chasing losses**—gambling more to try and recover the money lost. Because gambling may have seemed like a harmless activity in the beginning, it can be difficult to see it in a different light.

At some point, you may have found yourself thinking about or planning your next gambling event or wanting to do little else besides gamble. Maybe you were trying to find relief from unhappiness in your life. You may have been trying to recover your losses and catch the next big win. Whatever your motivation, you may have found that you were spending—and losing—more money until you were in serious financial trouble.



Your problem with gambling may have begun to affect your relationships with your loved ones, may be causing you considerable physical and emotional distress, and may have affected your financial situation to the point of crisis. Perhaps you have told lies to those you love and have tried to hide the problem, or borrowed money or **liquidated assets** to live on. You may feel ashamed and helpless.

At this point, a feeling of panic may have begun to build up. Or, for some people, they experience a sense of hopelessness. These are examples of **powerlessness**—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. While they may not be able to “control” their gambling, they can make positive change in their lives. The most important thing to know when you have reached a place like this because of gambling is that it is not too late to change your life. There is definitely hope.

Compulsive gambling is a serious problem, but you have the power within you to change your life and turn your problems around. You've moved from fun to frantic, and in time will shift from frantic to peaceful. Keep going.

Summary Statement

- ❑ There is a progression for problem gamblers from beginning to gamble up to experiencing major difficulties due to gambling.
- ❑ Many difficulties related to your finances, your relationships with others and your emotional state of being are due to problem gambling.
- ❑ There are steps you can take to change your life and resolve your problems.

Compulsive gambling is a serious problem, but you have the power within you to change your life and turn your problems around. Keep moving forward.

Take a Break!

Take a break and read the following questions. Think about how you truly feel regarding each question and then write down your response to each.

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



How did gambling start in your life?

Thinking back on it, what motivated you to keep gambling?

When do you think gambling became a problem?

What aspect of your life is most seriously affected by gambling (relationships with loved ones, finances, physical health, emotional health, etc.) and how is it affected?

Looking back can often be a very good indicator of how you arrived at your current destination. It can also serve as a reminder of where you are going and the goals you are working toward.

What You Can Do If You Think You Have a Problem

As mentioned earlier, if you have a problem with gambling, there are several things you can do. You have already taken the first step by beginning to work on this book. You

have considered whether you have a problem, the seriousness of your situation and your most pressing major issue. You will explore each of these items in more detail as we proceed.

The next six books will help address some of these issues:

- ☐ Making long-term change in your life
- ☐ Understanding your motivations to gamble
- ☐ Dealing with loneliness, boredom and opportunity to gamble
- ☐ Addressing physical circumstances and limitations that may be related to gambling
- ☐ Finding new activities to replace gambling
- ☐ Understanding shame and hopelessness and replacing them with other feelings
- ☐ Dealing with depression
- ☐ Identifying triggers and avoiding relapse
- ☐ Creating an environment that helps you remain abstinent
- ☐ Recognizing your own strengths and how they can help you
- ☐ Managing your financial situation
- ☐ Understanding legal issues and exploring solutions
- ☐ Learning to forgive yourself for any wrongdoings against others or yourself
- ☐ Creating a new life

This book, and the others that follow in the series, will be helpful if you apply yourself and complete the exercises. 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.

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. Say the following statement out loud to yourself now:

"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.

When you look over the list of topics covered in these books, it sounds like a lot of work and it is. However, these books and all of the topics you will work on will introduce positive, invigorating change into your life. Regardless of your age, you can renew your commitment to personal growth and change your life for the better. Along with using these books, you might find that participating in the self-help program **Gamblers Anonymous** (GA) and/or meeting



with a certified gambling addiction counselor can provide added assistance and support, as can the services and programs offered by the FCCG's 888-ADMIT-IT HelpLine. (To view the breadth of services available, please see the *Additional Resources* section at the back of this book.)

Professional Treatment

A very helpful approach to recovery is to work with a **professional treatment provider, therapist or counselor** trained in understanding the impacts of compulsive gambling on individuals and families. You might meet individually with a professional treatment provider, or with a group of others experiencing similar difficulties. Trained professionals can help by offering individualized attention and/or close supervision in a change program. They are trained in understanding the many problems related to compulsive gambling and can help you to uncover the roots of your behavior and make change in your daily life. It can be a very liberating feeling to have someone to talk to who is not a part of your everyday life and who is there only to help you.

One stumbling block to therapy sometimes experienced by older adults is the belief that going to a treatment professional or therapist means you are “mentally unstable”. In fact, the reality is just the opposite. People who attend therapy recognize that they are in need of assistance and as a result, stand the greatest chance of solving presenting challenges. Getting professional help can aid enormously in rebuilding a more positive, healthy life. Keeping silent will not provide relief nor will denying that a problem exists.

What is said between you and a treatment professional is confidential and, apart from specific legal circumstances, cannot be shared with others without your permission.

A therapist may use a set of books such as these, along with one-on-one or group counseling, to furnish guided opportunities for **reflection** and change.

Self-Help Programs

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. 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. Sponsors may provide additional information, encouragement, fellowship, and guidance. 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 and Gam-Anon.

A self-help group, such as Gamblers Anonymous (GA) can be an essential and invaluable aid to your full **recovery**. Attending GA, you will meet regularly with others who empathize and understand your difficulties. Gambling is a problem that can happen to anyone, so you will find people of all ages, races, faiths, and walks of life who regularly attend GA meetings.



Because experienced GA members understand what you are going through, they can offer concrete suggestions and honest evaluations of your situations and feelings. Their experiences make them aware of the self-deceptive ways of thinking that can prohibit you from making real change in your life. You will have people to talk with, to call in times of crisis and to turn to for support while you are working to recover from a gambling problem. There are also some GA meetings designed specifically for senior gamblers.

The complementary program for loved ones and others adversely affected by the problem gambler is the self-help group known as Gam-Anon.

Self-help programs may encourage you to use other methods of recovery, such as therapy and individualized workbooks. You may find that self-help programs are particularly useful to you, but other methods, such as professional therapy, reading materials, online supports, mobile apps and other services and resources available via the 888-ADMIT-IT HelpLine can further aid you with insight and assistance, as you work to make meaningful and long-term positive change. For further details, see the *Additional Resources* section in the back of this book.

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.

Most 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 while at the same time participating in GA and/or professional therapy. At some point, you may feel you want to share your responses with a support group, sponsor, or 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.

For more information on locating a GA meeting and/or a certified gambling addiction treatment professional nearest you, contact the FCCG's 24-hour confidential 888-ADMIT-IT HelpLine.

Finally, the success of any recovery program you choose depends entirely on your ability to commit to it fully, wholeheartedly, and with complete honesty. Otherwise, it will result in eventual failure.

Summary Statement

- ❑ The commitment to work on making positive change is the first step to recovery from problem gambling.
- ❑ Therapy with a professional counselor trained in the treatment of problem gamblers can be an excellent source of support for you.
- ❑ Self-help programs offer support, understanding, and resources that can help you make positive long-term change.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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



Considering what you know about yourself and your gambling problems, what method or combination of methods do you think would best help you in a program of recovery?

Why?

List two actions you can take that might help you stay committed to your road to recovery.

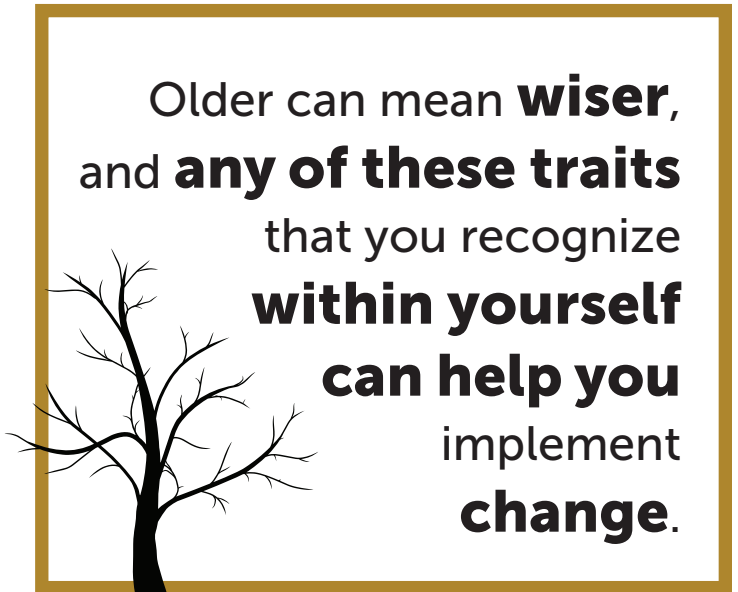
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How Change Can Happen at This Stage in Your Life

No doubt you've heard that old saying, "You can't teach an old dog new tricks." It doesn't apply to everything and it certainly doesn't apply to changing your life. Anyone can learn and anyone can change. In fact, remaining young in body, mind, and spirit is all about learning how to adapt to change. As a senior gambler, you have some unique qualities to apply to the situation, several of which give you some decided advantages over people younger than yourself. Consider which of these might apply to you:

1. **Life experience**—you have had many occurrences in your life that provide you with opportunities to relate new information to past incidents. Life experience is an excellent teacher, making you wiser and more knowing.
2. **Patience**—you have had the opportunity to practice making mistakes, holding your temper, waiting for results, and other activities, which have helped to build patience. This will enable you to engage in the process of change, knowing that it takes time.
3. **Perspective**—you have had a chance to see things from more than one vantage point. You have served in many capacities and roles in your life, such as friend, child, parent, spouse or partner, neighbor,



worker, and at many different levels of status and participation. These roles have given you a rich perspective from which to view change.

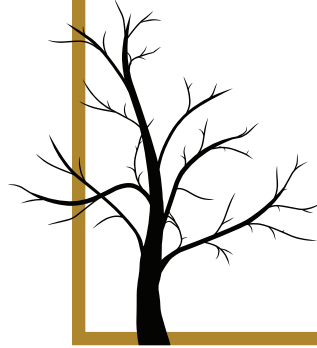
4. **Ability to see the larger picture**—you have lived long enough to know that often events are not simple or easily defined. You can see beyond tiny details to the larger picture. This gives you the ability to know how pieces fit together and that many parts build a whole.
5. **Strong ethics and values**—you have had the opportunity to clearly understand and define your own ethics and values. Experience has taught you what you place importance upon and what is meaningful to you in life.

6. ***Desire to be a role model for loved ones***—you know that others look up to you and depend on your guidance to be a beacon for their own behavior. As a senior member of your family or group of friends, what you choose to do can serve to inspire others.

7. ***Determination***—you’ve learned that things don’t always come easily and that if one try doesn’t work, you often have to keep going to get the result you need and want.

You might not immediately be able to see how all of these characteristics can apply to you, but there is most likely at least one place in your life where that category holds true. Take your time to think about each of the characteristics to determine which may apply to you. Older can mean wiser, and any of these traits that you recognize within yourself can help you as you implement change.

As a senior gambler,
you have some **unique
qualities**, several of
which give you some
**decided
advantages
over people
younger
than yourself.**



In the following exercise on the next page, outline at least one example from your life, in each category, where this is so, or where you have demonstrated this quality.

Example:

Ability to See the Larger Picture

“When the doctor found a small skin cancer on my wife’s leg, she panicked. I was able to help her see that we could overcome this. We researched the type of cancer and talked with others as she went through treatment. Together we grew stronger and came to understand that this would not take over her entire life.”

Now it's your turn.

Give an example of your own life. It may be helpful to review each section again on the preceding pages before completing your answer.

Life Experience

Patience

Perspective

Ability to See Larger Picture

continued on next page

Strong Ethics and Values

Desire to be a Role Model for Loved Ones

Determination

You have the capability within you to bring about positive change. By recognizing and drawing upon your strengths, you can build a plan to move forward one step at a time.

Your Own Personal Characteristics

In addition to the traits previously listed, you will also bring to your change program certain characteristics that are unique to your personality or your life and which can lend strength to your efforts. Put a checkmark beside any of those from the list below which apply to you:

- | | |
|---|--|
| ☐ Sense of humor | ☐ Spiritual connection |
| ☐ Willingness to ask for help | ☐ Emotional strength |
| ☐ Strength of personality | ☐ Patience |
| ☐ Good nature | ☐ Perseverance |
| ☐ Positive work ethic | ☐ Wisdom |
| ☐ Problem solving ability | ☐ Optimism |
| ☐ Strong family ties | ☐ Leadership |
| ☐ Strong friendships | ☐ Other (specify): _____ |

Summary Statement

- ☐ Positive change can happen at any age.
- ☐ As a senior, you have acquired many qualities and characteristics that can be especially helpful as you begin a program of change.
- ☐ You will be exploring ways to use those characteristics in creating your own plan for change.

The success of any recovery program you choose depends entirely on your ability to commit to it fully, wholeheartedly, and with complete honesty. Otherwise, it will result in eventual failure.

Take a Break!

Take a break and read the following question.
Think about how you truly feel and then write
down your response.

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



What specific traits or characteristics on the preceding page do you feel can best help you as you initiate a change program in your life?

Change is not always easy. But positive change is always worth the effort. Striving to be a better person is a goal to work toward today and every day.

The Promise of a Future for You

No matter what your age or life circumstances are, everyone wants to know there is hope and the possibility of recovering in the future. Even though you may find yourself in the midst of serious problems concerning gambling, it is entirely possible to look forward to the future. The keys are to begin a comprehensive change program, as you are now doing, and to take one step at a time toward rebalancing your life. As you move through the upcoming books in this series you will learn about planning for change and breaking down major goals into smaller pieces so they can be accomplished.

Your future does not have to be dominated by gambling, panic, fear, financial distress, depression, or boredom. You have the power within you to build a new future characterized by freedom from gambling, power over your own life, new activities, and a positive outlook. You must believe in yourself and in your ability to do this, and you must be willing to take the steps necessary to change.

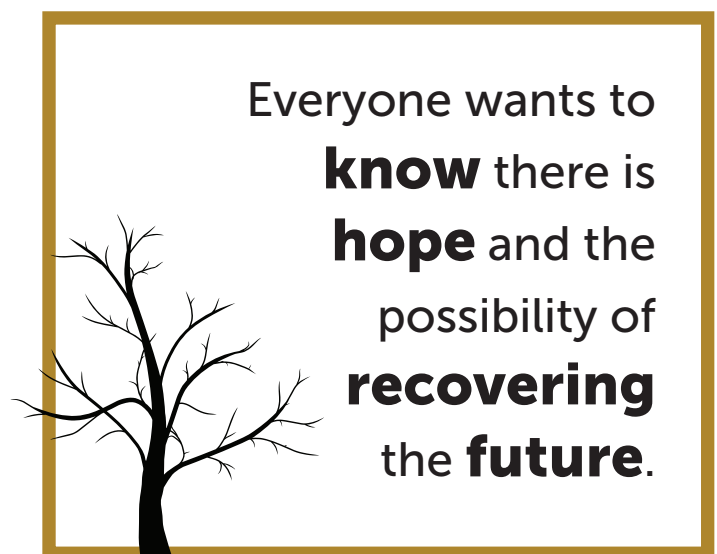
Believing in yourself is a critical step because it is in your thoughts that all change begins. Your thoughts become words, your words become actions and your actions can change your life.

Are You Committed to Change?

If you are committed to changing your life right now, you know that a commitment is much more than a statement. It is waking up every day and planning, making decisions, and taking steps to put that statement into action. As we have said before, it won't be easy, but do you honestly want to give up and stay where you are right now? The most important thing to remember is that you have two choices:

1. You can choose right now to take charge—and watch your life get better.
2. 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."

Summary Statement

- ☐ There are steps you can take, one at a time, to recover your future.
- ☐ You have a choice to make your life better by committing to a program for positive change.

Take a Break!

Take a break and read the following question.
Think about how you truly feel and then write
down your response.

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



Think about your life and how gambling has affected it. What do you most want from a life without gambling?

Your Time for Change

Congratulations on taking a monumental step toward changing your life for the better. Humans are masters of **procrastination** and it is often easier to stay in a familiar territory than it is to change, even when remaining in a particular place is painful. Having the strength and foresight to look at yourself honestly and want to improve your life is admirable. Staying the course and making the changes necessary will be challenging, but very rewarding.

This book has introduced you to the idea of whether you might have a gambling problem.

It has discussed how gambling progresses from a seemingly harmless activity to a very serious problem and what you can do about it in your life. You have learned how this series of books can help you and what skills you bring to fight this battle. You have demonstrated that you are committed to making change in your life and know that the future can be much brighter than today. There's a great deal of work along with rewards ahead of you in this program. Keep going, take one step at a time and keep walking into a new tomorrow. You can do it!

Keep going, take one step at a time
and keep walking into a new tomorrow.
You can do it!

Glossary

Addiction: Addiction is a state of dependence (sometimes physical and psychological) on a substance or activity that is likely to have a damaging effect.

Chasing Losses: Chasing losses is a term that describes the gambler's behavior of continuing to gamble in hopes of winning back money that has been lost gambling.

Cognitive Behavioral Change: Cognitive behavioral change is an approach to recovery, based on the belief that dysfunctional thinking can be replaced with more realistic thoughts and beliefs that can positively impact behavior. In treating problem and compulsive gamblers, a cognitive behavioral approach provides opportunities for learning, reflection, and acquiring skills in decision making and problem solving.

Gamblers Anonymous (GA): 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 experiences, strength, and hope. The only requirement for membership in GA is the desire to stop gambling. There are no dues or fees for membership.

Gambling: The act of risking any item of value, when the outcome is unknown or relies on chance is gambling.

Liquidated Assets: Assets are things of value owned by a household or individual. When a person converts assets into cash, he or she has liquidated them.

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.

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.

Procrastination: Putting off until later, something that could be done now.

Professional Treatment Provider/Therapist/Counselor: An individual who is formally educated and has had additional training to treat social, mental and emotional difficulties is known as a Professional Treatment Provider, a Therapist, or a Counselor.

Recovery: Recovery for the gambler is a program of planned lifestyle changes to prevent a return to gambling.

Reflection: Reflection is the act of closely examining your thoughts and emotions.

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.

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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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.

Additional Resources (continued)

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 individuals 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
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:

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

Estes, K. & Brubaker, M. (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

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Gamblers Anonymous (2007). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

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

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*. Central Recovery Press.

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Beck, A. (2009). *Depression: Causes and Treatment*. University of Pennsylvania Press.

Beck, J.S. (2020). *Cognitive Therapy: Basics and Beyond*. NY, NY: Guilford Press (Third edition).

Berman, L. & Siegel, M. (2012). *Behind the 8-Ball: A Recovery Guide for the Families of Gamblers*. iUniverse.

Gardner, H. (2004). *Changing Minds: The Art and Science of Changing Our Own and Other People's Minds*. Cambridge, MA: Harvard Business School Press.

Gemini Research (2003). *Prevalence Among Seniors in Florida*. A Report to the Florida Council on Compulsive Gambling.

Hargrave, T. (1992). *Finishing Well: Aging and Reparation in the Intergenerational Family*. London: Brunner-Routledge.

Heineman, M. (2010). *Losing Your Shirt: Recovery for Compulsive Gamblers and Their Families*, Hazelden, 2nd edition.

Keller, J.M. (1983). *Motivational Design of Instruction*. In C.M. Reigeluth (Ed.). *Instructional design theories and models: An overview of their current status*. Hillsdale, NJ: Lawrence Erlbaum Associates.

Kramlinger, K. (2001). *Mayo Clinic on Depression*. Rochester, MN.

Ladouceur, R., Sylvain, C., Boutin, C., & Douvet, C. (2002). *Understanding and Treating the Pathological Gambler*. NY, NY: John Wiley & Sons, Ltd.

Larson, J. & Nolen-Hoeksema, S. (1999). *Coping with Loss*. Mahwah, NJ: Lawrence Erlbaum Associates.

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

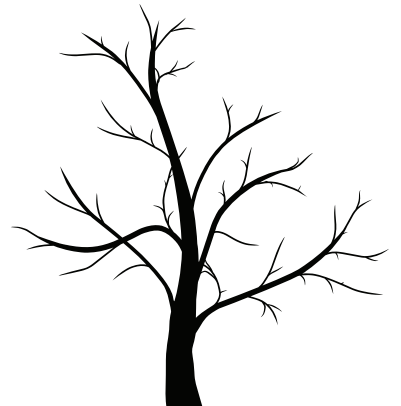
Perkinson, R., Jongsma, A. & Bruce, T. (2022). *The Addiction Treatment and Planner*, Sixth Edition, NY, NY: John Wiley & Sons, Inc.

Pipher, M. (1999). *Another Country: Navigating the Emotional Terrain of Our Elders*. NY, NY: Riverhead Books.

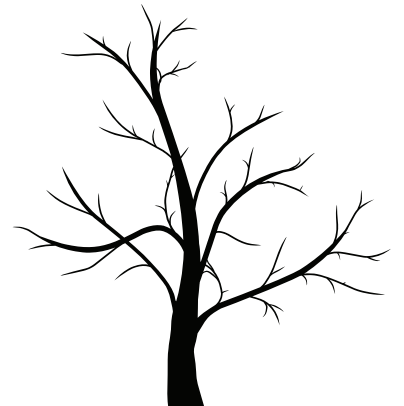
Seligman, M. (2007). *What You Can Change and What You Can't: The Complete Guide to Successful Self-Improvement*. Knopf Doubleday Publishing Group.

Sher, B. (1998). *It's Only Too Late if You Don't Start Now*. NY, NY: Dell Publishing.

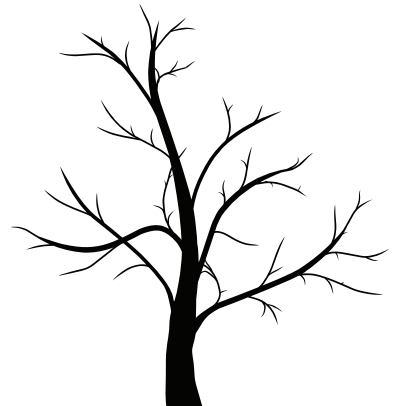
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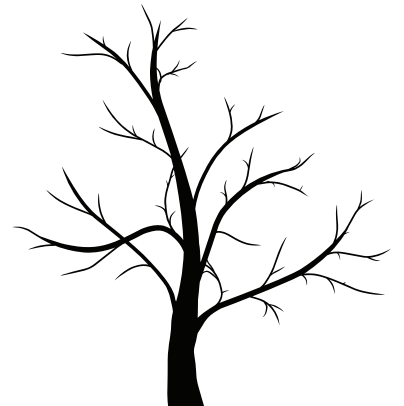
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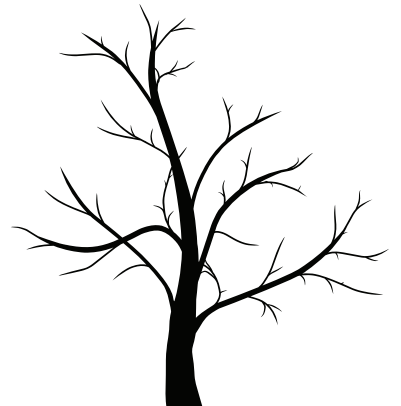
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The Florida Council on Compulsive Gambling's development of *A Chance for Change* is the result of an identified need for alternate forms of education and assistance to those whose lives are negatively affected by a devastating gambling disorder (compulsive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

www.gamblinghelp.org

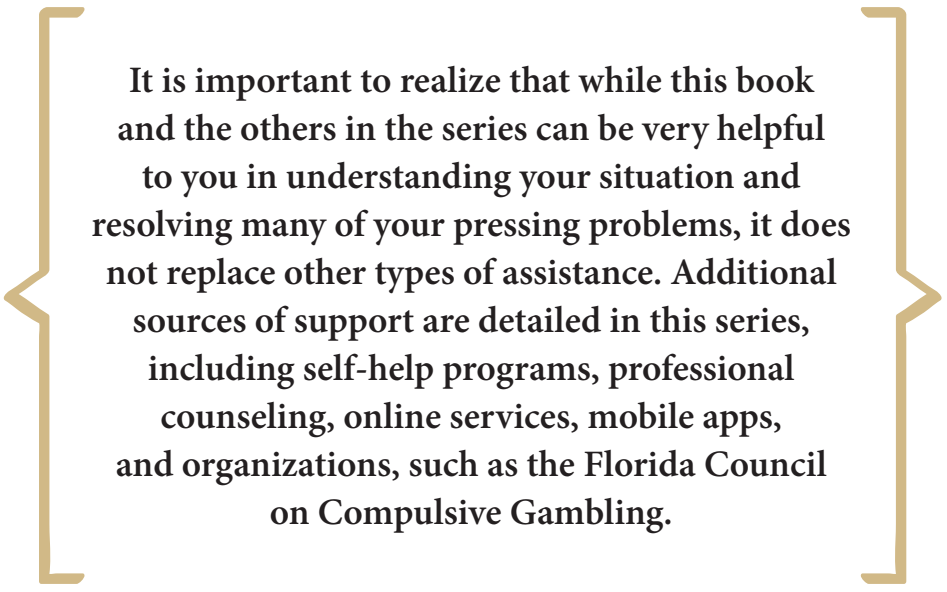
A CHANCE FOR

Change

Beginning the Process
of Change



BOOK TWO

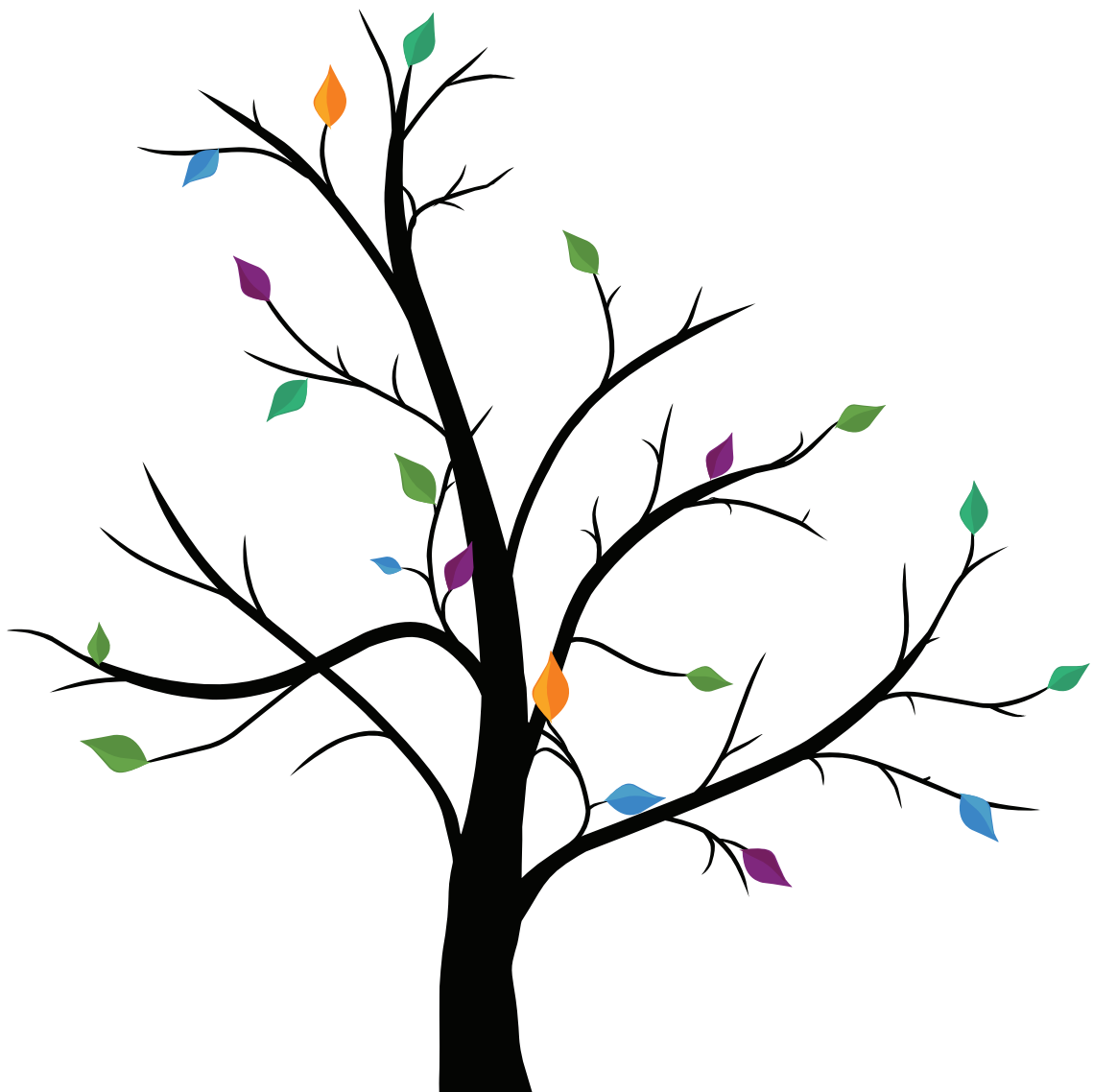


It is important to realize that while this book and the others in the series can be very helpful to you in understanding your situation and resolving many of your pressing problems, it does not replace other types of assistance. Additional sources of support are detailed in this series, including self-help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

©2004, revised 2010, 2016, 2023, Florida Council on Compulsive Gambling, Inc.
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Stephanie S. VanDeventer, Ph.D., of Paradox Learning Systems, Inc.
Edited by Laura M. Letson, MPA, Integrity 1st

A CHANCE FOR
Change

Beginning the Process of Change



This book is the second in a series of seven workbooks designed to aid older adults 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 a 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).

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Introduction

For many people, change can be frightening and something to avoid. This reaction is understandable because change often requires that you move from a known to an unknown situation. Sometimes it can seem better to stay in a position or place that may be detrimental, but one in which you are familiar, rather than to make changes to a new circumstance that is unfamiliar. Feeling this way is human nature. There will always be comfort with people, situations and circumstances you already know.

The most difficult type of change to undergo is when it is thrust upon you, least expected and you are ill prepared. This type of change can be especially frightening because you have not had time to think about it or to emotionally and psychologically prepare for it.

**Change your thoughts
and you change the world.**

—Norman Vincent Peale

If you find that your life is getting out of control due to gambling, you will experience change in one of two ways. Either you will not take charge of your life and change will eventually be thrust upon you, or you will take charge now and undergo change at your own direction. Since you are reading these books, you can take comfort and pride in knowing that you have chosen to take charge of your own life and direct your change process.

Good for you. It won't be easy, but it is within your power to accomplish. As you read, reflect and work through this book, you will learn new ways to live a serene and satisfied life without gambling.

Antonio's Story

I've always loved the track. It was something my uncles and cousins and I enjoyed together. But when I retired and my uncles died, I kept going by myself until I was putting in as much time there as I had at my job. Of course, I knew I was spending a lot of time at the track, but I didn't realize that meant that it left me no time for anything or anyone else.

It didn't bother me until I got sick and couldn't go anymore. Then I realized I had lost touch with my neighbors, my friends, and my own family. During my illness, I had a lot of time to think about my situation and face the fact that I had a lot of problems besides my health. I didn't see how I could ever get rid of them at my age.

Well, I was wrong. I healed up faster than I expected and then my daughter found a Gamblers Anonymous (GA) meeting for me to go to. That's where I started to tackle the bigger problems I had. That's when I found out how much I had to change.

It doesn't matter to me when I'll have all of these problems turned around. What does matter is that every day I find something to do that makes the day better than the one before.

What Kind of Change Can I Expect?

In a lot of ways, it's up to you. Your results will depend on how much time you can devote to the materials, how thoughtful you can be with the issues presented, and how honest you can be with yourself. At the very least, these books will help you to more clearly understand the problem of compulsive gambling and how it affects you. At the very best, these books can help you to take charge of your life and stop the cycle of pain and frustration.

It is important, too, that you understand that it may take some time for you to learn how to make changes in your life, how to work with support and how to manage the problems in your life related to gambling. **Pace** yourself as you work through this workbook and the others in the series. Remind yourself that it takes time and patience to be able to make the changes you want in order to improve the quality of your life.

Process and Theory of the Books

In the traditional sense, behavioral change programs often involve you and a professionally trained therapist working together to overcome and change your reactions to certain **trigger** events. This series of workbooks will be a type of guide which will use some of the same techniques and exercises for you to work through on your own. These books are not intended to replace traditional counseling or therapy, but instead, to give you a more comfortable, personalized starting point to begin change.

Main Objectives

1. To alter your way of thinking for the better. That is, help you change your thoughts, beliefs, ideas, and attitudes related to your gambling problem.
2. To help you face your life with a calm and clear mind. The information and exercises in this book are designed to help you identify and confront your problems and learn to take action to produce positive results.

As you work through these books, words may appear in **bold type** indicating that definitions to those words are included in the *Glossary* section at the back of each book. It is also important to note that you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

There are many potential issues or problems that can be addressed within this change program—**insomnia, depression, chronic anxiety** or worrying, relationship difficulties, stress, **self-esteem**, respect, difficulty coping, financial hardship, anger, sadness, loneliness, and many others. You will address many of these problems as you move through the entire series of seven books.

This particular book will focus on the issue of change itself and will include:

- ❑ The process and framework of change
- ❑ How to accomplish change
- ❑ Taking the steps to make change
- ❑ Dealing with obstacles to change including:
 - Stress and anxiety
 - Loneliness
 - Boredom
 - Safety concerns
 - Physical limitations
 - Depression
 - Shame

Self-Help and Professional Treatment Programs

When you are beginning a change program, it can be helpful to consider as many resources as possible to assist you. These books are only one form of help, and while they can serve as an excellent resource to move you through the process of change, they will work best in conjunction with other resources, such as self-help programs and professional counseling.

Self-help programs, specifically for gamblers, can provide you with a place to talk to others in similar situations—helping you to know that you are not dealing with your problems alone. Gamblers Anonymous (GA) is a support group for compulsive gamblers who meet regularly to share their experiences, strength and hope for recovery. Resources and programs to deal with specific problems associated with compulsive gambling are

available at these regularly scheduled meetings. GA offers personal help in the form of a sponsor. A **sponsor** is a GA member who has experience and understanding about the recovery process and wishes to help a newcomer to the program. Additional information about how others can support you in your program for change is provided throughout this book and the rest of the series.



Another source for help with recovery is to work with a professional therapist. Through individual or group counseling, professional therapists can help you identify your particular problems and create a recovery plan that fits your situation and needs. Many of the activities in this book and the entire series could be helpful when working with a professional therapist.

To be successful, both self-help programs and professional treatment require you to have a strong desire to change. You must be willing to completely abstain from the behavior and follow the steps of the program for it to work for you. “Work” is an important word because a program of change will involve considerable effort on your part, as well as a strong commitment.

Self-help and professional treatment programs can provide a place for you to feel that there is hope for change. Thousands of people have been helped and have changed their lives through dedicated effort with such programs. If you are interested in either of these types of programs and/or you would like more information, the Florida Council on Compulsive Gambling (FCCG) can provide referrals to organizations and treatment professionals in your area. The FCCG can also furnish you with options to participate in its Online Program for Problem Gamblers,

as well as its Peer Connect Program, both of which are designed specifically for those struggling with gambling difficulties. To learn more about FCCG offerings, all of which are free to Florida residents, review the *Additional Resources* section at the back of this book. To receive resource referrals, contact the FCCG's 24-Hour Confidential and Multilingual 888-ADMIT-IT HelpLine.

As you move forward in your recovery, remember, these programs can be a valuable link of support and inspiration for your own change efforts.

Antonio's Experiences with GA

When I went to my first meeting, I didn't know what to expect. I hoped that no one would ask me any questions or put me on the spot. What happened was everyone introduced themselves and then someone started talking about temptation and how they were trying to stay away from their old hangouts.

One by one people talked about their experiences and once in a while someone would ask a question to the group in general, in case someone wanted to comment or knew something about the topic. I didn't say anything. I just listened. And I found out that I wasn't so different from the others present. In fact, for the first time in a long time, I felt like somebody understood how I felt and what I was thinking.

It took me several meetings before I felt comfortable talking. Even today, after being in GA for two years, I still go to meetings and sometimes just listen. But I always learn something and leave feeling hopeful about my own recovery.

For self-help, professional treatment and other program supports and services, contact the 24-hour 888-ADMIT-IT Problem Gambling HelpLine.

The Steps to Positive Change: A Framework

As a participant in this program, you acknowledge that you are going to make change in your life. But you must engage in this process willingly and wholeheartedly. The **framework** involves four parts:

Framework Parts:

1. Taking Charge
2. Willingness to Change
3. Motivational Factors
4. Forward Movement and Progress

Powerlessness vs. Taking Charge

While gambling is not something that you can control, you can take charge by making decisions about your life. **Powerlessness** is the belief that you can do nothing to alter your circumstances. This is simply a belief. There is always something you can do.

Simply changing the way you think makes you better able to manage your life. You will start to see changes when you start to change your thinking. Thoughts become words, words become actions, and actions can change your life.

The first step is to focus on you. The circumstances in which you find yourself

are your responsibility and you can alter them. You will gain power over you and you alone. You cannot control gambling, but you can take charge of your life.

Repeat this statement out loud:



"I am **taking charge** of my life. I have the **power within me** to **change my situation**—to **change me** and to **change the way I think.**"

Close your eyes and say it again.

At the beginning of every change program is awareness.

To start the process of change, list three things you could do to feel more in charge.

Examples: *Find other activities that interest me; see my friends and family more often; take time to pause and think before I respond.*

1.

2.

3.

You will start to see changes when you start to change your thinking. Thoughts become words, words become actions, and actions can change your life.

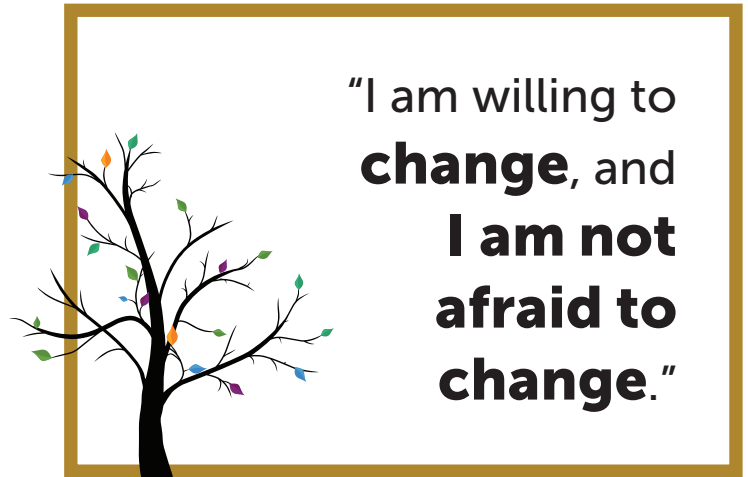
Willingness to Change

In order to make change in your life you must be willing to confront any **denial** you have about the situation. Denial is a phenomenon where you, and others, pretend that nothing is actually wrong, so you attempt to continue living with the destructive behavior. People engage in denial when they are afraid to make change. It is scary to change, but remember, you are creating something new that will be better for your life.

You must be completely honest with yourself and understand that lying to yourself will never help. Accept the fact that change is the one constant in life and you are about to make changes for the better. Sometimes change can mean taking a risk and can be very frightening.

But consider the alternative: Keeping things the way they are right now and watching them get worse. Change in your life is the one thing you can do to make things better for *you*.

Repeat this statement out loud:



Close your eyes and say it again.

To review how you have made significant change before, list at least two things you have changed in your life in the past.

Examples: *I stopped smoking five years ago; I moved to a new city to take a job.*

1. _____

2. _____

You have changed before and you can change now.

For each of the items you listed in the previous exercise, think about the results of those changes. How was your life improved after the change?

1. _____

2. _____

Motivational Factors for Change

There are two main types of motivation related to change: intrinsic and extrinsic.

Intrinsic motivation comes from within you. This type of motivation drives you to do things because you want to. For instance, let's suppose that you love playing the clarinet. Maybe you played it as a child. You love to listen to live music and hear others play. Now, as an adult, you have toyed with the idea of playing again or joining a community orchestra or jazz band. Doing this is something you choose to do because you have the intrinsic motivation to do it, because you love it.

It comes from within you and the pleasure of doing it is your reward. Other examples of intrinsic motivation might be deciding to lose weight, taking a drawing class or participating in a sport. Again, the drive to do these things comes from within.

Extrinsic motivation, on the other hand, usually has an external reward. A good example of this might be saving money for a special trip. It might be working part time so you can buy a new car or participating on the board of your homeowner's or condo association so you can have input in community decisions. The rewards are external—a vacation, a better car, management of your living conditions, etc.

Accept the fact that change is the one constant in life
and you are about to make changes for the better.

Identify the things in life that motivate you from the inside and the outside.

Some things that motivate me from the inside.

Examples: *I want to feel proud of myself; I want to contribute something to society.*

Intrinsic motivators in my life:

Some things that motivate me from the outside.

Examples: *I want a better life for my children; I want more money to travel.*

Extrinsic motivators in my life:

Forward Movement and Continued Progress

Sometimes when you begin a program to change something in your life, you may find that you slip or backslide. A good example is giving up sweets to improve your diet. How often have you started a new diet only to find yourself “cheating” a few days later? Most formal nutrition and weight loss programs now stress that if this happens you should let it pass and just keep going forward. It is natural to slip. The key is to see forward movement and continued progress. Eventually you will get to your destination at a pace you are comfortable.

This means that if you slip and relapse in your commitment to change your gambling problem, you should not see this as a catastrophic event and stop making an effort to change. Instead, recognize that you

have faltered, recommit to change, and start back from where you slipped. You may need to get more help from GA, your counselor or therapist, or re-read important sections of these books. Whatever it takes, you must continue moving forward and not stop your momentum. Make slow and gradual change and accept that you are not perfect. Begin to think differently and you will begin to behave differently.



Summary Statements

- ❑ Change is a process that requires honesty and hard work.
- ❑ Self-help programs, professional treatment and other resources, such as this book series, can be successful in helping you to change your life.
- ❑ Both intrinsic and extrinsic motivation can affect your ability to make positive change.
- ❑ Do not rush the process. Eventually you will get to your destination at a pace you are comfortable.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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



When you consider some of the things you want to do to be more in charge of your life, how does this make you feel?

What motivates you to change your thinking to take charge of your life?

What are some steps you can take immediately to take charge of your life?

What do you think are some factors in your life that will most help you to keep moving forward in your change program?

Obstacles to Change

As you grow older, there are some unique obstacles to change that can affect your efforts. It is important to remember that although many of the factors for change that you handled and dealt with in your younger years are the same today, there may be other variables that have surfaced in your life. Every person is different, and you may not experience all or any of these obstacles. The purpose of this section is to raise awareness of unique barriers in your own situation that might interfere with your efforts to change, and to offer ways of dealing with them.



Think back to a time in your life when you successfully rose above unforeseen challenges. Recalling one or more times when you overcame obstacles can serve as a guide when facing new and presenting challenges.

Stress and Anxiety

Did you know that stress is one of the major contributing factors underlying many serious illnesses? Stress and anxiety are related, but the major difference is that stress is usually a feeling that comes and goes, while anxiety is chronic and pervasive. Anxiety may be experienced as a persistent feeling of worry, fear or panic. As you work to change your life, consider using the techniques below to address and help alleviate anxiety, as well as stress. If you do not experience relief and the feelings persist, consider consulting a medical professional or therapist.

Recalling one or more times when you overcame obstacles can serve as a guide when facing new and presenting challenges.

You may or may not be aware of the stress you are under as you learn to cope with the problems caused by out-of-control gambling. People sometimes find themselves so accustomed to stressful events in their lives that they fail to recognize they are experiencing stress. These events become normalized as you learn to handle them over and over again.

Take a step back and look at the full picture for a moment in the exercise that follows.

Assessing Your Stress Levels

Put a checkmark ✓ beside the most appropriate response for each item listed.

	Never	Once or Twice a Week	More Than Twice a Week	Daily
I wake up feeling tired	☐	☐	☐	☐
I find it hard to fall asleep	☐	☐	☐	☐
I want to escape from my life	☐	☐	☐	☐
I can't seem to make decisions	☐	☐	☐	☐
I get very upset by little things	☐	☐	☐	☐
I feel tense and edgy	☐	☐	☐	☐
I cry easily	☐	☐	☐	☐
I am irritated with others	☐	☐	☐	☐
I am disappointed with myself	☐	☐	☐	☐
I often have headaches	☐	☐	☐	☐
I often have stomachaches	☐	☐	☐	☐
I find it hard to concentrate	☐	☐	☐	☐
I find it hard to feel happy	☐	☐	☐	☐
I cannot easily relax	☐	☐	☐	☐
I am unable to talk about my feelings	☐	☐	☐	☐
I feel that life is overwhelming	☐	☐	☐	☐

If you answered "Daily" on two or more of these questions, you are experiencing stress. In fact, take a look over the pattern of your responses. Do you see more checkmarks in the first two columns or in the last two? The more marks you have in the last two columns, the greater your likelihood of feeling stressed.

Everyone experiences stress at some points in life. In fact, it's common to have stressful things happen. The problems in your life created by gambling certainly cause stress. These feelings are often constant and overwhelming, especially when you feel you have no way to handle them. Follow the five steps listed in the box on this page for things you can do right now to help you handle stress.

Practice the following and then do it when you feel stressed:

1. Be aware that you are experiencing frustration.
2. Stop and enter that space between moments.
3. Breathe deeply, let your breath out, and relax.
4. Clear your mind.
5. Calm yourself and then respond.

For instant stress relief, *the most important thing you can do is pause before you respond*. Certainly, when you are upset, you may feel emotions of anger and frustration, or rage. However, there is a tiny space between every moment in your life (Booth & VanDeventer, 1999), when one moment ends, and before the next one begins. That space is your opportunity to take charge of yourself.

What you can do is to enter into the moment, be aware of that space, and consider how you want to feel before you respond blindly to the event.

Remember, the problems you are experiencing because of your gambling did not spring up overnight. It will take time and practice for you to learn how to effectively handle stress so you can concentrate on working positively to improve your situation and the quality of your life.

You can also do some things *long-term* to help you handle the ways in which you respond to situations, so you are not overwhelmed with feelings of stress. They include:

- ☐ Get plenty of rest
- ☐ Eat well
- ☐ Exercise
- ☐ Do things that relax you
- ☐ Think before you speak—speak more slowly
- ☐ Take action in your life

Take a few minutes to think about how prepared you are to handle stressful situations and problems. When contemplating, be sure to take all aspects of your life into consideration (e.g., physically, emotionally, other).

Read each of the descriptions on the following pages and check the response that most closely reflects how you feel.

Get Plenty of Rest: *In order to handle the stresses of daily living, your body must have regular rest.* It seems simple, but many people sleep less than they need to or sleep fitfully. Some habits to instill are a regular bedtime, not using computerized or mobile devices, watching television or doing work in bed, establishing a restful, calming place to sleep, and not eating within two hours of going to bed. Insufficient or excessive sleep duration may be a risk factor for cognitive decline in aging (Cambridge University, 2022). If you have a long and chronic history of sleep deprivation, make plans to see your doctor or other health care practitioner. Insufficient sleep can lead to other health problems.

- ☐ I do not get enough sleep
- ☐ I feel rested and sleep well
- ☐ I sleep too much

Things I will do to improve my sleep habits:

Eat Well: *Your body will best handle all of the stressful things that are pressed upon it if it is in good health.* One of the ways to be healthy is by making sure you have the proper balance of nutrients in your system. Eat a balanced diet rich in vegetables and fruits with a mix of protein and fat. Avoid overeating or starving yourself. Your body needs fuel to act and respond properly. Do not eat too close to bedtime. Avoid too much fast food or highly sugared, starchy or fatty food. There is a lot of truth to the old saying, “You are what you eat.” Consider consulting your health care provider about a sensible nutritional plan.

- ☐ My eating habits are poor
- ☐ My eating habits could be improved
- ☐ I usually eat well

Things I will do to improve my eating habits:

Exercise: *Physical exercise can help your body in so many ways, including aiding you in handling stress.* Did you know that regular exercise can be beneficial in lowering the risk of developing Alzheimer's and vascular dementia? That's right, the exercises we do to improve our bodies also help our brains! Regular physical activity lowers the risk of cognitive impairment (e.g., dementia, including Alzheimer's disease), helps with depression, improves mood and sleep, and reduces stress and anxiety. It further benefits people with normal and impaired cognitive health, including those with Attention-Deficit/Hyperactivity Disorder, schizophrenia, multiple sclerosis, Parkinson's disease, and stroke. (Sharma, 2020).

When we perform high intensity exercise our heart rate increases, which supplies more blood flow to the brain. Evidence shows that physical exercise increases the growth and development in the areas of learning and memory (Sharma, 2020).

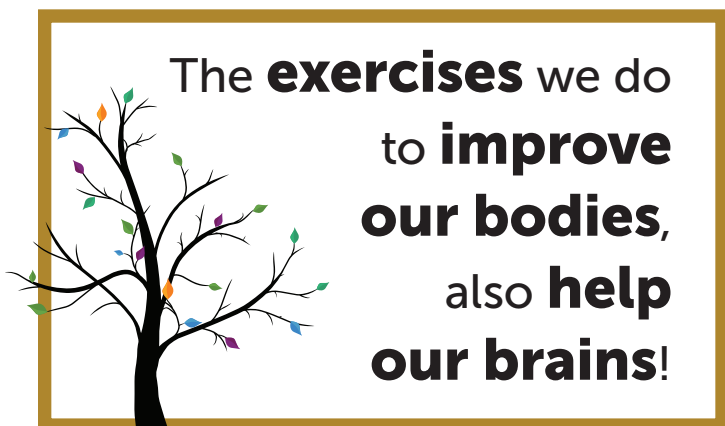
Making exercise a habit is a positive and can result in numerous benefits physically and emotionally. So, keep in mind that even just minutes a day can help to calm you down,

center your mind, lower blood pressure, and tone your muscles. The point is to do something that will keep you on your feet as much as possible. If physical limitations preclude you from engaging in these types of activities, then be sure you are integrating exercises you can perform easily while sitting and/or lying down. Just remember, if you tend to be stationary more than you tend to move around, be sure you start your physical exercise at a slow pace, working your way up, to avoid physical injury.

Do something that you enjoy—walking, aerobics, bike riding, weightlifting, and swimming—anything that gets you moving. If you feel that your physical condition prohibits you from traditional exercise, consider consulting with your doctor or a fitness specialist for a program that will work best for you.

- ☐ I do not exercise at all
- ☐ I could use more exercise
- ☐ I exercise well

Things I will do to improve my exercise habits:



Do Things That Relax You: *To be healthy, your body must relax and regenerate. Your health will suffer if your body operates in a continual state of stress. You must give your body the opportunity to relax. In the midst of a difficult time, it is not easy to think of something relaxing. Take the time now to identify actions you can pursue when you need to relax. Consider what makes you feel good and what has a calming effect on you. Is it taking a bubble bath? Fishing? Listening to music? Cleaning out the garage? Talking with a friend? Watching television? Meditating or deep breathing? Whatever relaxes **you**, make a plan to do it at least 15 minutes a day for yourself.*

- ☐ **I rarely do anything to relax**
- ☐ **I sometimes do things to relax**
- ☐ **I often do things to relax**

Things I will do to enhance relaxation:

Think Before You Speak: *Spend time thinking about what is important to you and practice talking with care and consideration about whatever you identified. Sometimes when we are upset, we find ourselves doing everything in a rush. We may not even know what we are saying because we are simply spewing forth our anger and frustration. If you take the time to consider and talk about the things that affect you deeply, you will find that in the heat of the moment, when you are confronted with a very frustrating situation surrounding one of these events, you will be able to express yourself better, calmer and more clearly.*

A time when I have spoken rashly to someone is:

Next time I feel upset or frustrated I will do the following before I speak:

Take Action: *It is important to set goals and to do at least one positive thing each day.* People who are feeling depressed or undergoing stress often describe themselves as “immobilized” or unable to do things, even making simple decisions. It doesn’t have to be something huge like getting a job or leaving

your home. It can be something as simple as calling a helpline, sending out one resume, making a plan, attending a self-help meeting or reading a book about the problem. These types of actions will help you to feel a sense of accomplishment and that you are moving toward a solution.

I will do the following for myself tomorrow:

I will do the following three things for myself this month:

1.

2.

3.

Regarding my gambling problem, I will do the following:

When will I do it?

If you don't think that there is a single step you can take, complete this one: Think about things differently. Start imagining, just in your own mind, a new reality, a new way of living your life. This is a good first step. When you think about things, you start to redirect your mind. Your thoughts become words. Your words become actions. Your actions can change your life. Start to think about change every day.

Loneliness

Loneliness might be a factor that initially contributed to your involvement in gambling, and it can also be an **inhibitor** to change. One of the natural effects of aging is the experience of loss. Though our need to connect is natural, many of us frequently feel alone. Loneliness is the state of distress or discomfort that results when an individual perceives a gap between their desires for social connection and actual experiences of it (Psychology Today, 2023). At times, even people who are surrounded by others or are in a long-term marriage experience a deep and pervasive loneliness. Research suggests that loneliness poses serious threats to well-being as well as long-term physical health.

Perhaps you have stopped working and no longer interact much with others. You may have lost a spouse or partner, parent, friend, or other persons who provided close social support. When social supports begin to diminish, it is common to experience loneliness, particularly if you have not replaced the former supports with new interests.

Gambling may have been viewed as an opportunity to avoid the feelings of loneliness through involvement in an activity. In order to keep the feeling of loneliness from becoming an obstacle to change, and resulting in recurrent relapse, it is important to continue to add new activities and new people into your life. Relationships with others, in many different capacities, can help you to remain vital, active and interested in life. Studies have shown that adults with strong social connections have a reduced risk of many significant health problems, including depression and high blood pressure. In fact, older adults who have meaningful relationships and social support are likely to live longer than their peers with fewer connections (Mayo Clinic, 2022). Moreover, older adults with strong social supports are happier and more well-adjusted in their later years (Vaillant, 2003). Family, old friends, new friends, relatives and others who enjoy your company and sharing life with you can provide this support.

**It does not matter
how slowly you go as long
as you do not stop.**

—Confucius

The following are some suggestions for building or strengthening your support group. If you are participating in a self-help program, you may also count on your sponsor and the other participants to become an important part of your life as you work toward recovery.

Put a checkmark ✓ beside any activity that interests you, or that you may have already started:

- ☐ Strengthening ties with loved ones
- ☐ Becoming active in a spiritual organization
- ☐ Working in your neighborhood or community association
- ☐ Finding a pen pal or email pal
- ☐ Getting involved in an interest group on the Internet
- ☐ Taking a class on a topic of your choice
- ☐ Teaching something you know to others
- ☐ Volunteering in a hospital or care facility
- ☐ Volunteering at a local animal shelter
- ☐ Working with a youth organization
- ☐ Taking a part-time job
- ☐ Mentoring a young person

List at least two activities, either from the list above, or original ideas of your own, in which you would like to become involved:

What steps can you take today to begin this involvement?

Boredom

Boredom, like loneliness, can be both a contributing factor to gambling as well as an inhibitor to change. If you were bored and were seeking something to do, gambling may have seemed fun and exciting. You no doubt never imagined it would get out of control and cause you to experience the problems you are now working to resolve.

There are many other activities that can also relieve boredom and enrich your life. In addition to the activities noted in this book, it is also important to consider other suggestions that might help you to relieve boredom and experience the satisfaction of creating or participating in a new activity. If you need help getting started, talk with your counselor or the FCCG's 24-hour confidential HelpLine at 888-ADMIT-IT.

In the list below, put a checkmark ✓ beside any of the activities you presently enjoy doing, or that you could spend more time on. Put an asterisk * beside any new activities that you feel you might like to do. For now, avoid analyzing how you will be able to do these things or coming up with reasons why it will be impossible or impractical for you to consider an activity. Simply identify some hobbies, interests and activities that sound interesting to you. At the bottom of the list are blank spaces to write in anything not listed.

- | | | |
|---|--|---|
| ☐ Additional Schooling | ☐ Joining a Club | ☐ Swimming |
| ☐ Antiquing | ☐ Kayaking | ☐ Tennis |
| ☐ Bike Riding | ☐ Knitting/Crocheting | ☐ Theatre |
| ☐ Boating | ☐ Model Building | ☐ Traveling |
| ☐ Bowling | ☐ Painting | ☐ Volunteering |
| ☐ Calligraphy | ☐ Photography | ☐ Walking |
| ☐ Canoeing | ☐ Playing Instrument | ☐ Water Aerobics |
| ☐ Carpentry | ☐ Pottery | ☐ Woodworking |
| ☐ Ceramics | ☐ Qigong | ☐ Working on Puzzles |
| ☐ Cooking/Baking | ☐ Quilting | ☐ Writing |
| ☐ Craft-making | ☐ Reading | ☐ Other (specify): |
| ☐ Dancing | ☐ Sailing | ☐ _____ |
| ☐ Drawing | ☐ Scrapbooking | ☐ _____ |
| ☐ Gardening | ☐ Sculpting | ☐ _____ |
| ☐ Genealogy | ☐ Sewing | ☐ _____ |
| ☐ Golfing | ☐ Singing (Choir/Group) | ☐ _____ |
| ☐ Jewelry-making | ☐ Starting a Collection | ☐ _____ |

Safety Concerns

Gambling may have seemed like a safe choice of activity at one time because many places where you can gamble are well lit, easy to get to, and often cater to older adults.

Looking back over the lists you have just responded to, are there any activities you would like to do, but have safety concerns about? If not, continue to the next section. If so, list any safety concerns you may have below.

Activity	Safety Concerns

What are some ways in which you could limit or resolve these concerns?

Physical Limitations

The natural physical changes of aging can often be accompanied by limitations to your choices of activities. Because gambling is relatively easy for anyone to engage in, regardless of an individual's physical circumstances, it may have at one time

seemed a reasonable choice as an interest. There are many activities on the lists you just responded to which can also be enjoyed by individuals with a variety of physical limitations. These activities can provide stimulation, interest and freedom from loneliness and boredom for persons with and without physical limitations.

What physical limitations, if any, are you most concerned about?

Which activities that interest you could best accommodate these limitations?

When considering both physical limitations and safety, give some thought to services in your community that might be available to assist you in both of these areas. Consider the following:

- ☐ Yes ☐ No Do you live in a community where there are activities for seniors?
- ☐ Yes ☐ No Do you have access to transportation that can take you to and from areas of interest, on trips, shopping, etc.?
- ☐ Yes ☐ No Are there younger people who might be willing to help you?
- ☐ Yes ☐ No Do you have friends, neighbors or family members who would be interested in participating with you?
- ☐ Yes ☐ No Do you have relatives who would assist you in getting to and from places?

What can you do right now to begin your participation in new activities?

Depression

If you are depressed, this can prevent you from making other changes in your life. It is important that you address your depression before attempting other areas of change. This will make it easier to move forward and to see progress.

Research has shown there are several factors that might lead to depression. These include:

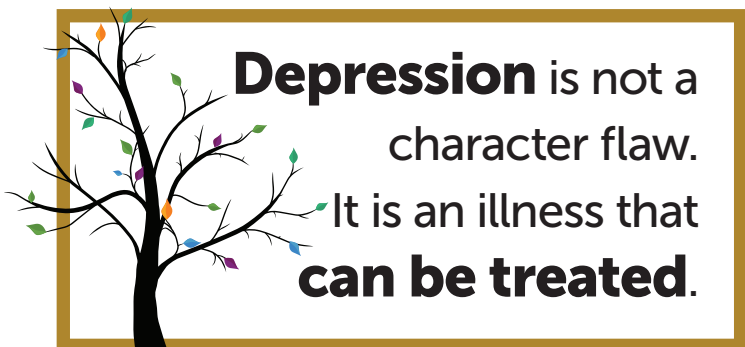
- ☐ Genetics
- ☐ Biochemical and psychological makeup
- ☐ Stressful life events
- ☐ Changing hormone levels
- ☐ Medications and other medical conditions

If you are dealing with a gambling problem, it is likely you are experiencing some level of stress in your life, as discussed previously. You may find yourself feeling sad and down at times. However, clinical depression is more than just feeling sad occasionally.

How do you know if you are clinically depressed? Some of the symptoms are:

- ☐ Feeling sad or blue most of the time
- ☐ Depressed mood
- ☐ General lack of interest in things
- ☐ Lack of energy or motivation
- ☐ Loss of appetite and/or weight loss
- ☐ Poor or restless sleep
- ☐ Difficulty remembering things
- ☐ Excessive sleep
- ☐ Difficulty communicating
- ☐ Nervousness or anxiety
- ☐ Restlessness
- ☐ Loss of interest in sex
- ☐ Lack of concentration
- ☐ Loss of self-esteem

In addition to these symptoms, you may also feel worthless, empty, inadequate, incompetent and incapable of functioning. If you are experiencing any of these symptoms and think you might be depressed, *consult your health care practitioner and/or your professional treatment provider or therapist.* Depression is not a character flaw. It is an illness that can be treated.



Again, if you think you are depressed there is something that can be done about it. Don't try to solve it on your own, or "wait and see if it goes away". See your doctor, or other health care provider, and take steps to reduce your stress level. Remember, many people experience depression. Your friends and family may have unexpected opinions

to offer regarding getting help for depression. Whether or not they are supportive, the most important thing you can do is to take care of yourself and to do positive things that will help you to feel better. You must do it for you—not for someone else. Lasting change occurs when you want it for yourself.

The chemical reactions of our bodies can be directly related to stress levels. One theory about depression is that it results from lower levels of the chemical **serotonin** in the brain. Serotonin is one of the body's chemical messengers, a neurotransmitter, which sends signals from one nerve ending to another, and which helps you to feel and function normally. Your health care professional can diagnose your situation and, if necessary, can prescribe anti-depressant medications which, among other effects, can increase the serotonin levels in your brain, and help you to feel better.

Do you think you might be depressed?

☐ Yes ☐ No

Why do you think so? Describe behaviors or signs:

What will you do about this?

Remember, you can
call or text the FCCG
24-hour toll-free HelpLine
at 888-ADMIT-IT
(888-236-4848)
for information and
referrals to resources
and trained therapists
if you feel you
are depressed.

Guilt and Shame

When your life has gotten out of control because of compulsive gambling you may be embarrassed or ashamed to talk to others or let them know what you are going through. You might find that you are reluctant to change some areas of your life because those very changes will be a sign to others that something is different. Perhaps you dread talking about it or imagining that others know. You might feel that because of your age and position in life, or in the lives of your loved ones, it would be demeaning for them to find out about your problem. You may also feel they would no longer respect you.

These are all aspects of shame. You must remember, however, that compulsive gambling is an addiction, and something which you cannot manage. So, while you cannot change the past, guilt serves as a reminder that you can take positive steps in your life to change your future. Your goal is to take charge of your life. **Shame** as an obstacle is something you will need to learn to release. The purpose of shame and **guilt** is to alert you to things

you have done that you wish you could undo. Your task, after you have been alerted, is to take steps toward change.

Allowing shame to keep you in the downward spiral of compulsive gambling will only serve to create more problems in your life. As you learned in Book One of this series, as an older adult you have several skills and experiences to bring to this challenge. Two of those include perspective and the ability to see the larger picture. By this time in your life, you have probably encountered at least one other circumstance in which you have felt guilt or shame. You rose above that and moved on in life, and you can do it now as well.

Demonstrating strength through integrity and being responsible for your actions will serve you well in helping you to overcome shame. Shame is an emotion that can be replaced with more positive actions and emotions, allowing you to serve as a role model for loved ones who look up to you. You can be proud of your efforts to change. While change can be very difficult, success is definitely within your grasp.

Guilt and shame are two emotions that are often combined, although they have distinct differences. Guilt is a feeling based on actions, usually concerning something a person should or should not have done. Guilt can produce a sense of regret. Shame is an emotion put on us by others, usually causing us to feel unacceptable.

Think for a moment about some of the times in your life when you might have felt guilt or shame. List at least one of these. Describe what you did to overcome that feeling:

Describe when you have felt that your involvement in gambling has made you feel guilt or shame. What steps could you take to address these feelings?

Summary Statement

- ☐ Obstacles to change, including stress and anxiety can be overcome by several different techniques and actions.
- ☐ Planning to include new people and activities in your life is important for recovery.
- ☐ There are strategies you can implement, and help available, for you to work on feelings of depression and shame. It is important to recognize these feelings and to take action to deal with them, so you can move forward.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



What do you think will help you the most in your attempts to change?

What are some steps you can take to make sure your plans for changing your life will work?

What do you think will be the greatest obstacle to your attempts to change?

What are some steps you can take to overcome this obstacle and keep yourself moving forward with your plan for change?

Summary

In this book you have learned that change is a process and there are several steps along the way that you can implement to help you move forward. You've learned that you can take measures today to begin to take charge of your life and that a great deal hinges on the willingness to change. You've taken a look at factors affecting your motivation and have examined obstacles that might prevent your progress.

As you observed from engaging in the exercises in this book, and from your own life experience, relationships with others can be of vital importance as you grow older.

Asking others for assistance and support does not mean you are being dependent or needy. You have a great deal to offer in return for love, assistance and friendship. Relationships should be mutually supportive and if you think that you are asking too much, consider what you offer in return. Your network of friends and loved ones can benefit from your experience, love and wisdom, and perhaps also from your mentoring, creative ideas, help with a home improvement project, or babysitting. Reach out to others. Concentrate on creating the life you want to lead. Keep going—you're doing a great job.

Change is an ongoing process. Reach out to others.
Concentrate on creating the life you want to lead.
Keep going—you're doing a great job.

Glossary

Chronic Anxiety: Chronic anxiety is a condition of feeling nervous, agitated or worried over a long period of time.

Denial: Denial involves choosing to ignore a behavior or circumstance because it may have unpleasant consequences if directly addressed. It may involve 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.

Depression: Depression is a psychological disorder showing symptoms such as persistent feelings of hopelessness, dejection, poor concentration, lack of energy, inability to sleep, among others.

Extrinsic Motivation: A form of motivation in which something outside of the individual is giving him the reason to make change or engage in a behavior. Examples include rewards such as more money, increase in status, or the ability to acquire material goods.

Framework: Framework is a set of principles or rules that provide the basis or outline for something.

Guilt: Guilt is a feeling based on actions, usually concerning something a person should or should not have done.

Inhibitor: An inhibitor is a person, emotion, or action that slows or prevents you from doing or feeling something.

Insomnia: Insomnia is the condition of not being able to fall asleep or remain asleep long enough to feel rested, especially over time.

Intrinsic Motivation: A form of motivation in which something within the individual is providing the reason to make change or engage in a behavior. Examples include desires to learn a new skill for one's own personal gratification, increased feelings of self-worth or a passion for internal beliefs such as values and ethics.

Pace: Pace is to move forward with slow or regular steps.

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.

Self-esteem: Self-esteem is the feeling of confidence in yourself as an individual.

Serotonin: Serotonin is a chemical in the brain that may affect emotions, such as depression.

Shame: Shame is an emotion put on us by others, usually causing us to feel unacceptable.

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.

Trigger: A trigger can be people, places and things 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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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.

Additional Resources (continued)

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 individuals 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
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:

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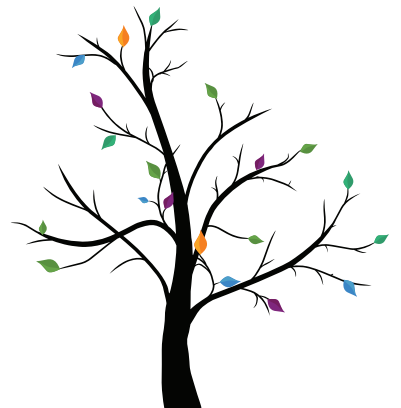
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Wright, A. (2022). *How Exercise Affects the Brain*. Whole Brain Health.

Notes



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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

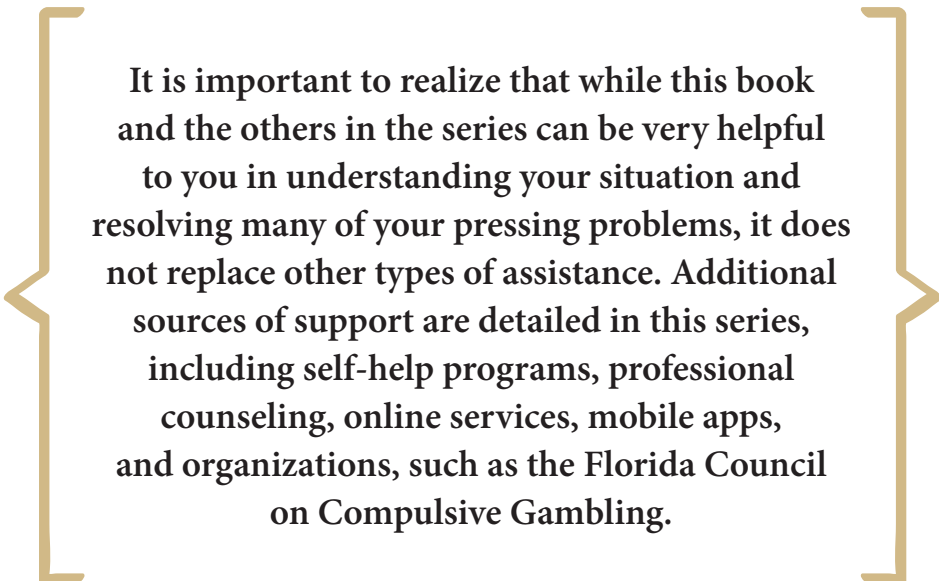
A CHANCE FOR

Change

Creating and Maintaining Your
Plan for Positive Change



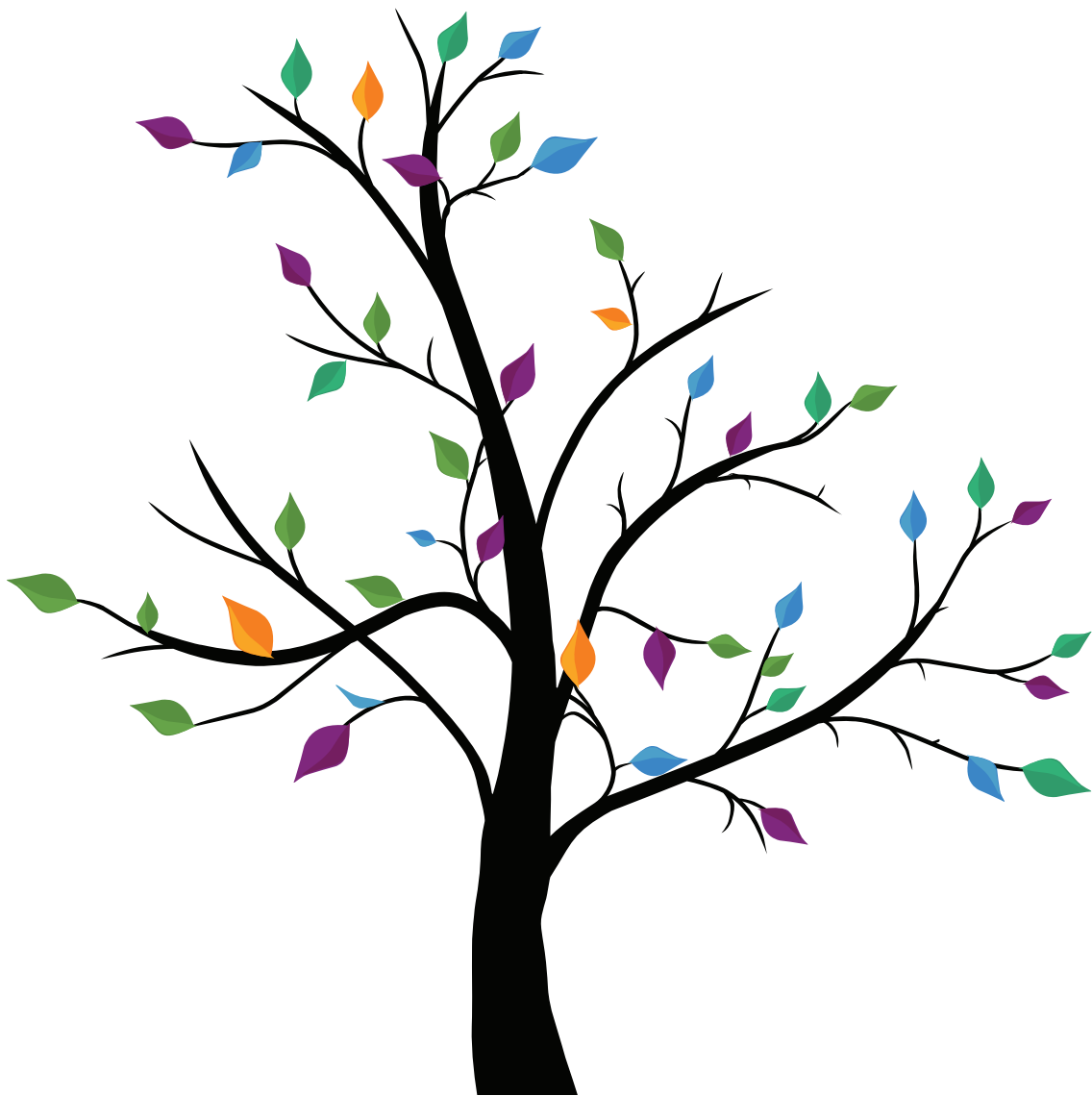
BOOK THREE



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.

A CHANCE FOR
Change

Creating and Maintaining Your Plan for Positive Change



This book is the third in a series of seven workbooks designed to aid older adults 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 a 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).

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Creating and Maintaining Your Plan for Positive Change

Change is a complex and delicate process and something that everyone undergoes throughout life. The ways in which you handle the changes that come your way are in large part determined by the skills you have developed throughout your life. If you have learned to adapt to what life presents, have nurtured relationships with others, have built your own sense of self, and have created mechanisms for handling stress and pain, you probably have developed good skills for making positive change.

In the second book in this series you took a look at the process of change and the steps involved in making change. You also considered some of the unique life characteristics you bring to the process and how they can help you. In this book you will build on information that was previously introduced to work on, further developing your change plan. You will also learn more about incorporating your strengths while diminishing your weaknesses as part of your overall recovery from problem gambling. As new words are introduced in this book they will appear in **bold type**. You may find the definitions to these words in the *Glossary* section located in the back of the book. It is also important to keep in mind that you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

During your progression to becoming a problem gambler, you underwent considerable change whether you recognized it or not. Now, to manage your life you will have to undergo more change. It may be difficult because you will be working on stopping a behavior which may have previously brought you some level of comfort or excitement. The two major keys to this process will be identifying your own personal strengths, which can help you the most, and creating new activities to take the place of gambling. These keys will be valuable steps toward the new life you are creating for yourself. Just remember, putting important changes into practice and adhering to them takes time and is a process. But the benefits are worthwhile.



Carole's Story

Ever since I was a little girl, people have commented that I was always the life of the party. I loved to laugh, I loved to have fun and I loved to create a party out of any occasion. While I still feel some of that deep inside, too many things have happened to me, my family and my friends that have kept me from feeling much fun in the past 10 or 15 years. It seems like every time I turned around, someone was losing a job or getting a divorce or moving away. That's when I started gambling seriously.

At first, I went to bingo once or twice a week. Then a new casino opened a few miles away and I'd go there on weekends. Before I knew it, gambling became my one and only activity. I told myself that a party girl like me deserved a little fun and that gambling was a harmless way for me to entertain myself. Who was I hurting if I spent all my time gambling? It turns out that I was hurting plenty of people, beginning with myself. Because of my terrible money problems, I had to take a job I didn't like. I avoided spending much time with my kids or my friends because I was afraid they would ask me too many questions and I was so ashamed of the mess I had made for myself.

Doesn't sound like much fun, does it?

The best thing I did was finally get some help. I started working with a professional counselor provided by the 888-ADMIT-IT HelpLine who helped me take a long, hard look at what I was doing and make some major changes in the way I think and the way I act. I finally got involved in some other activities that put some fun back into my life.

And it looks like I might get hired at my friend's catering business, which I would love. I still have to concentrate on keeping myself focused on my change program—and that's a lot of hard work for me. But I have to tell you, life is beginning to feel a whole lot better for me a whole lot more of the time now.



I told myself that a party girl like me deserved a little fun and that gambling was a harmless way for me to entertain myself. Who was I hurting if I spent all my time gambling? It turns out that I was hurting plenty of people, beginning with myself.

How Strengths and Vulnerabilities Affect Behavior

Throughout our lives we identify, develop, and nurture both strengths and vulnerabilities. Often, we work to eliminate aspects of our personalities or lives that we think are harmful to us or that we feel are less desirable attributes. An interesting aspect of this is related to the old adage, “One man’s pleasure is another man’s poison.” Sometimes what we feel is a strength may be a **vulnerability** to someone else and vice versa. For example, Ellen often calls her friends and talks about difficulties in her life. She relies on them for advice and help. She feels that this connection with others is a strength. Because she believes this is one of her strengths, she acts on it often. Jake, on the other hand, rarely talks to his friends when he has a problem and chooses to remain emotionally self-reliant. He does not ask others for advice and help and feels it would demonstrate weakness to do so. Because he believes that his strength is in his emotional solitude, he does not rely on others very often for emotional assistance.

Neither Ellen’s nor Jake’s method of handling problems is objectively wrong. What matters is how their individual perceptions of strengths and weaknesses serve to benefit each of them in their own life. Does Jake feel better as a result of keeping his problems to himself? Does this give him relief? If so, this method works for him. Does Ellen feel better as a result of talking over her problems

with others? Does this give her relief? If so, this method works for her. There is also the possibility that each of them could benefit from incorporating just a bit of the other’s method into their own life. Maybe Jake would find that sharing a problem with a friend or loved one could bring them closer and would help him feel better. Maybe Ellen would find that by occasionally not sharing a problem so quickly, the situation might fix itself and she would feel more self-reliant.

As you work on the following sections, information about research on certain issues will be presented. For instance, research on aging shows that strong relationships with others can serve to increase both health and happiness as you grow older. Keep in mind, however, that only you will know your own strengths and weaknesses most fully. That said, make an effort to remain open to considering new options for your life. You might be surprised to discover that there are new avenues for change, which might work, that you haven’t attempted before.

Research on aging shows that strong relationships with others can increase both health and happiness as you grow older.

One of the purposes of these books is to help you learn about change and how you can accept it. Many problem and compulsive gamblers are overwhelmed with feelings of hopelessness and **powerlessness**. You may feel that you have no control over certain behaviors or actions; however, there is always something you can do to make positive change.

It's not true that people can't change as they get older. Change is possible, and common, at every stage of life. You can do it, too.

Identifying Your Strengths

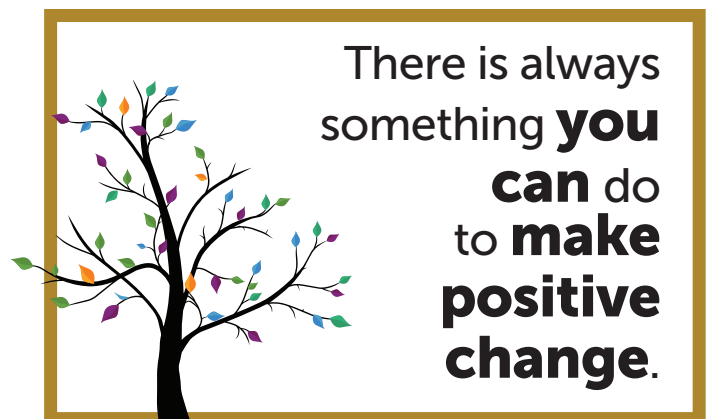
In Book One of this series, you examined several qualities unique to your stage in life. We'll review these below and then add to the list other characteristics common to any age.

- ❑ **Life experience**—you have had many occurrences in your life that provide you with opportunities to relate new information to past incidents. Life experience is an excellent teacher, making you wiser and more knowing.
- ❑ **Patience**—you have had the opportunity to practice making mistakes, holding your temper, waiting for results and other activities which have helped to build patience. This will enable you to engage in the process of change, knowing that it takes time.
- ❑ **Perspective**—you have had a chance to see things from more than one vantage point. You have served in many capacities and roles in your life, such as friend, child, parent, spouse or partner, neighbor, worker and at many different levels of status and

participation. These roles have given you a rich **perspective** from which to view change.

- ❑ **Ability to see the larger picture**—you have lived long enough to know that often events are not simple or easily defined. You can see beyond tiny details to the larger picture. This gives you the ability to know that many parts build a whole.
- ❑ **Strong ethics and values**—you have had the opportunity to clearly understand and define your own ethics and values. Experience has taught you what you place importance upon and what is meaningful to you in life.
- ❑ **Desire to be a role model for loved ones**—you know that others look up to you and depend on your guidance to be a beacon for their own behavior. As a senior member of your family or group of friends, what you choose to do can serve to inspire others.
- ❑ **Determination**—you've learned that things don't always come easily and that if one try doesn't work, you often have to keep going to get the result you need and want.

In Book One, there was an exercise that followed this list of traits. In it, you were asked to give examples in your life for each of the characteristics listed. Now might be a good time to review that exercise.



Now let’s consider other potential strengths you might have. The list that follows is not exhaustive, but provides a good place to start. *Put a checkmark ✓ beside each item on the list that you believe is a strength or something that you would like to work on. Then list some ways you think that strength could help in dealing with your gambling problem.*

Example:

Current Strengths	Would Like to Acquire	Type of Strength	How This Could Help with My Gambling Problem
✓		Sense of humor	I could use my sense of humor to keep my spirits up and to keep from being too distraught about the difficult times as I work on change.
	✓	Willingness to ask for help	Using my strengths to my advantage can help me to change behaviors, thoughts, and mindsets. Remembering that there are people who support me is also a strength that can help me to keep going, especially when times become challenging.

Using my strengths to my advantage can help me to change behaviors, thoughts, and mindsets. Remembering that there are people who support me is also a strength that can help me to keep going, especially when times become challenging.

Now work through this list carefully considering how these characteristics could play a positive role in your recovery.

Current Strengths	Would Like to Acquire	Type of Strength	How This Could Help with My Gambling Problem
		Sense of humor	
		Willingness to ask for help	
		Strength of personality	
		Good nature	
		Work ethic	
		Problem solving ability	
		Strong family ties	
		Strong friendships	

Continued on next page.

Current Strengths	Would Like to Acquire	Type of Strength	How This Could Help with My Gambling Problem
		Spiritual connectedness	
		Emotional strength	
		Independence	
		Method of handling problems	
		Leadership abilities	
		Optimistic outlook	
		Realistic outlook	
		Insight/ reflection	

Continued on next page.

Current Strengths	Would Like to Acquire	Type of Strength	How This Could Help with My Gambling Problem
		Intelligence	
		Physical fitness	
		Creative nature	
		Organized nature	
		Commitment to change	
		Motivation	
		Other (specify): _____	
		Other (specify): _____	
		Other (specify): _____	
		Other (specify): _____	

*Look over the list and select one you would most like to start working on.
Write the characteristic on the line below and then answer the questions.*

Strength: _____

Why did you select this particular characteristic?

How would you describe or define this characteristic?

What first step will you take to learn about or develop this characteristic?

Continued on next page.

When will you take the first step described above?

How will you know you have acquired this characteristic?

Note: The above exercise, as well as the next one, are particularly useful in sharing with a **sponsor**, support group, therapist or other person. Sharing your responses and inviting feedback on what you wrote can help you solidify your plan for strengthening the characteristics that can help you and eliminating those that are obstacles to your change program.

Summary Statements

- ☐ The process of change includes identifying the strengths and skills you have acquired that can improve your life.
- ☐ There are several characteristics that can be valuable assets on your road to recovery including life experiences, patience, perspective, strong ethics, mentoring, determination and creativity.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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



Which of the traits above do you think are best representative of strengths in your life?

How might these traits best help you in dealing with your gambling problem?



Change is not always easy.
But positive change is always
worth the effort. Striving to be a
better person is a goal to work
toward today and every day.

Identifying Your Vulnerabilities

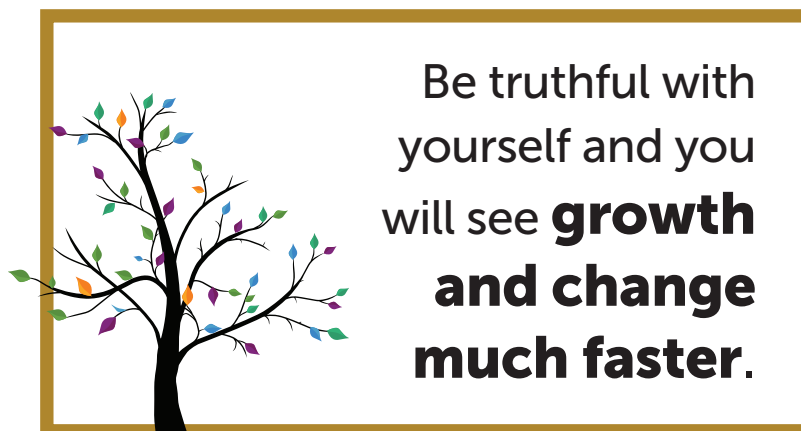
We all have places in ourselves and our lives where we are vulnerable. These places might be considered weak spots or they might be considered opportunities for growth. Some weaknesses or vulnerabilities might be related to your personality and others might be related to your life circumstances. In either case, the reason to look at your vulnerabilities is because they have the potential to serve as barriers to change in dealing with your gambling problem. The purpose of this section is not to remove all of your vulnerabilities—that would never be possible or desirable. Human beings are complex people, naturally made up of both strengths and weaknesses.

The goal of this exercise is to examine your life and to see if there are any spots where a vulnerability might make you resistant to working on your change program. In some ways vulnerabilities can be more difficult to identify than strengths, both because we hide them well and because they are so particular to us as individuals. For instance,

the willingness to be direct can be viewed as a strength if it provides positive results, or it can be viewed as a vulnerability if it operates as an extreme behavior that results in conflict, aggression, or causes you stress. So, your interpretation of a vulnerability is very personal. A given person might be direct, assertive, or aggressive. They are all different characteristics that define or describe a person's behavior.

Only you can know, by looking inside yourself and being very honest, what your vulnerabilities are. Remember, this book is for your eyes only. What you choose to write in here is personal and designed to help you through your change process. Be truthful with yourself and you will see growth and change much faster. In the next exercise you'll see several potential vulnerabilities listed, with space available for you to enter your own.

On the next page, put a checkmark ✓ in the left hand column if you feel that the characteristic listed is a vulnerability of yours. For each item you check, indicate in the right hand column how this item might affect your ability to change.



Example:

Current Vulnerability	Type of Vulnerability	How This Could Affect My Ability to Make Change
✓	People I associate with	I have a couple of gambling buddies who aren't trying to change themselves. They seem a little upset at my desire to stop gambling and keep encouraging me to go out with them and gamble. I know I need to stop seeing them but haven't worked up the courage to let them go yet.

Your Turn:

Current Vulnerability	Type of Vulnerability	How This Could Affect My Ability to Make Change
	Anger	
	Communication skills	
	People I associate with	
	Anxiety/stress	

Continued on next page.

Current Vulnerability	Type of Vulnerability	How This Could Affect My Ability to Make Change
	Ability to be direct	
	Ability to be honest	
	Feelings of guilt/shame	
	Ability to take responsibility	
	Ability to delay gratification	
	Willingness to try new things	
	Sadness/depression	
	Physical fitness	
	Emotional health	
	Friendships	

Continued on next page.

Current Vulnerability	Type of Vulnerability	How This Could Affect My Ability to Make Change
	Family	
	Positive/ Negative thinking	
	Commitment to change	
	Belief in myself	
	Feelings of self-worth	
	Motivation	
	Other (specify): _____	
	Other (specify): _____	
	Other (specify): _____	
	Other (specify): _____	

From the preceding chart, identify one vulnerability or characteristic you feel could prohibit your success at making positive change. Write the item on the line below and then answer the question that follows, related to your choice.

Vulnerability: _____

What can you do to prevent the influence of this characteristic in your desire, commitment, and plan for change?



"Vulnerability is the core,
the heart, the center, of
**meaningful human
experiences.**"

-Brené Brown

How to Recognize and Resist Triggers to Relapse

The exercise on vulnerabilities in the previous section helped you to identify places where you might find yourself resisting change. These vulnerabilities can be closely related to **triggers**. Sometimes eliminating or managing vulnerability can help to also eliminate a trigger, and vice versa. In this section you will learn about different types of **relapse** and what they mean to your change program. You will also look more closely at various specific aspects of your life that can trigger a relapse. You will then consider ways to handle these should they occur.

When anyone, especially an addict, such as a compulsive gambler, commits to change, a relapse is a very real possibility. A relapse is defined as one slip, for a period of time that can vary in duration, when you engage again in the addictive behavior, then recommit to a change program.

In the beginning of any change program, relapse is likely. However, the best outcome is that you get right back on the program of change. Building strength for the long haul is what helps you stay on the path of change and avoid reverting to your previous gambling behaviors. It is important to commit and recommit, if necessary, to your change program.

Understanding what it takes to overcome both **short-** and **long-term relapses** and practicing the skills that promote positive change are powerful tools for recovery.

Short-Term Relapse

A short-term relapse usually means a slip for a short period of time, where you re-engage in the gambling behavior. This kind of relapse can be frightening. You might feel that the old behavior is going to return in full force and that none of the hard-earned change you had accomplished is going to be permanent. If a short-term relapse does occur, it's up to you to make sure it is a one-time slip and not a permanent return to old behaviors.

If you do experience a relapse, don't feel too discouraged. Relapse is a common part of the recovery process. Most people don't start something and then just move forward steadily with no bumps. Making change is very hard work. It might mean changing your value system, your beliefs, your thoughts, your habits, your job, your everyday behaviors, your friends, perhaps most things in your typical daily life. It can mean changing ways or patterns of behavior that have been ingrained in you for years and which are familiar and comforting.

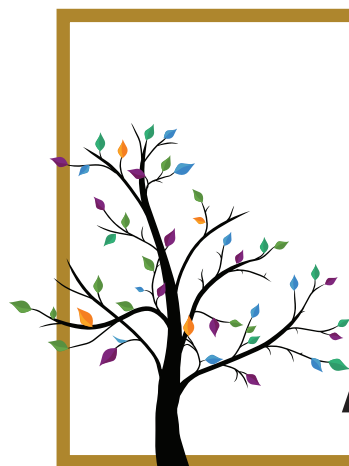
Finding new activities you enjoy to replace these habits can take time. When you are under stress you are more inclined to revert to old behaviors because they are easy and reassuring. If you are following a self-help program and experience a relapse, you will need to connect and talk with others who are members of the same fellowship. This is important because there are certain ways in which relapse is handled within self-help programs.

Making change is very hard work. It might mean changing your value system, your beliefs, your thoughts, your habits, your job, your everyday behaviors, your friends, perhaps most things in your typical daily life.

Self-help programs are designed to offer assistance to members who are actively working the program and who need and ask for help. One such example is Gamblers Anonymous (GA), a self-help support group of recovering compulsive gamblers who meet regularly to share their experience, strength and hope. There are no dues or fees for

membership in GA. The only requirement for membership is the desire to stop gambling.

Loved ones in your life may offer support, encouragement and guidance in your commitment to change. Their support, however, might not be enough. One of the best things you can do, if you are not already a member of Gamblers Anonymous, is to join immediately. The FCCG's Online Program for Problem Gamblers is one of several self-help program options that can also prove helpful during your recovery. For information and specifics, contact the Florida Council on Compulsive Gambling's 24-Hour Confidential and Multilingual 888-ADMIT-IT HelpLine and check the *Additional Resources* section in the back of this book.



One of **the best things** you can do, is to **join Gamblers Anonymous.**

What can you do if you have a short-term relapse? First, you have to acknowledge that you are human and reaffirm your strength and desire to change. You have to recommit and start again where you stopped. The key is to recognize that this is a short-term slip and the importance of moving forward.

Long-Term Relapse

A long-term relapse can take two basic forms:

- ❑ You might have repeatedly experienced many short-term relapses and cannot maintain the commitment to change.
- ❑ You may have re-entered into a long and sustained period of engaging in the gambling behavior.

A relapse of either of these types can be viewed as an opportunity to work harder at recovery, a chance to discover what didn't work and to begin again with renewed strength. Remind yourself that recovery requires total honesty on your part and a sincere engagement with a self-help program on a regular, daily basis, very often coupled with professional treatment can be beneficial.



The most dangerous aspect of long-term relapse, when it consists of repeated short-term slips, is that you can be fooled into believing that because you are trying so hard, nothing more can be done. The real problem is that you are not truly committed to change.

Often in the case of a long-term relapse where the behavior is sustained, you might have had a taste of change and then began to feel that you could manage your behavior. You have not yet accepted your inability to control your addiction. Your participation in a change program, a self-help program and professional treatment is critical.

One of the best ways to resist the temptation of relapsing is to have a plan. You need to think in advance about the possible triggers that might lead to a relapse and what you will do to avoid them. Triggers can be people, places and things or they might be emotions or feelings. A trigger can lead to a chain of events that causes you to slip in your commitment to change and re-engage in gambling. It is helpful to plan how you will respond to your particular triggers that can cause you to relapse. Part of that plan may include considering alternative behaviors that can prevent you from experiencing particular triggers and more importantly, from relapsing.

One of the best ways to resist the temptation of relapsing is to have a plan.

The exercise on the following page will help you to create a plan to resist relapse in Step One: Identifying Your Triggers. Earmark or clip this page in the book because it is an exercise you will want to review from time to time and add to as you work on your change program.

Resisting Triggers and Relapse Exercise

Step One: Identifying Your Triggers

What are the situations, places, people, or feelings that make you want to gamble? Do you find yourself wanting to gamble around certain friends, or if you have had a drink or two, or when you are feeling upset? Do you gamble to make yourself feel less anxious or to compensate for loneliness? Do you gamble because you want to feel excited? Do you gamble to get away from the pressure and responsibilities you feel in your life?

Before you start the exercise below, you might want to review your list of vulnerabilities. Remember, your list of vulnerabilities was a starting place to analyze potential pitfalls to change. As you move through this exercise, you are adding to and refining that list to identify how specific people, places, events, activities or feelings affect your desire to gamble. Everyone has different triggers particular to them. In the spaces below, consider what your triggers might be for each of these areas.

People

Places

Events

Continued on next page.

Feelings

Activities

Step Two: Learning to prepare and self-protect against triggers

It is important to note that reacting to your triggers is taking control away from you. You can choose to manage the situation and yourself by thinking before you respond, instead of letting the trigger control the situation and your reaction. You can learn to manage your own behavior and response in advance, or at the moment. The key is to think of things that will help you prepare and protect yourself from the trigger and to take charge of the situation.

It can be difficult to work on this aspect of your recovery if you feel you have nothing else to lose and no way out of your current situation. Yes, you have a problem that requires significant work on your part to make changes. But you also have an opportunity now to learn new skills, meet new people who can support your recovery and improve the quality of the rest of your life. You may also find that your experiences overcoming the adversity of problem gambling will give you the confidence to offer assistance to others who may find themselves in similar circumstances.

As you begin to identify your personal triggers, keep in mind that some situations may be particularly difficult for you to avoid, based on your individual circumstances. This is an area in your change program that would be especially helpful to share with a support group, sponsor or professionally trained therapist for suggestions, feedback, and encouragement.

The Florida Council on Compulsive Gambling can assist you with referrals for support and additional resources via its 24-hour 888-ADMIT-IT HelpLine.

For each of the triggers you have listed above, take a moment to think about why it is a trigger. For example, if you have listed a person, why does that person make you want to gamble? Is it because you have a history of gambling with him and that is the only way you relate to each other? If you listed a feeling, such as needing excitement, think about why you choose gambling to give you excitement, and whether there are any other ways to get this same feeling. Do this for each of the items you listed previously.

Trigger

Why is this a trigger?

What could you do to prepare and self-protect against this trigger?

Continued on next page.

Trigger

Why is this a trigger?

What could you do to prepare and self-protect against this trigger?

Trigger

Why is this a trigger?

What could you do to prepare and self-protect against this trigger?

Continued on next page.

Trigger

Why is this a trigger?

What could you do to prepare and self-protect against this trigger?

Trigger

Why is this a trigger?

What could you do to prepare and self-protect against this trigger?

Continued on next page.

Specific Triggers That Take You Off Course

Have you experienced a relapse in your change program? ☐ Yes ☐ No

If yes, select the type: ☐ short-term ☐ long-term

What happened?

How did you handle it?

How did you cope with the actual circumstances?

Is there anything you could have done differently? ☐ Yes ☐ No

If yes, what?

Continued on next page.

What will you do to prevent future relapse(s)?

What will you do if you experience another relapse?

Note: The above exercise is a particularly good one to use with a sponsor, support program, or a professional therapist. Sharing your responses and inviting feedback to what you wrote can help you more closely identify the triggers unique to you and your situation.

No matter how a situation, place or person makes you feel, you can manage that feeling. In every event that happens in your life, you can choose to simply respond proactively. One way you do this is by entering the space between moments (Booth & VanDeventer, 1999). This is the space between one moment and the next where you can consciously choose your behavior. To review this concept, read Book Two in the section titled *Obstacles to Change: Stress and Anxiety*.

Even if an event makes you feel a certain way, you can enter that space between moments and choose not to respond to that feeling. Suppose you feel angry with someone who cuts you off in traffic. You can respond by cursing, or getting upset, or pursuing them. Or you can respond by entering the space

between moments and choosing to be calm. In that space you can choose a different way to respond, rather than simply reacting with anger.

It sounds simple, but it is not always easy. You will need to practice to get good at changing your response to situations. However, this simple behavior can allow you to live your life consciously, with decisiveness, by managing your impulses. When you are faced with a trigger, the ability to enter the space between moments can help you. Practice the steps below:

Pause, breathe, think and then respond.

Some people have found it helpful to write this short sentence on a small card or sticky note. Placing it where you can see it often may remind you to try it—especially when you need it.

Summary Statement

- ❑ It is important to build strength and skills to use in dealing with different types of relapse, a definite possibility for gamblers who are working on a change program.
- ❑ Identifying and understanding the particular triggers that can lead you to relapse is an important step in developing a plan for change that is successful for you.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



Are your triggers more often related to people, places, things, or to feelings or emotions?

Why do you think this is so? _____

Which of your triggers do you feel most able to manage or work on at this point in time?

Sources for Staying Focused on Your Plan for Positive Change

There are many sources you can draw upon to help you stay committed to your plan for change. These might be spiritual, mental, emotional, social, physical or personal sources or any combination. What works for you will be personal and individual.

Remaining open to exploring new avenues of support can also be a valuable aid to change. You might find that there are refreshing and interesting opportunities for help out there if you are simply willing to go a little bit out of your present comfort zone.

This change program can also be an opportunity for you to consider and engage in new interests. For instance, perhaps you have always been a very physical person who enjoys being active. Relying on your physical nature as you move through your change program is an excellent strategy to bring you comfort, strength and assistance. Now, adding a new channel, which you may never have drawn from before, such as reading, might shed new light and valuable reinforcement to your program.

Spiritual Resources

A spiritual component in your life can help you to find meaning, peace and joy. It can include informal and personal explorations

of an inner life in attempts to lend depth and meaning to an outer life. **Spirituality** means looking at yourself and your life in order to find the answers to big questions such as, “Why am I here?” “Why is this happening to me?” “What am I meant to do in life?” or “How can I make a difference?”

Very often, when you experience pain in your life, such as dealing with the stresses imposed by compulsive gambling, you are given the opportunity to look beyond the daily details of existence and consider larger questions of the heart. It is often painful life events that cause people to enter into self-examination. Perhaps you already have a strong spiritual component in your life. If so, it can offer a lifeline of strength and hope to your feelings of frustration. Tap into it regularly.



If there is no spiritual aspect present in your life right now, you are in a position to do something that can bring you relief. The presence of spirituality can provide a sense of comfort in areas that can lead to improved physical and emotional health.

Listed to the right are some of the ways you can rely on your spiritual side to assist your change program and suggestions for adding spirituality into your life follow below.

Your spiritual side can:

- ❑ Help you to know that there is a bigger plan for your life.
- ❑ Lead you to understand your motivations and desires.
- ❑ Offer you the comfort of knowing that you are not alone and there is a purpose to everything.

To increase spirituality as a resource in your life:

- ❑ Join an interest group at a senior center that is studying or exploring spiritual topics.
- ❑ Sign up for a class on a spiritual or philosophical topic at a local college.
- ❑ Attend a place of worship that you may not have been to for a while or visit a new location.
- ❑ Attend a self-help support program, such as Gamblers Anonymous. (See *Additional Resources* for description.)
- ❑ Take a meditation or yoga class.
- ❑ Read a book on a spiritual topic.
- ❑ Begin spending time with nature, in peaceful surroundings, such as a local park, where you can think and reflect.

Mental Resources

Your mind can be one of your strongest allies in your struggle against compulsive gambling. As you have learned throughout this series, your ways of thinking can lead to new ways of being. As you worked

through some of the exercises earlier in this book, you might have discovered that your intellect and mental processes are strengths you can depend on. If these are not current strengths, you can explore methods for developing them.

Listed below are some of the ways you can rely on your mental abilities to assist your change program.

- ☐ You can read information to learn about problem gambling and how it affects you.
- ☐ You can read for pleasure and entertainment.
- ☐ You can study new topics and gain new knowledge.
- ☐ You can retrain your brain and your responses as you learn new things.
- ☐ You can consciously change your point of view.
- ☐ You can encourage and practice new patterns of thought, leading to positive behaviors.
- ☐ You can practice problem-solving skills.
- ☐ You can talk about change with others and learn from their experiences.

This is a **Cognitive Behavioral Change** program, which means you are learning new ways to change your thinking and behaving. Recognizing your past experience with learning new ideas or skills that have changed your thinking is an excellent way for you to apply this technique to your current program of change.

A Cognitive Behavioral Change program means you are learning new ways to change your thinking and behaving.

In the spaces provided below, list some other times in your life when you have changed your thinking through learning. For example: “I thought cell phones and computers were hard to use. Then I learned more about them and started to use email, the Internet, and mobile apps. Now I really enjoy using technology!”

An example of a personal experience I have had learning something new that has affected the way I think is:

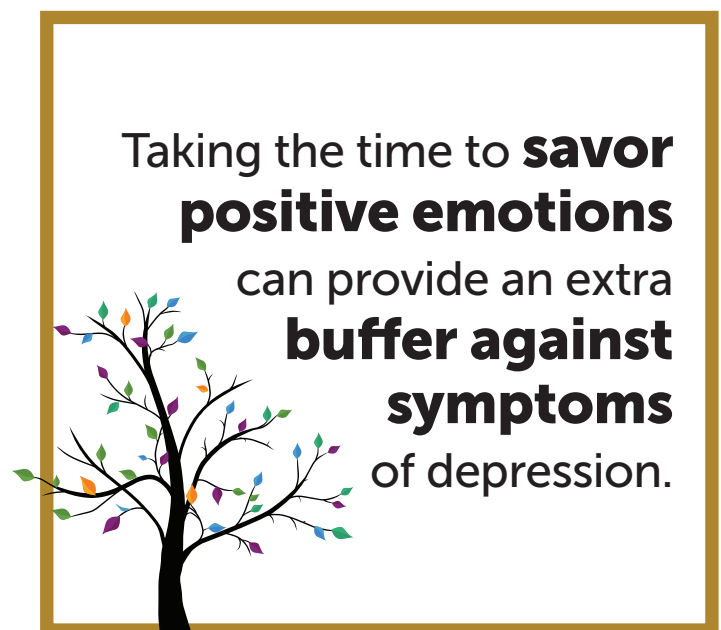
To increase your mental dimensions as a resource in your life:

- ❑ Read something of interest to you or listen to audio books. Anything you like, from a mystery to a self-help book to a manual on building something, can help you to develop new interests.
- ❑ Test your ability to complete different types of puzzles—crossword puzzles, visual puzzles or jigsaw puzzles.
- ❑ Consider taking a class on a topic that you would like to learn more about. It will open your mind and introduce you to new people.
- ❑ Ask someone you know to teach you something new they may be good at. This can help you to hone your listening skills, get to know another person better, and teach you something new in the process.
- ❑ Invite someone to watch a movie with you and discuss various aspects such as the acting, special effects, or music.
- ❑ Teach yourself a new skill that requires you to focus on learning how to do something or follow a pattern.

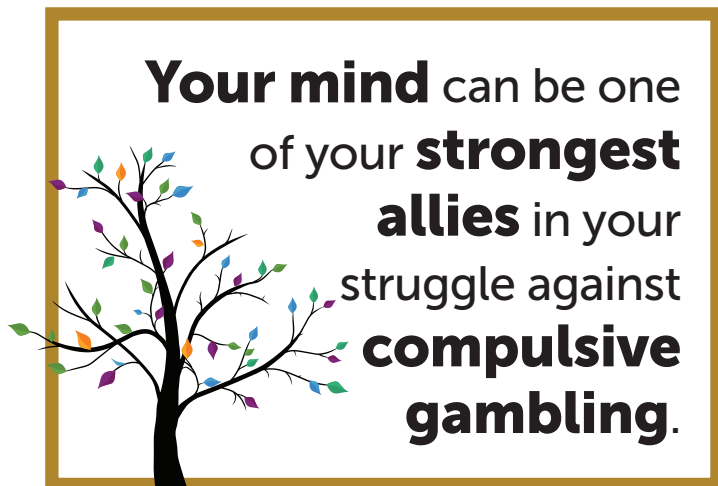
Emotional Resources

In earlier exercises you may have discovered that you have great wellsprings of emotional strength. Perhaps you are a very empathetic person, a sensitive and caring person, attuned to feelings in yourself and others.

Positive strength and emotions can also facilitate more effective coping, which boosts health by providing a buffer against symptoms of depression (Dolphin, et al., 2015). Being mindful and taking the time to savor positive emotions can further provide an extra buffer against symptoms of depression, while boosting psychological well-being and life satisfaction (Kiken, et. al., 2017).



These characteristics can be drawn upon to aid in your efforts to change. *Listed to the right are some of the ways you can rely on your emotional skills to assist your change program.*



- ❑ You can use your intuition to guide your behavior.
- ❑ You can use your understanding of your own feelings to know your intentions and your inner truths.
- ❑ You can draw strength from your understanding that there are patterns in life and you are in a change pattern.
- ❑ You can recognize that your life has not always been this way and it is possible for you to create something new.
- ❑ You can perceive various emotions and choose positive and appropriate ones for each situation.

To increase your emotional dimensions as a resource in your life:

- ❑ Consider listening more and talking less in conversations with others. This will help you to think about other points of view, as well as learn surprising things about others and yourself. Ask questions.
- ❑ Spend quiet time with yourself and learn to reflect on issues of importance to you. Think about how you feel and why you feel the way you do about important topics.
- ❑ Participate in some type of counseling, either one-on-one or group therapy. Spend time prior to your appointment thinking about how you feel and what you want to work on. Following each session, think about what took place during the session and give yourself time to process the information and be in touch with how you feel.
- ❑ Spend time thinking about your feelings for your family and loved ones. Identify some things you might talk about or activities you could plan to do with them that would bring you emotional enjoyment.

Social Resources

You may be a person with strong interpersonal connections, someone who is charming and well loved by others. These social resources can be invaluable aids in helping you to move through the process of change.

Listed to the right are some of the ways you can rely on your social skills to assist your change program.

- ❑ You can turn to others for guidance and help when you need it.
- ❑ You can talk with others about what you are feeling and experiencing.
- ❑ You can seek new friends to replace areas of loneliness in your life and to help you recover from the loss of old gambling associates.
- ❑ You can engage in new activities involving other people or groups.
- ❑ You can be a leader or member of a group working on meaningful projects.

To increase your social dimensions as a resource in your life:

- ❑ Engage in a familiar activity that involves other people. If you like to read, join a book club. If you like to cook, take a cooking class. If you enjoy woodworking, take a class to improve your skills, or consider volunteering to teach others what you know.
- ❑ Participate in a new activity at a church, a senior center, the public library, service club or a community center that you've always been interested in. This is a great way to meet new people who might be very different from others you have known.
- ❑ Spend more time with a child or grandchild one-on-one. Get to know that person as an individual.
- ❑ Volunteer to work with others in your community doing something you care about. This could be anything from writing a newsletter for your neighborhood association to delivering food to the homebound.

Social resources can be invaluable aids in helping you to move through the process of change.

Physical Resources

If you are an active person who likes to be involved in physical pursuits, your change program can be enhanced by engaging in these healthful activities. If you are not particularly physical, consider getting involved, to the degree that you are able, in some type of physical activity. Many studies have shown that even moderate physical activity is very beneficial to both the body and the mind.

Listed to the right are some of the ways you can rely on your physical skills to assist your change program.

- ❑ You can relieve boredom or sadness by doing something physical—physical activity often releases endorphins in the brain, making you feel better mentally and emotionally.
- ❑ You can engage in group or team-based activities that allow you to meet new people and have fun in new ways.
- ❑ You can lend your own skills to leading the physical efforts of a group or one other person.
- ❑ You can perceive various emotions and choose positive and appropriate ones for each situation.

To increase your physical dimensions as a resource in your life:

- ❑ Do something physical several times a week. This might mean a short walk down the street, leading eventually to a longer walk of a mile or two. The key is to get moving.
- ❑ If you have physical limitations, talk to your doctor about what might be possible given your circumstances. Something as simple as changing your eating habits can help to improve your physical condition.
- ❑ Investigate some low-impact physical activities that are different from the ones you may already know about. A counselor, personal trainer, senior center advisor or friend may be able to suggest new sports, games or activities that would be fun to do.
- ❑ Join a group where you are learning or engaging in something new physically. You will meet new people, be engaged actively, and develop a new skill, all at the same time. This might be a dance class, a bowling league, a nature walk, a canoe trip, or learning Tai Chi or Qigong. Do something new to move your body and activate your mind.

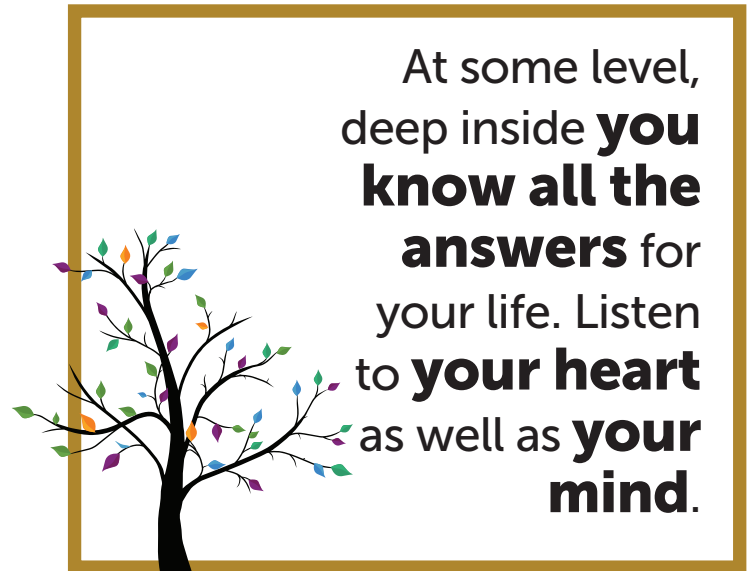
Personal Resources

In addition to all of the resources for change listed previously, you can also involve yourself in some very personal, insight-building, and reflective behaviors, including:

Prayer. You do not have to believe in God to pray. Prayer can be a personal avenue to a higher spirit or power—a connection with something larger than you. You can pray for understanding, strength, fortitude, compassion, guidance, clarity, etc. You can pray for others. Prayer will focus your thoughts and channel your emotional energy. It works.

Looking inside yourself. What do you feel about your place in life? What is causing you pain? What does your heart tell you? Being attentive to your inner thoughts will help you to get in touch with how you truly feel.

Imagining. Create a vision of what you want your life to be. Fill it with details, with people, with events. What do you see for your future? Visit this vision at least once a day taking the time to review it carefully. Remember, your thoughts are the first steps to change. Your thoughts become words. Your words become actions. Your actions can change your life. Imagine.



Summary Statement

- ❑ There are several resources that can assist you in working on your program for change including spiritual, mental, emotional, social, physical and personal examination activities.
- ❑ These resources in conjunction with self-help programs, professional therapists, loved ones and organizations, such as the FCCG, can assist you in building a strong foundation to overcome relapses and establish a network of support as you move forward in your life.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



How would you describe your vision of how you would like your life to be?

How could each of these five dimensions support you in your change program? List one thing you would be willing to try for each area to help you in support of your plan:

Spiritual:

Mental:

Emotional:

Social:

Physical:

Summary

In this book you have looked at your strengths and vulnerabilities and how they each might affect your efforts to change. You have considered the various triggers which might lead you to relapse, including people, places, feelings, activities, and events, and you have looked at the dimensions of your life and personality which can contribute toward your change program. You have examined your own spiritual, mental, emotional, social, physical, and personal characteristics, looking at ways to enhance your efforts as well as ways in which you can include the dimensions which are not presently your strongest.

You are on a challenging and life changing path, but one that will bring enormous rewards as you move forward. The ability to change your gambling problem lies within yourself and the key to activating that ability is your own personal level of commitment. You should be very proud of yourself for taking the steps to grow and change. By continuing to work through this series of books you are demonstrating the commitment and desire to make serious, life-altering change. You're doing great. Keep moving forward and by taking one step at a time you will find yourself walking into a new life.

The ability to change your gambling problem lies within yourself and the key to activating that ability is your own personal level of commitment.

Glossary

Cognitive Behavioral Change: Cognitive behavioral change is an approach to recovery based on the belief that dysfunctional thinking can be replaced with more realistic thoughts and beliefs that can positively impact behavior. In treating problem and compulsive gamblers, a cognitive behavioral approach provides opportunities for learning, reflection and acquiring skills in decision making and problem solving.

Long-Term Relapse: A long-term relapse means re-engaging in the gambling behavior in one of two ways: (1) You may have experienced many and repeated short-term relapses and cannot maintain the commitment to change; or (2) You may have entered into a long and sustained period of engaging in the gambling behavior.

Perspective: Perspective is the evaluation of a situation or facts, especially from one person's point of view.

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.

Reflection: Reflection is the act of closely examining your thoughts and emotions.

Relapse: A relapse occurs when an addict or codependent person slips in their commitment to change. Relapses may vary in duration or amount of time and may involve situations where the gambler or codependent engages again in the behavior, then re-engages in their commitment to change. Relapses can be short- or long-term. Relapse can involve a slip in which you again engage in the former behavior—the behavior you are attempting to change.

Short-Term Relapse: A short-term relapse usually means a slip for a short period of time, where you re-engage in the gambling behavior.

Spirituality: Spirituality is the process of developing a human connection to a higher power, God, or whatever name you give to the universe greater than yourself.

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 newcomers.

Trigger: A trigger can be people, places and things 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.

Vulnerability: A vulnerability is something that causes a person to be exposed or open to emotional or physical harm.

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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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.

Additional Resources (continued)

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 individuals 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
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:

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Saltz, G. *Becoming Real*. (2004). NY, NY: Riverhead Books.

Seligman, M. (2007). *What You Can Change and What You Can't: The Complete Guide to Successful Self-Improvement*. Knopf Doubleday Publishing Group.

Shapira, N., Ferguson, M., Frost-Pineda, K. & Gold, M. (2002) *Gambling and Problem Gambling Prevalence Among Adults in Florida*. Report to the Florida Council on Compulsive Gambling, University of Florida, College of Medicine. Gainesville, FL.

A stylized tree with a black trunk and branches, adorned with colorful leaves in shades of green, blue, orange, and purple. The tree is positioned in the bottom right corner of the page.

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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

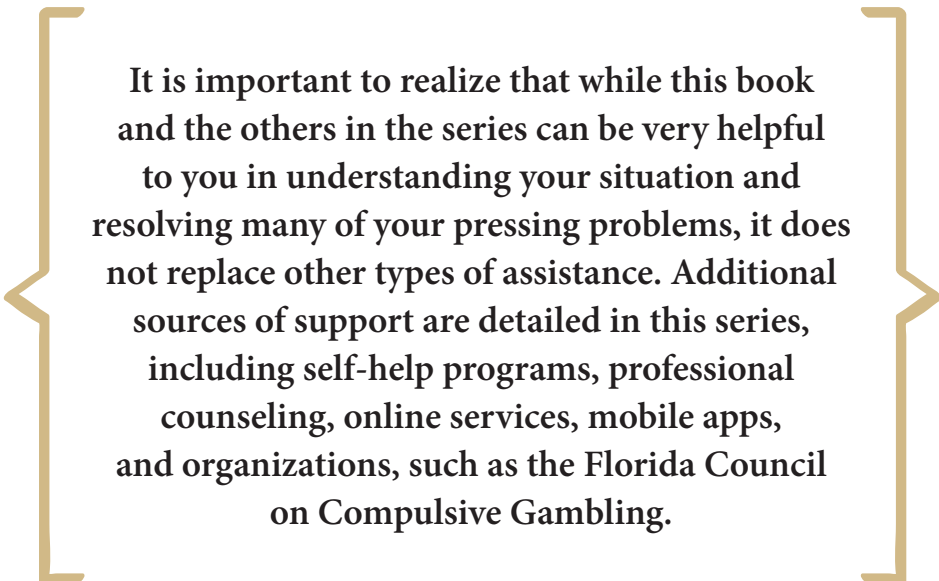
A CHANCE FOR

Change

Financial Problems and Solutions



BOOK FOUR



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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Edited by Laura M. Letson, MPA, Integrity 1st

A CHANCE FOR
Change

Financial Problems and Solutions



This book is the fourth in a series of seven workbooks designed to aid older adults 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 a 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).

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Introduction

When faced with circumstances that are unpleasant or painful, it can often seem easier to deny that anything is wrong. This allows you to keep engaging in old behaviors, which may be comforting even as they worsen your situation. You might find it soothing to continue to tell yourself that things will

“turn around” soon and that what you are undergoing is only temporary, even when you know otherwise. It can be very difficult to face the truth about negative situations in your life, especially when you do not feel emotionally prepared to handle what may come next.

Judy's Story

For a long time now, I have just stuck my head in the sand and refused to think about my money problems. I knew I was getting deeper and deeper into debt, but I simply couldn't face it. I would pretend that this was just a temporary situation. I kept gambling, opening up new charge cards, and drawing from my retirement account. Every time I would do it, I'd tell myself that this would be the time I'd win big and pay back all I had spent. It never happened. I'd win a little and then lose a lot more.

*At the peak of my gambling, I had gambled away over two thirds of my savings—leaving me with just a portion of what I had spent a lifetime building. I had taken out \$6,000 in **cash advances** on credit cards and had charged an additional \$15,000 to continue gambling. Finally, the day came when I had to decide between gambling and buying a medication I really needed. I began to seriously consider selling my mother's jewelry that had been in our family for generations. That just hit me between the eyes and I knew I had to do something.*

I talked to a friend about my problem and she encouraged me to call the HelpLine. From there I became involved in Gamblers Anonymous (GA) and saw a therapist. Between the support of GA, my counselor, and my friends and family, I was able to stop gambling and make a plan I can live with today.

Coming to Grips with the Reality of Debts and Financial Problems

This book, the fourth in this series, *A Chance For Change for Senior Problem Gamblers*, will focus on finances and how you can begin to manage your spending. It will help you to devise a spending plan, look critically at your **assets** and **debts**, and help you create a **budget** that reflects your **income** and expenses. As a senior gambler, you may be in a situation of having less time or the ability to recover from serious financial problems. You may be faced with a limited income and little or no earning potential. The loss of assets at this stage in your life can be very serious.



This book cannot solve every problem you may encounter, but it is designed to help you begin to examine your finances and make a plan for moving forward. Recovery for you may mean developing a new way of spending and living.

Much depends on how serious your assets have been depleted and your potential for generating income. No matter how dire your circumstances may seem at this moment, know that you are making them better right now. By taking action to stop gambling and start creating a plan for your finances, you are taking charge of your life. You can be proud of yourself for having the strength to take this very difficult step now.

As you work through this important book, many financial terms may not be familiar to you. Words that appear in **bold type** are included in the *Glossary* located at the back of the book. Keep in mind you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

Most problem gamblers are faced sooner or later with money issues that can be devastating. As your financial situation has worsened, you may have found yourself experiencing emotional or physical problems brought on by your worries over money. While the major focus of this book is how to develop a plan to manage your financial situation, we will start by taking a look at how your circumstances are affecting your health and your feelings.

Emotions and Finances

As your financial situation deteriorated, you may have experienced **denial**. Denial allows you to fool yourself, and others, into believing that all is well and that your negative behaviors are not really harmful. At some level, however, deep inside yourself, you probably are experiencing stress and anxiety. You might have pushed it down and ignored it because thinking about it would have forced you to face the realities of your behavior before you were ready.

A common characteristic of problem and compulsive gamblers is a feeling of **powerlessness**. Powerlessness is the belief that you can do nothing to alter your circumstances. You may definitely experience feelings of being powerless when you address your financial situation. Remember, you may feel that there is nothing you can do, but there are always concrete steps you can take to improve your situation.

Unfortunately, as you have already learned, prolonged stress and anxiety can result in emotional as well as physical problems in other areas of your life. You may have trouble sleeping or eating, find it hard to engage in activities with your family or friends, or begin feeling sad or depressed. These emotions are signals to alert you to look at your behavior. The rational part of yourself is tugging at the irrational part and demanding attention. Fortunately, since you are reading these books, you have decided to stop ignoring

the truth and to take the important step of changing your life.

At some point, the emotional red flags of anxiety and stress might have led to feelings of panic and greater anxiety, particularly if your financial circumstances had worsened significantly. You might have felt, or be feeling right now, a desire to escape from the problems you have. No matter how bad things might be, escaping is not the solution. Regardless of where you go, you'll still be there with all of your old behaviors and thoughts. If you don't take positive steps to change what you do and how you think, you will simply repeat your old behaviors. So, what do you do?

First, you must relax and calm yourself down. Take a deep breath and know that the ability to change your life is entirely within you. You will continue taking one step at a time and making a new life for yourself and your loved ones. Getting your finances in order is simply one aspect, admittedly a major one, of this entire process. By following the steps in this book and working with a professionally trained counselor or a self-help group, you can get yourself back on the right path.

First, you must relax and calm yourself down. Take a deep breath and know that the ability to change your life is entirely within you.

Physical Health and Finances

You've also learned that your health can be very much related to your emotions. Stress and anxiety can lead to physical illness. Common results of emotional stress include headaches, tension and stomach problems. Long-term sleep loss can lead to a reduced ability to function clearly and can affect memory and reaction time. You might find yourself feeling exhausted and unmotivated to do anything. This can lead to a short temper and increased irritability and anger.

By now it is easy to see that there is a cycle to all of these interacting pieces. Your financial situation makes you worry; worry makes you feel sick; feeling sick makes you lose sleep; losing sleep makes you feel irritable; irritability makes you sad; sadness makes you want to gamble; gambling makes you lose money; losing money makes your financial situation worse, etc.

**To break the
cycle of problems
related to gambling,
you must
first stop
gambling.**



Take These First Steps in Attending to Your Physical Health

1. *Relax*
2. *Breathe*
3. *Think positively*
4. *Get plenty of sleep*
5. *Eat well each day*
6. *Engage in some form of exercise daily*
7. *Meditate*
8. *Identify your sources of help*

What you must do is break the cycle. This series of books is designed to help you break the cycle at many points. The most critical point is to stop gambling. However, you must also manage and deal with all of the aspects of your life that led you to gamble in the first place. By this time in your life you have learned that life is built of many interrelated aspects, and that keeping as many parts of your life working efficiently, is a key to happiness in every area.

If you are feeling the physical effects of worry over finances, you can address this by attending to your emotional health, your financial health and your physical health individually. They will each affect the other. So what can you do? You can start with some simple things to begin taking care of your finances.

Suggestions for incorporating these steps in your day-to-day life have been explained in the previous books in the series. You may want to review sections of these books before moving forward with the rest of this book.

Questions and Answers About Financial Issues

Q: At my age, is it possible to recover financially?

A: That is very much related to your individual circumstances and depends on your income, the severity of your losses, and to some extent, your age. Naturally, the younger you are, the longer you will have to recover from financial loss. If your income is fixed, you might find that it will take longer to rebuild your finances. Also, much depends on your personal commitment to recovery and your willingness to do what it takes to manage your money. You might find that you must undergo some lifestyle changes, but eventually, you can recover many aspects of your life.

Q: How can I explain my situation to family and friends?

A: It can be stressful to imagine revealing your situation to others. In fact, for many problem gamblers, admitting the financial problems associated with gambling is one of the most painful aspects of recovery. While you may be ashamed of your financial circumstances and related difficulties that your gambling may have caused, it is essential for those closest to you to recognize the obstacles you may be facing. Family members and friends can often provide necessary support to help you work through challenges that may present in your life.

In some cases, loved ones and others may not understand or may be unwilling to furnish assistance at first. For this reason, it is suggested you follow the steps explained in this workbook, along with any guidance provided by your support program or therapist, to continue moving forward. The thoughts and feelings of others should not stop you from taking the steps necessary for you to continue your pathway to change. Although it may be uncomfortable, it is an important component of your recovery program.



Family members and friends can often provide support to help you work through challenges.

**Before you talk about your financial situation
to anyone, consider the following:**

- ☐ *Some people may already know and be relieved to learn that you have told the truth about your situation.*
- ☐ *Carefully consider who really needs to know the details or extent of your finances.*
- ☐ *Discuss what is necessary and what you feel comfortable talking about.*
- ☐ *Think about having a discussion first with someone whom you think will be accepting and who may be able to help you create a plan for what comes next.*

Q: I think I have ruined my credit. Will I ever be able to get credit again?

A: It's quite possible that you will be able to get **credit** again. Take measures to talk to and work with your **creditors**, following the advice of a financial expert or counselor, or based upon recommendations from a support program, such as Gamblers Anonymous.

Q: I've hurt other people financially. How can I ever repay them?

A: Depending on your income limitations, repayment at your particular stage of life may not be possible. If you feel that you can repay others to some degree, you will need to set up a plan for repayment and discuss your intentions with them. Let those you owe know your desire to repay their losses and how you will do it. This will not be easy and to some extent may not even be possible. However, you will need to move through the process of evaluation of debt and make a plan based upon what is realistic, given your particular circumstances.

Honesty and sincerity of intentions can go a very long way toward making others feel better about what may have happened. This is not to say you will be forgiven by all persons you owe, or that repayment will be easy, but your own personal attitude is a critical component in how people will respond to your change process. This is also true for situations where repayment is not possible.

You may feel there is nothing you can do, but there are always concrete steps you can take to improve your situation.

Q: I've spent all of my retirement assets and have only a small income left. What can I do to recover?

A: This is a serious problem faced by senior problem gamblers and you may be facing it yourself. The possibilities for recovery may include learning to live a different lifestyle or possibly seeking other sources of income, if that is an option. The first step is to evaluate your assets and debts, which you will do in upcoming sections of this book.

Q: I'm ashamed of myself for letting things get this bad. What will others think of me?

A: What matters most at this point is what you think of yourself. You must have a true understanding of yourself for real change to take place. As you conscientiously work on a program of change, you will also be working on rebuilding relationships with others and overcoming shame and guilt.

Accepting and discussing a problem you have with those close to you and making the necessary changes to recover can be an inspiration to others and set a positive example to loved ones to follow and respect.

Q: Are there resources to help me recover and get back in shape financially?

A: Yes. There are several sources that can be recommended by the Florida Council on Compulsive Gambling as well as by Gamblers Anonymous. These can include financial counselors, various programs for financial recovery and **Pressure Relief**, a program sponsored by Gamblers Anonymous.

Q: Is this common—do many other people my age experience financial disaster like this?

A: Compulsive gambling is a growing problem among the senior population and it often results in serious financial consequences for many people of all ages with gambling problems. You are not alone in having this problem, and you are not alone in your desire for help and change.

Summary Statements

- ❑ Your financial problems caused by gambling may also seriously affect your emotional and physical health.
- ❑ No matter how terrible you feel your financial situation may be, there are definite actions you can take to recover.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



If you were to identify your most pressing financial issue, what would it be?

At this point in your change program, who do you think can offer you support and assistance with your finances? Describe what type of support they can provide:

By engaging in positive change, you can serve as a role model to those who look up to you. Your plans to limit your access to funds now may lead you to eventually take charge of your finances again.

Limiting Your Access to Funds

Gambling is a unique addiction, in that it is driven by money or assets—things that everyone needs to live. Eliminating money from your life in order to avoid temptation to gamble can be extremely difficult, if not impossible. There are some steps you can take however to limit your access to funds. While it may seem demeaning to give up your role in managing your money, this is essential for your recovery since access to money and other assets may only prolong the addiction to gambling and result in greater loss. Alcoholics must limit their access to alcohol, drug addicts must limit their access to drugs, and similarly, compulsive gamblers must limit their access to money.



Limiting your access to funds can actually be a freeing sensation, as it can provide you with peace of mind from temptation as you move through your program of change. As you grow and develop strength in abstinence, it is possible to add more financial responsibility back into your life.

One of the steps you might consider is to turn your finances over to someone else. You can remain involved in helping determine the distribution of your assets as you establish a spending plan and a budget, but can give this responsibility to another person to help you in your program. This is also true in instances when you may be currently performing all the responsibilities relating to the household finances.

If you don't have someone in your life who can help with this, such as a spouse or partner, parent, adult child, or close friend, you can seek assistance from a professional, such as a therapist, a senior services counselor or a certified financial planner. If you follow the program on your own, you will have to be especially conscientious and attentive to your relationship with money. This may also be a discussion to have with your Gamblers Anonymous (GA) sponsor. Remember, a sponsor is an active participant in a self-help program who has experience and understanding about the recovery process and wishes to help newcomers. By contacting FCCG's 24-hour toll-free HelpLine at 888-ADMIT-IT you can ask for assistance and recommendations for resources available in your area. In addition, the FCCG has resources available for loved ones of compulsive gamblers, including a special workbook on managing finances.

If you decide to ask a loved one to manage your finances completely, the conversation may be painful and confrontational and may bring up negative feelings. On the other hand, your loved one may feel relief at this demonstration of responsibility on your part. Remember, change is difficult. Explain that you need help and prefer they perform this responsibility to remove pressure and temptation from you. If you have not yet discussed your change program with your loved one, this might be a good time to share it with them. Ask your loved one to write checks, pay all bills, and manage all monies, including oversight of all credit and debit cards. You may also be able to set up a small allowance for you to pay for incidentals, such as lunch. However, if you feel that any money will be too much temptation for you, there are ways today to get around most situations requiring money.

Some additional steps you can take to limit your access to funds include:

- ❑ Close all joint accounts, including checking accounts, **savings accounts**, **money market accounts** and **investment accounts**, and reopen the accounts in your non-gambling spouse, partner, other family member or another trusted individual's name.
- ❑ Do not keep excess cash on hand. This can serve as a temptation to you.
- ❑ If you are working or receiving monthly income, arrange to have your paychecks given to your non-gambling spouse, partner, other family member or another

trusted individual, with check stub attached or direct deposited to an agreed upon personal account, which you cannot access.

- ❑ Secure all checks, credit and debit cards, insurance policies, and any legal documents, deeds, titles, etc. Such items are best removed from the home to a secure place, that you will not have access, to ensure you are not tempted.
- ❑ Remove all personal property, such as jewelry and other personal items of value to a safe place, such as a safe deposit box, storage area, or other trusted family member or friend's home and turn over access to someone else.
- ❑ Turn vehicle registrations over to a trusted family member or friend and keep copies in vehicle(s). Change any vehicle title, which is free and clear to another trusted individual's name so the vehicle cannot be subject to a **lien** due to your debts. A lien is the legal right to keep or sell somebody else's property as security for a debt.
- ❑ Sign a **Quit Claim Deed**. This is a legal document releasing one person's right, title or interest to another, for all real property (such as a house, land or building) to a responsible family member or other trustworthy individual. These should then be filed with the County Clerk's Office. This will prevent liens being placed on the property due to your debt. Please note that a Quit Claim Deed will not affect the mortgage or mortgage obligation. Make sure to consult an attorney for legal advice since it may affect your marital property rights in case of divorce.

- ❑ Cancel all credit or debit cards or have a trusted loved one take over the responsibility for these accounts or allow them to secure new cards which will not permit access by you.
- ❑ Ask loved ones to refuse you funds or access to any accounts, regardless of how desperate you might appear.
- ❑ Negotiate with creditors, who are owed money, about paying debts and liens that are your responsibility. Be aware that sometimes credit card companies will stop charging or will lower interest rates until the debt is repaid.
- ❑ If you are married and file taxes jointly, examine income tax returns to determine what has been filed, paid or owed. You can request past tax returns from the Internal Revenue Service (IRS). This can be done by calling the IRS at (800) 829-1040 or accessing Form #4506-T “Request for Transcript of Tax Return” on their website at www.irs.gov. Tax issues may require professional legal assistance. If you file a joint return and are concerned about the debt level you may have placed on your spouse, you may want to consider filing separately since the IRS can hold your spouse responsible for unpaid taxes.

This can be re-evaluated on a yearly basis. Be aware that your spouse will still be liable for any taxes owed for previously filed joint returns, but the IRS will consider the innocent spouse exception in certain cases.

- ❑ If you are asking an adult child or friend to help you with managing your money, explain that you are undergoing a major change program and advise whether you intend this arrangement to be temporary. Set up parameters under which you will discuss how the plan is working and how you will move toward making a decision that will enable you to manage your own money at some future point.
- ❑ Ask all family members and friends to no longer lend you money in any form. Although this might seem embarrassing, it will help you to avoid serious financial consequences later.
- ❑ If you have stock and investment accounts, it is strongly recommended that you turn them over to someone else to manage, such as a trusted family member or friend, professional stockbroker or a certified financial planner. It is much more important at this time that you begin to live your life without constantly

*The **innocent spouse rule** provides exemption from federal income tax penalties that may apply to your spouse. There are specific requirements that must be met to qualify for this exception and may require legal assistance to fully investigate.*

being in some kind of action connected with money than it is for you to spend your time and effort studying, thinking about and making transactions with your investments.

Be aware that none of these actions provides a guarantee that you will not gamble again. The purpose of these steps is to help you avoid temptation while in the initial stages of a major change program. You must remain absolutely honest with yourself at all times and keep in mind why you are doing this and what your long-range goals are.

Getting to The Truth

Taking an honest look at your financial picture is probably going to be painful. Maybe you have been putting this off for some time in hopes that things will somehow get better. The truth is that until you take charge of your life, nothing will change and things will not get better. If you have asked a loved one to take over your access to funds, you still need to be a full and active participant in the steps that follow.



As you move through this book you will examine the present status of your finances, make a plan for spending, develop a budget and learn how to live within your means. It won't be easy, and it might be the first time in a long time that you have truly looked at the reality of your financial circumstances. Again, just take it one step at a time and you will be able to make huge strides.

Now is the time to be absolutely honest and truthful with yourself and with any loved ones who are helping you. Hiding information because of fear or embarrassment will only disrupt the change process. Take a deep breath and confront the situation with integrity. As you will recall from Book Two in this series, integrity, and an understanding of what it represents to you, is one of the skills that age and experience bring to the process of change.

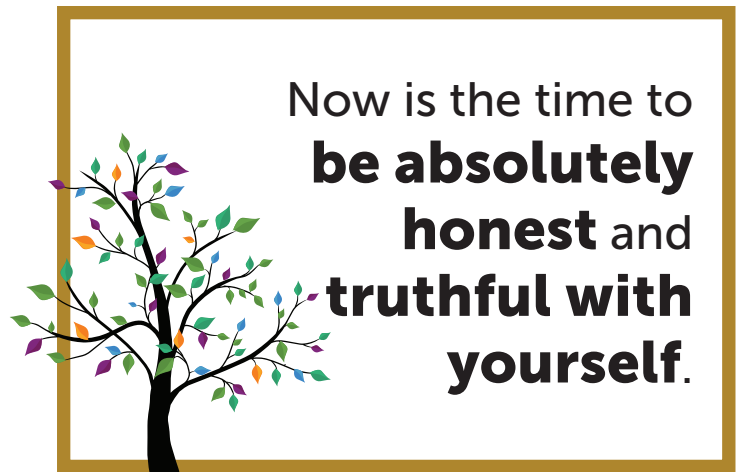
To begin, you need to have a complete and accurate account of your present financial circumstances. The following steps will help you begin to organize and use the information you need to examine your financial situation.

- ❑ Locate the books, canceled checks or statements for all accounts.
- ❑ If information is missing or in question, call the financial institution and request duplicate statements be sent to you.
- ❑ Request a copy of your **credit report** to get a summary of your credit history. A credit report contains information about your various credit accounts, including names of accounts, your payment history and credit card usage. The costs for these reports vary

depending upon how much detail you require. However, Federal law entitles you to ask for a copy of your credit report from each nationwide credit reporting company every year for free.

The three **credit bureaus** listed on this page compile and distribute credit and personal information to creditors. They can provide information about the various types of reports available as well as instructions for obtaining a credit report.

- ❑ Examine the balances of all charge accounts, including major credit cards, department store charge cards and any other accounts you conduct on credit.
- ❑ Make a list of any money you owe to family, friends and others.
- ❑ If you have your own business, carefully examine the financial records of the company. You may want to include your accountant in a discussion about monies owed to your business. Be honest in your examination and discussion about your use of business assets.



Credit Bureaus

Equifax: (800) 685-1111
www.equifax.com

Experian: (888) 397-3742
www.experian.com

TransUnion: (877) 332-8228
www.transunion.com

Request a copy of your credit report to get a summary of your credit history. A credit report contains information about your various credit accounts.

Summary Statements

- ❑ Consider limiting your access to funds while you work on your change program.
- ❑ Ask a loved one or supportive person to assist you in managing your finances.
- ❑ Be honest with yourself as you gather, examine and evaluate your financial information.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



Are you willing to limit your access to funds? ☐ Yes ☐ No

Who might be a good choice to help you with this part of your change program?

Why would the person you specified be a good choice to provide assistance?

How will you approach this person with your request?

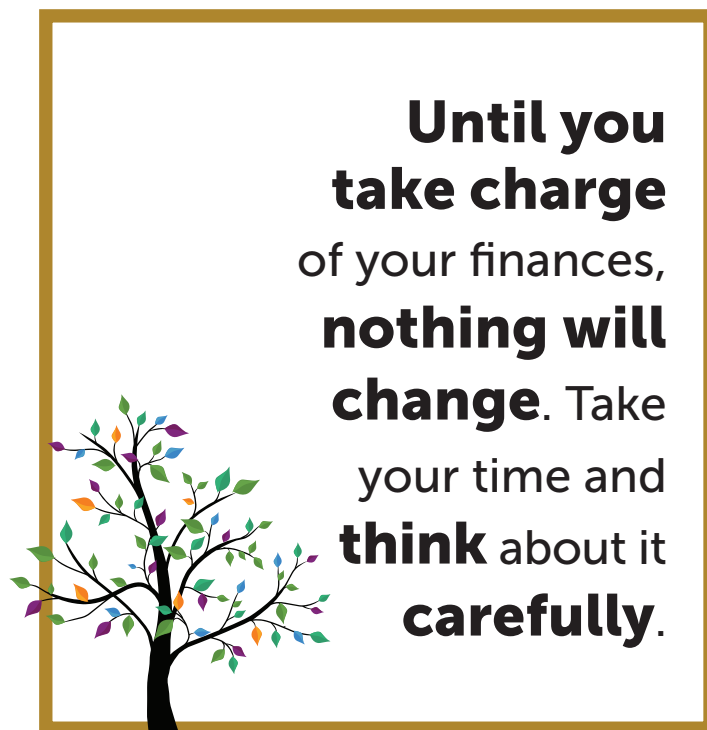
Assessing Your Financial Health

It is essential to take an inventory of where things stand right now. You need to know the level of debt you have. You need to know information as to the status of your assets, including savings, checking, retirement and investment accounts, insurance policies, and any other **liquid assets**. In addition, you need to know the status of the accounts that pertain to your home, car, property or other assets, including what has been paid and what is owed. You will also gather information to help complete a worksheet showing your monthly income and expenses, in order to create a budget or spending plan.

Guidance and suggestions for understanding your financial situation and the extent of the problem are at the heart of the information and exercises included. Remember that while your financial situation may seem difficult or hopeless, it did not spring up overnight, so the only way to make change is to start working on it now. Take one step at a time and keep in mind that you are devising a plan for long-term positive change.

If you have never attempted to answer these types of questions before, much of the information may be confusing. Take it slowly and don't worry if you have to refer to the *Glossary* or worksheets several times. The answers to these questions will become more apparent as you work through the sections of this book.

The effort you put forth to manage your finances responsibly can reward you for the rest of your life.



Gathering Documents

To begin the process you will need to gather certain documents that contain essential financial information. The information from these documents is critical if you are trying to determine your own financial status as it relates to your activities. The information you gathered in the previous section, as well as the documents listed on the next page, among possible others will help you in this effort.

As you locate each document, check it off the list.

- ☐ Mortgage payment information
- ☐ Property tax statement
- ☐ Property insurance statement
- ☐ Car payment book
- ☐ Car insurance statement
- ☐ Health, life and other non-property insurance statements
- ☐ Utility, phone and fuel bills
- ☐ Statements related to other bills (see sample budget on page 28)
- ☐ Credit card balances and minimum monthly payment information
- ☐ Any other loans, balances and payments (including club membership or dues)
- ☐ A list of any monies you owe to someone else, whether it is a friend, loved one, bookie, etc.
- ☐ Bank account balances
- ☐ Investment statements
- ☐ **IRA, annuity**, Investment and retirement account statements (please refer to the *Glossary* section for definitions of any unfamiliar terms)
- ☐ Social Security payment information
- ☐ List of valuables and estimated worth

Analyzing Debts and Assets

In order to get a clear picture of your financial situation, it is important to determine your assets, income, expenses and debt. An asset is anything, such as cash or property that has a value. Debts are amounts of money owed. Usually, a debt is paid with an asset. When it comes to gambling, debts can be paid in numerous ways, such as money, services or possessions.

As you compare assets and debts, you are creating a **balance sheet**, a statement showing the assets and liabilities at a particular time. Often, the problem of compulsive gambling

surfaces when debts become extreme and assets cannot cover amounts owed, or when income cannot cover expenses. It is important to obtain an accurate total of the extent of the debts that you owe. This may include money owed to individuals, charges on credit cards, or extra loans taken out on property or other assets.

In the section that follows, you will be completing three financial worksheets. These are labeled:

- ☐ Known Debts—money owed
- ☐ Known Assets—cash or property of value
- ☐ Balance Sheet—comparing debts and assets

This first exercise, “Known Debts,” 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 situation. While any debt has the potential to cause stress and anxiety, it is important to complete all of the charts in this book before attempting to create a plan to manage your finances.

Known Debts	Description	Amount Owed
Credit Cards		\$ _____
		\$ _____
		\$ _____
		\$ _____
Installment Loans These may include loans for purchases such as cars, appliances, computers, furniture, etc. that are repaid in regularly scheduled payments, usually monthly.		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
Equity Loans on Home		\$ _____
		\$ _____
		\$ _____
Insurance Policy Loans		\$ _____
		\$ _____
		\$ _____
Money Owed Family/Friends		\$ _____
		\$ _____
		\$ _____
		\$ _____
Money Owed Others These may include bookies, loan sharks and other illegitimate sources.		\$ _____
		\$ _____
		\$ _____
		\$ _____
Total Estimated Debt		\$ _____

Now, using the documents you have collected, begin to fill out what you know about the assets you have, or that you jointly own with someone else. Remember that assets are accounts or valuables that you own. It is important to differentiate between assets and income. The money you earn or receive from wages, social

security payments, alimony, etc. is considered income and will be addressed later in creating a monthly spending plan.

List as much information as you can locate and then add up the columns on the far right of each sheet to determine your total assets.

Known Assets	Description	Amount
Cash		\$ _____
Checking Accounts		\$ _____
		\$ _____
		\$ _____
Savings Accounts		\$ _____
		\$ _____
		\$ _____
Money Market		\$ _____
		\$ _____
		\$ _____
Certificates of Deposit		\$ _____
		\$ _____
		\$ _____
Investment Accounts		\$ _____
		\$ _____
		\$ _____
Retirement Accounts		\$ _____
		\$ _____
		\$ _____
Trust Funds		\$ _____
		\$ _____
Subtotal		\$ _____

Known Assets (cont'd)	Description	Amount
	Subtotal from previous page	\$ _____
Annuities		\$ _____
Whole Life Insurance		\$ _____
Business Interest		\$ _____
Other Distributions		\$ _____
Real Estate	_____	\$ _____
	_____	\$ _____
Automobiles	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
Leisure Craft Boats, motor homes, recreational vehicles, etc.	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
Other Property	_____	\$ _____
	_____	\$ _____
Personal Property Jewelry, antiques, artwork, musical instruments, furniture, appliances, cameras, satellite dishes, large screen TVs, computers, other electronic equipment, etc.	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
Total Estimated Assets		\$ _____

Balance Sheet

Once you think you have a complete picture of the status of your assets, you can create a balance sheet. List the amount of your total debt and the amount of your total assets.

Debts		Assets	
Total Debt Amount	\$ _____	Total Asset Amount	\$ _____

Compare the total estimated debt and the total estimated assets. Of course, an ideal situation is if the assets are greater than the debt. Don't panic if this is not the case. Debt may be more than assets if you have exhausted many of the assets. Additionally, some debts, such as a mortgage, are in the process of becoming assets as you pay them off each month. These are the best kind of debt to have. You may feel as if there is no relief to your financial decline. Or you may feel you

can determine a financial recovery plan by selling off some of your remaining assets to cover your debts or setting up a payment plan. If you are retired, you may consider returning to work as a way to increase your income and repay your debts. At this point, you may be realizing you have options and may also feel that financial recovery is possible because you are remaining abstinent and are working to make positive change in your life.



Some debts, such as a mortgage, are in the process of **becoming assets as you pay them off each month.**

Summary Statements

- ❑ One consideration that can help as you work toward recovery is to limit your access to funds by asking for assistance in managing your money or turning over your finances to a trusted person.
- ❑ There are specific steps you can take to limit your access to money and assets as a way of eliminating temptation to use them for gambling.
- ❑ Identifying a true picture of your assets and debts is the first action to take in creating a sound financial plan for yourself.
- ❑ There are resources and assistance available to help with your finances by contacting the FCCG's 24-hour confidential 888-ADMIT-IT HelpLine.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



How will you decide if you should turn over your money and asset management to a trusted loved one or a professional?

What timeline do you have for yourself to gather the information you need about your finances to create your plan for financial recovery?

A New Look at Budgeting

By the time you have arrived in the fifth decade, or later in your life, you are probably familiar with the concept of budgeting and have used budgets at various stages of your life. This section is not meant to introduce you to the concept of budgeting. If you feel confident that you understand the process of creating a budget, there still may be many changes you need to make in your new budget.

Following the guidance in this book you will have the opportunity to consider your options as you plan for change. When you experience financial distress, a budget can serve as a very helpful tool in the process of turning your finances around. We strongly suggest that you implement budgeting as part of your spending plan. After looking over the next several pages, you may prefer to use a budget of your own with which you have familiarity. The key is to use some type of organized plan to begin to restrict your finances.

Devising 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 produce a snapshot of your assets versus debt at this time, a budget is a spending plan that, in this case, will be based upon monthly expenses. To create a budget, you first need to list your monthly income and expenses. Together, the debt/asset

balance worksheet and the monthly income and expenses worksheets furnish a good idea of your current financial picture.

To establish a budget, you must identify your current sources of income. In the chart on the following page, list the amount of monthly income from various sources. Some of these categories may differ from month to month. If you are working, your wages, tips, and commissions may fluctuate, depending on the number of days or hours worked. Tax refunds may only be included once a year.

Don't panic if you feel overwhelmed by the information you are gathering.

This is a time to **pace yourself** and remember that you are **doing this to improve your situation.**



Money earned from hobbies may not be consistent throughout the year. Again, this chart is designed to be flexible, based upon your individual needs.

Monthly Sources of Income	
Type of Income	Amount
Wages after Taxes	\$
Tips (if applicable)	\$
Commissions (if applicable)	\$
Bonus (if applicable)	\$
Social Security Payments	\$
Pension Payments	\$
Supplemental Security Income	\$
Alimony/Child Support	\$
Tax Refunds	\$
Interest on Savings	\$
Interest on Investments	\$
Profits from Business Interest	\$
Money Earned from Hobbies	\$
Unemployment Benefit Income	\$
Other (specify):	\$
	\$
Additional Yearly Income (Divide this figure by 12 in order to estimate how much it adds to the total monthly income amount.)	\$
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 begin to gather information, there are a few things to keep in mind.

- ❑ The most important bills you pay are your **fixed expenses** or the bills that occur each month, quarterly, semiannually (twice a year) or yearly. These are usually considered to be necessities and include such items as mortgage/rent, utilities, phone, car payments, outstanding loans, credit card debt, insurance, taxes and food.
- ❑ Don't forget to include health care, personal care and cleaning/laundry supplies in the list. If you buy a lot of these items at the grocery store, list them under that category.
- ❑ Fill in the amounts or average monthly amounts spent on these items as well as other recurring bills that could be considered luxuries, such as cable TV, Internet service, club dues, etc.

Additional items fall in the category of variable expenses. These budget items may fluctuate and can be harder to estimate. These include clothing and dry-cleaning expenses, automobile expenses such as repairs, gasoline, oil change, new tires, windshield wiper blades, etc., home repairs, medical

Monthly Fixed Expenses

Type of Expense	Amount
Auto Insurance	\$
Auto Payment	\$
Bus/Taxi Fare	\$
Cable TV	\$
Cleaning Supplies/Paper Prod.	\$
Club Association Dues	\$
Credit Cards	\$
Electricity and/or Gas	\$
Garbage	\$
Groceries	\$
Home Equity Loans	\$
Home Monitoring Device	\$
Insurance (Health)	\$
Insurance (Life)	\$
Insurance (Other)	\$
Internet Service	\$
Lawn Care	\$
Loans (Other)	\$
Mortgage or Rent	\$
Pet Food/Medications	\$
Pet Preventive Care	\$
Telephones	\$
Water	\$
Other (specify):	\$
	\$
	\$

expenses, entertainment, meals eaten away from home, pet supplies and veterinary bills, gifts and charitable contributions. Also, be certain to include any travel or weekend getaways that you take as entertainment.

Monthly Variable Expenses

Type of Expense	Amount
Auto Care & Repairs	\$
Charitable Contributions	\$
Clothing	\$
Dry Cleaning	\$
Elder Parent Support	\$
Gasoline	\$
Gifts	\$
Hair Care	\$
Home Repairs	\$
Meals Out	\$
Movies	\$
Personal Care Products	\$
Pet Grooming/Supplies	\$
Property Taxes	\$
Rx/Medical/Dental/Vision	\$
Sports Events/Equipment	\$
Taxes	\$
Tuition/Education Expenses	\$
Vacation/Travel	\$
Veterinary Care	\$
Video/DVD (Rental/Purchase)	\$
Other (specify):	\$
	\$
	\$
	\$

A good way to estimate your expenses is to keep a notebook with you and write down cash purchases on a daily basis. Note the cash withdrawals at the Automated Teller Machine or extra cash included in checks written for groceries. Save receipts for cash purchases. Then add these purchases to the expense category where they belong. Go through your checkbook, banking statement and credit card bills for the past year. This will give you a good idea of where your money is spent on a monthly basis. For the bills that are paid quarterly, semiannually, or yearly, break them down to a monthly figure. To do this take the total yearly expense and divide it by 12. This will give you the amount of income that will be needed each month to cover the expense when it comes due. An example might be auto insurance of \$2,400 that is paid annually once a year. If that were divided by 12, the resulting monthly expense would be \$200.

There may be other expenses that are not listed here. Some may be paid off in a short time, such as a new appliance that will be paid for in three months. Others may be long term, such as professional treatment, counseling or health care services for you or other family members. Including these expenses, even though you are not sure how long you will be paying for them, is important. As your situation changes you can adjust the charts to accurately reflect your current expenses. The amounts you fill in next to the identified expenses will be helpful when you work on your spending plan in the section titled, *Creating a Budget for This Time of Your Life*.

Finally, add up your total monthly income and your total monthly expenses. You will then subtract the total monthly expenses from the total monthly income. For the purposes of this workbook, **cash flow** is the amount of income entering the household versus debts or expenses that are paid out. If you have enough income to cover your expenses, this is referred to as being **solvent** or “in the black”. This means having enough money to pay your debts. If your expenses are more than your income, then it is known as being “in the red” or operating at a **deficit**. This occurs when expenditures exceed income. If your cash flow is a negative number, meaning that your expenses are greater than your income, now is the time for you to honestly accept your situation and learn what you can do to improve it. There are definite steps you can take to improve your financial circumstances as part of your overall program of recovery.



Cash Flow = Income - Expenses

Total Monthly Income \$ _____
(minus)

Total Monthly Expenses \$ _____
(equals)

Cash Flow \$ _____

Many people find themselves in financial crisis when their monthly income cannot cover daily expenses, plus payments on debts. In most cases, financial problems, as a direct result of gambling, force people to examine spending habits and to make decisions about what is important and what can be postponed. If you have been living on a **fixed income** for a while, you may have a better idea of what your bills require and what you have to spend. Gambling has probably seriously affected your available money, including extra spending money or any emergency funds you may have put away.



Carefully considering finances can help you create new money management goals. While this process may not be pleasant, it is an action step that can place you more in charge of your situation than you might have previously been. It is never easy to make changes, especially habits and customs we acquire in our daily lives. However, taking charge of your finances will relieve some of the emotional stress you have been living with on a daily basis. It is also possible

there are items in your budget that could be re-evaluated. Keep in mind that your place in life will have an effect on your needs. You probably don't need the same car right now that you did when you had young children at home. If you are married, perhaps you and your spouse need only one vehicle. At this time in your life you might be able to get by with a much smaller house now that the kids are on their own. Maybe you could eliminate cable television or sell an RV or boat. Regardless of your personal circumstances, consider what you actually need today, and not what you simply want. Every change, whether big or small, can help to establish new spending habits and get you back to a place of financial health. Feeling confident that you are on the path to financial health can motivate you to continue with your program for positive change.

Creating a Budget for This Time of Your Life

You've already performed the necessary work to get a clear idea of your financial situation. You know your debts, your assets, your income and your expenses. You created a budget plan in order to see where your cash flow lies. Now you will create an actual budget to live on. The budget you will create is a commitment to yourself to handle money a certain way with specific goals in mind. It will also include repayment of debts. This plan is in the form of a monthly expense budget. A budget differs from an examination of your monthly expenses in that *it takes into*

account how much you are going to allow for certain items. It looks at what your total income is and makes a plan for covering all expenses within the limits of that income. Look over the expenses you have listed in the previous chart to see how you might make adjustments, even if they are necessary just for a few months, to improve your cash flow. The success of creating a workable budget and attaining financial goals does not have to rest solely with you. You may be working with your loved ones or a therapist, or receiving help from a support program or financial counselor to get your situation back in order. Remember also, that it takes time to make the major changes described in this series. Continue working through the exercises carefully and take one step at a time.



In the worksheet on the following page, fill in a workable monthly budget based upon your income. If you are eliminating an item, place an asterisk * by it in the amount category. It will give you an idea of how serious you are about budgeting and will enable you to see the money you are saving.

After completing the chart, add up the cost of each item that you placed an asterisk next to.

How much did you potentially cut from your budget? \$ _____

Are you able to make any difference in the expenses you have each month?

☐ Yes ☐ No

Keep in mind as you proceed with the development of a plan, that your goal is to improve your financial situation. Any steps you take to get your finances in order will help you move forward in restoring your financial health.



Consider what you really need apart from what you would like to have. Understanding the difference between wants and needs is an important piece of information.

SAMPLE 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	\$
Lawn Care	\$	Internet Service	\$
Groceries	\$	Movies	\$
Cleaning/Paper Products	\$	Meals	\$
Electricity and/or Gas	\$	Video Rental/Purchase	\$
Water	\$	Sports Events/Equipment	\$
Garbage	\$	Club/Association Fees	\$
Telephone (Home)	\$	Vacation/Travel	\$
Telephone (Mobile)	\$	PET CARE:	
Clothing	\$	Veterinary Care	\$
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 & Repair	\$	Elder Parent Support	\$
Gasoline	\$	Charitable Contributions	\$
HEALTH/EDUCATION/SERVICES:		Hair Care	\$
Rx/Medical/Dental/Vision	\$	Gifts	\$
Tuition/Education	\$	Other (specify):	\$
Donations (GA/Gam-Anon donations are not a requirement for membership)	\$		
Subtotal	\$	Subtotal	\$
		TOTAL MONTHLY EXPENSES:	\$

Adhering to the Spending Plan

No plan is perfect and situations are going to arise that you did not anticipate. Perhaps someone is ill and you need to fly to visit unexpectedly. Or, your kids are celebrating an important anniversary and you have been asked to help contribute to a surprise party. Perhaps you have a grandchild who is getting married. It could be an unexpected plumbing or electrical problem. You could be planning to sell your house and discover it needs a new roof. These types of things arise all the time, and most people never consider them when they make out a budget, *because they are unexpected*. They can cause you to panic and feel stressed about how you will ever be able to add these expenses to your stretched resources. They are also the types of things that leave you wondering where all of your money went. You may be more successful at managing your finances if you establish an emergency fund as part of your monthly budget. Most experts say an emergency fund should be sufficient to handle three to six months of expenses. After that, if you begin to save 5% to 10% of your incoming resources in a savings account, you will be on the path to long-term financial planning.

If you are a senior on a fixed income, this may be more difficult and you might find that saving money at this time is not possible. In that case you need to focus right now on simply creating a realistic plan for living every month. After that is established, you can consider ways of increasing monthly income.



Besides attempting to save whenever possible, you have to make a commitment to stick with your plan. (You may find it difficult and may be tempted to abandon your plan.) If you do stray, get back on track as soon as possible. Don't allow yourself to fall into the trap of thinking that since you have had one small setback you might as well throw away the entire plan. Start back again the next day, and continue to strive to stick to your plan. Think about what you can do to motivate yourself to reexamine your plan and keep working on it.

One way to help ensure the success of your plan is to include potential expenses you think may occur during the next year. This may be a car repair, travel expenses related to family events, or additional prescriptions needed for a medical condition. Think about what expenses you might incur during the upcoming year and list them on the next page. Some of these identified expenses may require adjustments to the budget you filled in previously. Once you have identified potential new expenses, consider if there are alternatives that could help ease the burden of those expenses.

For example, if you know your car will need tires soon, begin looking for bargains and asking people for recommendations on how to get the best deal on tires before it becomes an emergency. Also, plan to set aside a little extra money for a tire fund so it doesn't completely ruin your spending plan when you do need to buy tires. While some expenses can never be anticipated, there are many that can be lessened if you have time to investigate before you are forced to buy something. This is when an emergency fund can greatly relieve the financial pressure of unexpected expenses.

At this point, you can also examine your assets worksheet to see if it makes financial sense to pay off any loans that affect your

monthly budget. Remember that your assets are also part of your long-term goal of planning for the future. Prior to making any drastic changes to your assets, you may wish to consult with financial experts. Additional suggestions that may help your particular situation are also listed in sections that follow.

Potential Extra Expenses
I May Incur This Year

\$

\$

\$

\$

\$

Plan to **set aside a little extra money** whenever possible for **unanticipated expenses.**

This is when an emergency fund can **greatly relieve financial pressures.**

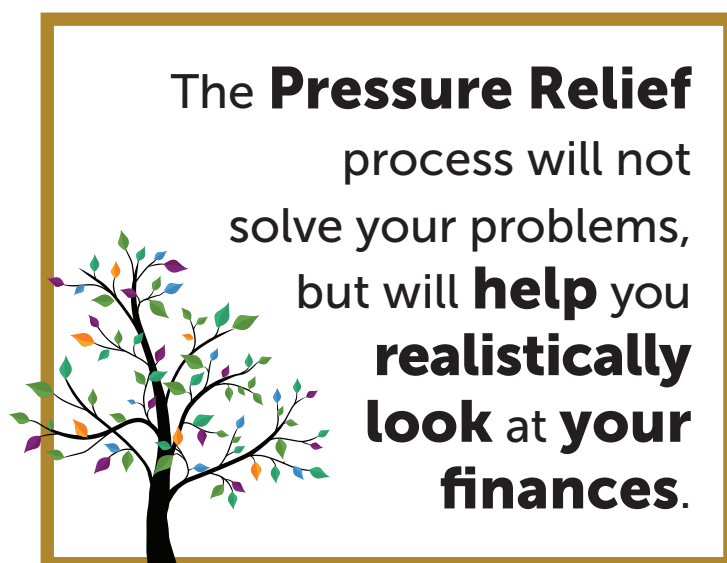
If you do stray, get back on track as soon as possible. Don't allow yourself to fall into the trap of thinking that since you have had one small setback you might as well throw away the entire plan. Start back again the next day, and continue to strive to stick to your plan.

Resources and Help with Finances

Financial Counseling

Examining all aspects of your finances to obtain a true picture of your financial health may be overwhelming. However, it is impossible to make any progress towards improvement if you don't know the extent of your financial situation. Once you collect information that helps you honestly evaluate your finances, you are in a better position to make decisions about the next steps you should take. You may consider seeking help from expert financial counseling services. Specifics about services offered by financial counseling agencies are discussed in the next section. For additional information, call the Florida Council on Compulsive Gambling (FCCG) 24-hour confidential HelpLine at 888-ADMIT-IT.

If you are participating in Gamblers Anonymous (GA), assistance with financial problems, known as Pressure Relief, may be available. Pressure Relief meetings assist you and your family members in addressing financial, emotional, legal, employment and personal difficulties. The Pressure Relief process will not solve your problems, but will help you to look at your finances realistically and develop plans to get your financial life back in order. The GA members who will be assisting you in the process will typically be experienced and familiar with the problems you are encountering.



For Pressure Relief to work it will be essential, as with all other aspects of a change program, that you are completely honest and willing to grow and accept help. You will have to accept responsibility for your past actions and take on new responsibilities to help rebuild your future.

Pressure Relief is typically performed after you have participated in GA for a specified period, at which time a budget is devised and a repayment plan is recommended. A repayment plan is developed in cooperation and in the attendance of both the gambler and family members or other loved ones. GA will also assist you in making the necessary arrangements to pay off debts to conventional (e.g. banks, credit card companies, etc.) and non-mainstream entities (e.g. bookies, loan sharks, etc.).

Pressure Relief requires special training and as such, not all GA fellowships provide this service. In instances where it is unavailable, you can receive financial guidance by contacting the FCCG HelpLine for information and resource referrals to trained professionals. (See *Additional Resources* section at the back of this book.)

Debt Consolidation and Consumer Credit Services

You may want to consider **debt consolidation** or consumer credit services to help you. Debt consolidation and consumer credit services will negotiate with your creditors and reorganize your payment schedule and payment amounts on your accounts. They will also negotiate the terms as to whether debt consolidation will appear on your credit report. You will usually pay a single monthly payment to the debt consolidation service, which in turn will then repay your creditors according to the negotiated schedule. These services are offered both by for-profit and not-for-profit companies. Fees for this type of service vary widely. Look for an organization that is a member of the National Foundation for Credit Counseling (NFCC) or the Association of Independent Consumer Credit Counseling Agencies (AICCCA). Be certain the debt consolidation and consumer credit service you select has had experience helping gamblers and their families. This is essential to provide you with proper information and guidance. Interview more than one service and select the one that makes you feel comfortable, where you are treated as

an individual, and are not pressured. Keep in mind that recovering persons already participating in self-help programs can likely provide referral sources with experience, as can the FCCG's 24-hour 888-ADMIT-IT HelpLine.

Self-Help Plan for Debt Reduction/Repayment

You may feel you can set up your own plan for debt reduction and repayment. Many people have been successful in sticking to a plan if they exercise patience and self-control. To set up a plan, you must first determine, along with anyone who is assisting you in handling your finances, what money you have available each month to pay towards debts.

For example, if you have \$550 available each month, after paying all expenses, and your outstanding debts total \$24,000, you can use the following formula to tackle your debt:

**The amount of money you have
available to pay is divided
by the amount of debt.**

$$\frac{\$ \text{ Available}}{\$ \text{ Owed}}$$

In this case, $\$550 \div \$24,000$ is .02 or 2%. Each month you have the ability to pay off

2% of your debt. Assuming the \$24,000 is not owed to one source, you need to set up a plan to pay 2% of the total of each debt, including creditors, family, savings, friends or retirement funds. If, for example, you owe \$1,200 to your brother, then you can afford to pay 2% or \$24 per month towards that debt. Once you know what your monthly repayment figure is, you divide the total amount owed (\$1,200) by the monthly payment (\$24) to see how many months it will take to repay the debt. In this case, it will take 50 monthly payments.

Keep in mind that interest charges on some debts may continue to accumulate causing the amount to increase beyond what you owe at this point. It is best if you take the responsibility in contacting each source of debt to explain the situation and the plan you have made. There may be certain debts that require more urgent action than others. Once you evaluate the situation and the consequences of the debts, you can decide how to best set up your debt repayment schedule.

At this stage in your life, debt repayment may carry additional considerations. Because of the age of older gamblers and their potential income limitations, it may not be possible to recoup the losses incurred by gambling. Setting up a debt repayment schedule may be impossible. Call the FCCG HelpLine at 888-ADMIT-IT for information and resources available.

Special Concerns About Taxes

At the beginning of this book there was information about **liability** for taxes relating to previously filed returns, including joint returns with a spouse. Failure to report gambling income can result in back taxes, penalties, interest and criminal charges for fraud. There are also additional penalties for cashing in certain types of retirement accounts prior to age 59-1/2. If you believe that you might have filed a fraudulent tax return, you need to seek legal advice about how best to work with the Internal Revenue Service.

Bankruptcy

Bankruptcy may seem like a viable choice in eliminating most, if not all, of your debt. However, bankruptcy should be viewed as a last resort and not viewed as a bailout. Bankruptcy is not a good solution to debt since it frequently can mistakenly cause you to believe that you have taken care of your financial problems, when in fact you have failed to take responsibility. Part of the treatment of compulsive gambling is the acceptance of responsibility towards creditors and debt and continued progress on a plan to make restitution for financial obligations.

While filing bankruptcy may be a possible solution for you and is typically viewed as a last resort, it is important that you also understand the consequences.

Before you consider bankruptcy as an option, make sure you first obtain a credit report from one of the three major credit bureaus. A credit report can be obtained from the organizations previously mentioned and again are listed on this page for your convenience.

Credit Bureaus

Equifax: (800) 685-1111
www.equifax.com

Experian: (888) 397-3742
www.experian.com

TransUnion: (877) 332-8228
www.transunion.com

While filing bankruptcy may be a possible solution for you, it is important that you understand the consequences. Generally, bankruptcy has a significant impact on your credit report and on your ability to obtain credit in the future. Depending upon which type of bankruptcy is filed, a record of it can remain on your credit report for a period of 7 to 10 years.

Chapter 7 bankruptcy discharges you of debts that may include revolving credit balances, medical bills, rent, utilities, and installment loans, such as your car (subject to the loss of possession of the vehicle—unless you reaffirm or make arrangements to maintain current on repayment of the debt). On the other hand, Chapter 13 bankruptcy creates a payment schedule over several years, but does not remove your debt. You will still owe the money, but creditors at the time of the bankruptcy cannot

request payment apart from the schedule established in the bankruptcy. Some debts, such as taxes, child support, student loans and alimony will not be removed by filing either type of bankruptcy.

Bankruptcy decisions can vary, but in most cases you are allowed to keep your house, \$1,000 of personal property (in Florida) and retirement accounts (depending upon how they were set up). Typically debts secured by fraud or false financial statements are not dischargeable.

It is also important to realize that most creditors, including credit card companies, banks and mortgage lenders will not loan you money until the bankruptcy record is removed from your credit report.

In addition, be certain you consult an experienced bankruptcy attorney and other financial advisors before proceeding with filing at a bankruptcy court. Here again, the 888-ADMIT-IT HelpLine can be helpful in providing necessary supports.

Again, bankruptcy may be an option for you, but should be considered based upon your personal circumstances. Consulting with an experienced financial professional can ensure you will receive the help you need and can provide hope, peace of mind, a fresh start, and the knowledge that you are moving forward and doing something positive about your finances.

If you do have assets remaining and feel your debt is manageable, you might want to consider consulting with a financial planner or money manager who can help you allocate your remaining resources.

If you have stock and investment accounts, it is strongly recommended that you turn them over to someone else to manage, such as a trusted family member or friend, professional stockbroker or a certified financial planner. Again, it is much more important at this time that you concentrate on your change plans than it is for you to spend time researching and making decisions about your investments.

From time to time, you may want to review sections of this book to evaluate and maintain your progress. Remember, taking action to improve your financial situation is a major step in making positive change in your life.

Suggestions for Seniors to Increase Monthly Income

Many seniors in today's world are working beyond the age of 65. Perhaps you think that working means going out and searching for a traditional job in an office or the field you might have been in previously. It may seem overwhelming for you to think about how you might market yourself in the workplace, especially if you have not worked for years. Consider readjusting your thinking. There are many ways of earning money in today's economy that are not related to traditional jobs. Listed below are just a few.

- ❑ Small home repairs
- ❑ Telephone work from home
- ❑ Babysitting
- ❑ Pet sitting

- ❑ House sitting/caring for house plants
- ❑ Working in local organizations, such as the YMCA or local youth groups
- ❑ Working at your church or spiritual organization
- ❑ Working in the gift shop of an art gallery or theatre
- ❑ Tutoring with local study or after school learning organizations
- ❑ Offering your experience and services to small businesses. For instance, if you have accounting or secretarial skills, perhaps you could do this type of work from home for one or more small companies.
- ❑ There are sometimes paid positions which emerge from volunteer positions. If you are presently volunteering somewhere, ask about paying opportunities. If you are not volunteering, consider doing so to get your foot in the door of an organization you have an interest.
- ❑ Start your own business. Are you great at handling insurance problems? Think about who might need help with those kind of issues. Are you good at baking cakes or creating nutritious meals? Think about who might like these items, who would be willing to pay for them and how you could market your creations. It might sound strange, but many successful businesses have been started this way.

These are just a few suggestions. Examine the opportunities in your area as they relate to your interests and skills.

*In order to consider where you might find employment,
part or full time, here are the questions to ask yourself:*

What are my skills? _____

What special training do I have?

What do I most enjoy doing?

What opportunities might exist in my area?

Where could I learn more about suitable jobs in my area?

Do I have any friends or family who would hire me?

Is there something I've always wanted to try?

Summary

Now, suppose you have done all of the things recommended—including:

- ❑ You have asked a loved one to help you by managing your finances, if only temporarily.
- ❑ You are facing the truth and accepting responsibility for your financial circumstances.
- ❑ You are being completely honest about your financial situation.
- ❑ You have asked loved ones to refuse to lend you money.
- ❑ You have an accurate and truthful picture of your finances—assets and debts.
- ❑ You have created a spending plan and budget and are following them carefully.
- ❑ You've taken advantage of the advice and resources of a financial counselor or other experienced professional.
- ❑ You've considered new ways of producing income.
- ❑ You are examining your expenses and making plans to save money wherever you can.

Knowing there are things you have done and planning for additional steps you could take can help to provide some peace of mind and a greater sense of being able to manage your situation. Again, when you have all the figures in front of you, it is easy to feel hopeless and overwhelmed by a sense of financial insecurity, but at least you know where you stand. Almost everyone deals with some type of financial problems at some point in their lives. Being a senior problem gambler makes it more likely that your finances are in distress and that you have some serious issues to address. It is very common for people in your situation to feel as if there is no way out of the debt. Be assured that many seniors have been in your shoes and have successfully overcome serious financial difficulties by accepting reality, tapping into resources for advice and assistance, developing a plan for change and working hard to adhere to the plan.

You have the opportunity to make a difference in the quality of life for you and your loved ones by taking charge of the financial aspects of your life. Taking the necessary steps right now is the only way you will see real and significant change now and in the future. You can do it!

*Only you can take the necessary steps to take charge of your financial health.
You can improve your quality of life one step at a time.*

Glossary

Annuity: An annuity is a type of investment that pays the investor a set amount of money each year for a number of years.

Asset: An asset is something of value owned by a household or individual. Liquid assets are those that are cash or can easily be converted into cash.

Balance Sheet: A statement showing the assets and liabilities at a particular time is a balance sheet.

Bankruptcy: Bankruptcy is the state of having been legally declared unable to pay off personal or business dischargeable debts when they become due.

Budget: A financial plan that summarizes income and expenditures over a period of time is a budget.

Cash Advance: A cash advance is money paid before it is earned. A cash amount borrowed from a credit card is also a cash advance. An advance on a post-dated or current dated personal check to be cashed in 7 to 14 days is commonly called a “payday advance”.

Cash Flow: The amount of money coming in and going out of a budget is called the cash flow.

Certificates of Deposit: Certificates of Deposit, also known as CDs, are certificates issued by banks guaranteeing repayment of principal at a fixed rate of interest after a specified period of time, for example, 2% in 12 months.

Credit: Credit is the ability of the purchaser to use goods and services before paying for them.

Credit Bureau: An agency that compiles, maintains and distributes credit and personal information to creditors is a credit bureau.

Credit Report: A credit report is a summary of a person’s credit history.

Creditors: A creditor is a person or organization owed money by another.

Debt: An amount of money or an item of property that is owed is called debt.

Debt Consolidation: Debt consolidation is a single loan that combines and refinances other loans or debts.

Deficit: Expenditures that exceed income is called a deficit.

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.

Equity: Equity is the value of a piece of property or other asset over and above any mortgage or other liabilities relating to it.

Fixed expenses: Fixed expenses are those that are established and do not change frequently.

Fixed income: Fixed income is money or wages that are established and do not change frequently.

Income: Income is any money earned through employment or investments.

Innocent Spouse Rule: The innocent spouse rule is part of the Federal Tax Law that provides special circumstances of tax liability relief.

Investment Account: An investment account is an account that may include bonds, mutual funds, and/or mutual funds purchased for the possibility of providing a return greater than the original purchase price. Investments differ from savings in that there is risk involved.

IRA: An Individual Retirement Account is a self-funded retirement plan that allows contributions toward retirement with taxes on the contribution and interest earned in the account deferred until the account is cashed in.

Liability: Any claim or debt of an individual is called a liability.

Lien: A lien is the legal right and claim to keep or sell somebody else's property as security for a debt.

Liquid Assets: Cash or assets that can easily be converted into cash are liquid assets. An asset is something of value owned by a household or individual.

Money Market Account: Low-risk securities that add the profit to the holder's account is called a money market account.

Powerlessness: Powerlessness is the belief that you can do nothing to alter your circumstances. You may feel you have

no control over certain behavior or actions. This is only a belief. There is always something you can do.

Pressure Relief: Pressure Relief is designed to alleviate legal, financial, employment and personal issues and is typically performed after a gambler has participated in Gamblers Anonymous for a specified period, at which time a budget is developed and a repayment plan is recommended.

Quit Claim Deed: A legal document releasing one person's right, title or interest to another, most commonly used with real estate, is called a Quit Claim Deed.

Savings Account: A savings account is a deposit in a bank or credit union that pays interest.

Solvent: You are solvent if you have enough money to pay your debts.

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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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 individuals 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
Email: gamanonoffice@gam-anon.org
Website: www.gam-anon.org

Additional Resources (continued)

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:

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

Estes, K. & Brubaker, M. (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

Gamblers Anonymous (2022). *Fourth Step Inventory Moral Book*, Los Angeles; Gamblers Anonymous Publishing, Revised March 2007, Printed October 2022.

Gamblers Anonymous (2007). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

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

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*. Central Recovery Press.

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Florida Council on Compulsive Gambling (2002). *Seniors at Risk: A Proceedings Report of the National Think Tank on Older Adults and Gambling*.

Godfrey, N. (1997). *Making Change*. NY, NY: Simon and Schuster.

Goodman, J. (2001). *Everyone's Money Book*. Chicago, IL: Dearborn Trade Publishing.

Heineman, M. (2010). *Losing Your Shirt: Recovery for Compulsive Gamblers and Their Families*, Hazelden, 2nd edition.

Hunt, M. (1999). *Debt-Proof Living*. Nashville, TN: Broadman and Holman Publishers.

Kelly, J. (1999). *The Neatest Little Guide to Personal Finance*. NY, NY: Plume Books.

Lawrence, J. (2000). *The Budget Kit: The Common Cents Money Management Workbook* (3rd Edition). Chicago, IL: Dearborn Trade Publishing.

Naylor, W. (1997). *10 Steps to Financial Success, A Beginner's Guide to Saving and Investing*. John Wiley & Sons, Inc., New York.

Notes



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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

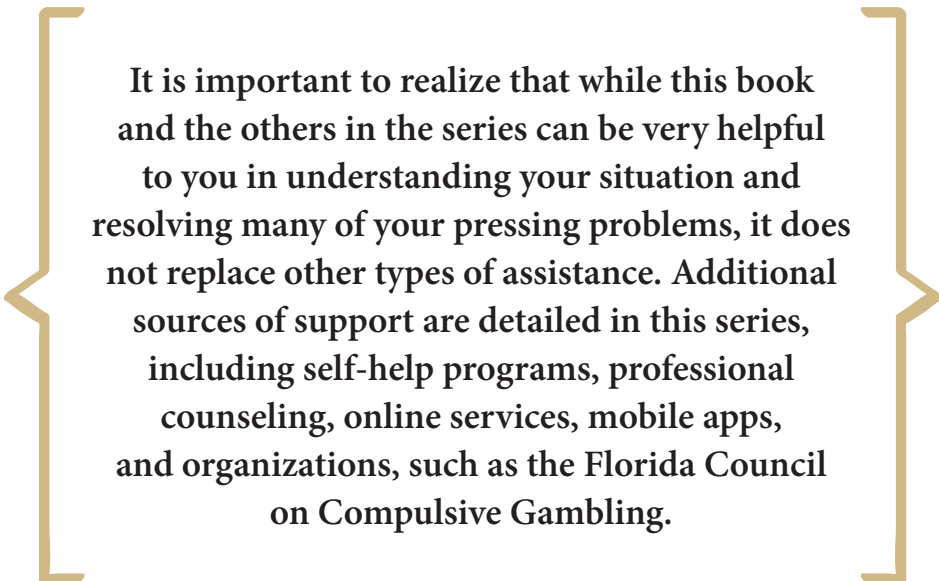
A CHANCE FOR

Change

Legal Problems
and Solutions



BOOK FIVE



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.

©2004, revised 2010, 2016, 2023, Florida Council on Compulsive Gambling, Inc.
Written and designed by Jackie L. Booth, Ph.D. and
Stephanie S. VanDeventer, Ph.D., of Paradox Learning Systems, Inc.
Edited by Laura M. Letson, MPA, Integrity 1st

A CHANCE FOR
Change

Legal Problems and Solutions



This book is the fifth in a series of seven workbooks designed to aid older adults 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 a 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).

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Legal Problems and Solutions

For many senior problem gamblers, encountering legal issues is one of the most challenging and frightening situations. This book, fifth in a series for senior compulsive gamblers, is designed to provide you with information about some of the most common legal problems you may be facing. It further offers you the opportunity to examine your thoughts and behaviors related to legal issues and to develop a personal action plan for

resolving these problems. In addition, because loved ones often suffer alongside the addicted gambler, the Florida Council on Compulsive Gambling (FCCG) offers a workbook pertaining to the legal issues of the gambler for this population.

Remember, no matter how serious your problems may be, there are steps you can take today and support available to assist you in turning your life in a positive direction.

Ted's Story

I've always considered myself a law-abiding citizen. I never thought I would be in any kind of trouble, especially at my age. But here I am in trouble with the law. It's hard for me to admit that I have done the things I've done. I really never meant to do anything wrong.

I guess it all started when I wrote a few bad checks to cover my gambling losses. I figured that the next big win was right around the corner and that would cover my losses and then some. Well, the big win never came. So, I just kept gambling more and more in desperation to try to get ahead. It all seemed to snowball after that. I started writing checks I knew would bounce. I started traveling around to different towns thinking no one could catch up with me. From there, I got a fake ID and opened a new account under that name so I could write more bad checks.

When I found myself thinking about how I could make counterfeit credit cards or steal cards from other people, even from people in my family, I knew I was in real trouble.

And I wasn't sure I could ever make things right.

Now three years later, I'm still trying to make things right. It's taken a lot of help and support for me to keep plugging away at my recovery program. It seems like it was a lot easier to get into this mess than it is to get out of it. But I'm just glad there is a way out of it and I feel good about the progress I have made.

The Problems of Legal Issues

Many compulsive gamblers have legal problems that relate to civil and criminal laws. Because of the technical nature of legal issues, many of the terms may be unfamiliar to you. In this section, the definitions of many of the terms used throughout this book are included. As you are reading the books, these words and others you may be unfamiliar with will be in **bold type**. Definitions for the words in bold can be found in the *Glossary* section at the end of the book. Keep in mind that you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

There is also an *Additional Resources* section at the back of the book if you require further assistance. If you need information not found in this book, please contact the Florida Council on Compulsive Gambling (FCCG) 24-Hour Confidential and Multilingual 888-ADMIT-IT HelpLine.

Potential Legal Issues

While there are several types of legal issues related to compulsive gambling, varying widely in scope and severity, many of the problems fall into financial categories and are the result of failure to pay debts created by the need to obtain gambling money.



Some situations may also be criminal. Not all gamblers will experience every situation that follows. However, it may be helpful for you to understand the scope of legal issues that commonly affect compulsive gamblers and their loved ones.

Issues of Unpaid Debt

Foreclosure: A foreclosure is the termination by legal process through the Court, of all rights of the mortgagor (property owner) or his grantee in the property covered by the mortgage.

Bankruptcy: Bankruptcy is the state of having been legally declared unable to pay off personal or business dischargeable debts.

Eviction: Eviction is the act of depriving a person of the possession of land (building, apartment, or other real property) in pursuance of the judgment of the court.

Repossession: Repossession is the act of taking back goods or personal property (car, furniture, boat, etc.) from a buyer who has failed to keep up payments on them.

Lien: A lien is the legal right and claim to security for a debt, which may result in the sale or forfeiture of someone else's property if not paid.

Garnishment: Garnishment of wages or assets is a legal claim on wages or other money due a debtor, which are then paid to the person seeking the action.

Lawsuit: A lawsuit is a legal action brought between two parties in a court of law.

Most Common Criminal Issues

Theft from a Workplace: Theft from a workplace includes the fraudulent taking of personal property belonging to another, from his possession, without his consent, with the intent to deprive the owner of the value of same, and to appropriate it to the use or benefit of the person taking said property.

Embezzlement: Embezzlement from a business or individual is the fraudulent appropriation for his own use or benefit of property or money entrusted to him by another, by a clerk, agent, trustee, public officer, or other person acting in a position of trust capacity.

Stealing: Stealing is the act of taking property, money or any personal belongings from someone else without their consent.

Fraud: Fraud is a crime of obtaining money or some other benefit by deliberate deception.

Tax Evasion: Tax evasion is an illegal activity in which a taxpayer seeks to hide taxable income or claim unauthorized tax deductions with the **criminal intent** to conceal or commit willful fraud as a result of such actions.

Misappropriation of Funds:

To misappropriate funds is the act of using funds for a wrongful purpose not intended by the rightful owner of said funds.

Writing Bad Checks: This can include knowingly writing checks for amounts in excess of the amount of money available in a person's bank account, writing checks on a closed account, or writing checks on an account not owned by the writer (such as a relative's account) without the authorization of the owner of said account.

Forgery: Forgery is the act of making or producing an illegal original or copy of something to make it look genuine, usually for financial gain or personal benefit.

Participation in an Illegal Gambling

Operation: Some gambling operations are legal, such as those operated by casinos and racetracks. Illegal gambling includes bookmaking, sports pools, private casinos, card or dice games for money, sports betting, and betting on numbers games.

The FCCG 24-hour Problem Gambling HelpLine, 888-ADMIT-IT, can provide you with legal and other resource supports.

Other Criminal Activity

Fencing Stolen Goods: Fencing is the business of buying and selling stolen goods.

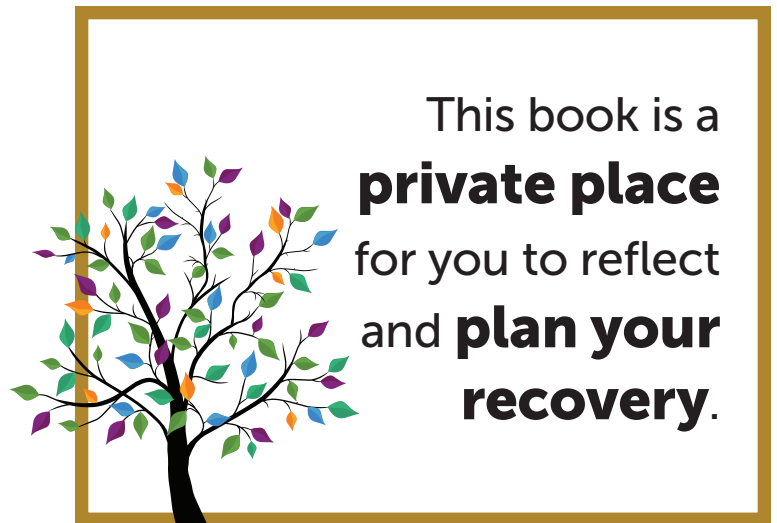
Drug Sales: Drug sales refer to the act of selling illegal substances such as cocaine, marijuana, speed or other illegal drugs, or the sale of legal drugs without an authorized prescription.

Burglary: Burglary is breaking and entering the house of another with intent to commit a felony of theft, whether the felony or theft is actually committed or not.

Prostitution: The act of engaging in sexual intercourse or performing other sexual acts in exchange for money, or of offering another person for such purposes.

Armed Robbery: The felonious (criminal) taking of personal property in the possession of another, from his person or immediate presence, and against his will, accomplished by means of force or fear, while carrying a dangerous instrument (gun, knife, or other weapon) is known as armed robbery.

Extortion: Extortion is the unlawful obtaining of money from another. The term usually applies to persons who extract money for the performance of a duty, the prevention of injury, or the exercise of influence, and covers the obtaining of money or other property by operating on fear or credulity (gullibility) of physical harm, or by promise to conceal the crimes to others.



Examining Potential Legal Problems

In this exercise, you will take a close look at the most common situations that lead to legal problems, including **unpaid debt** and various crimes. As you read through the questions, carefully and honestly consider your actions as they relate to problems requiring legal assistance. As with all books in this series, the information presented here, as well as your responses to the questions and exercises, are meant to provide you with a private place to reflect and plan what you need to do to recover from problem or compulsive gambling. You are the only person who ever needs to see this book. If you do choose to share the information here with a self-help group, **sponsor** or therapist, you may wish to use this book to prepare what you would like to share or record any questions you may have. You may also wish to call the FCCG 24-hour toll-free HelpLine at 888-ADMIT-IT for referrals.

Unpaid Debt

- ☐ Yes ☐ No *Have you had problems with house payments to the extent that you are being threatened with foreclosure or have experienced foreclosure?*
- ☐ Yes ☐ No *Are you in the process of bankruptcy or have you declared bankruptcy?*
- ☐ Yes ☐ No *Are you being threatened with or experiencing any lawsuits from individuals as a result of unpaid debts?*
- ☐ Yes ☐ No *Are you behind with creditors to the extent that a major item, such as an automobile, is in danger of repossession or has something already been repossessed?*
- ☐ Yes ☐ No *Have any liens been placed on your property as a result of unpaid debts?*
- ☐ Yes ☐ No *If you are working, have you experienced garnishment of your wages because of unpaid debts?*



If you are experiencing
**legal issues due to
your gambling
problem,
consider
seeking
legal advice.**

Review the chart on the following page, relating to common criminal issues and determine which, if any of the items, pertains to you. Place a checkmark ✓ in the boxes responding to the questions. When completing, keep in mind that it is not necessary to consider every detail related to your actions, but it can be helpful for you to examine your behavior and take note for your own information. This may also be helpful if you need professional legal advice, as well as in seeking support for your recovery from compulsive gambling.

Most Common Criminal Issues

- ☐ Yes ☐ No *Have you stolen from your place of employment or from a place where you volunteer?*
- ☐ Yes ☐ No *Have you embezzled from your business?*
- ☐ Yes ☐ No *Have you stolen money or personal property from other people?*
- ☐ Yes ☐ No *Have you committed bank fraud or credit card fraud?*
- ☐ Yes ☐ No *Have you lied about taxes or evaded paying taxes?*
- ☐ Yes ☐ No *Have you misappropriated funds from any organizations or activities in which you are engaged?*
- ☐ Yes ☐ No *Have you written bad checks?*
- ☐ Yes ☐ No *Have you forged any documents to obtain funds or attempt to escape debt?*
- ☐ Yes ☐ No *Have you lied or made false statements on any financial documents?*
- ☐ Yes ☐ No *Have you participated in any illegal activities such as burglary, robbery, drug dealing, fencing stolen goods, prostitution or extortion?*

Legal Assistance Including Selecting an Attorney

If you are experiencing any of the situations noted or others related to your gambling problem, and have not already consulted an attorney, consider doing so as soon as possible.

Neither this book, nor a trained therapist can take the place of legal assistance in these circumstances. Locating an attorney with experience in issues related to compulsive gambling is ideal. If you cannot find one, consider referrals to criminal lawyers and those who specialize in cases involving

addictions. Contact the Florida Council on Compulsive Gambling 24-Hour Confidential and Multilingual 888-ADMIT-IT HelpLine for information and referrals to qualified attorneys, as well as other supports. If you already have an attorney, refer him or her to the FCCG for research and consultation. You may also find assistance through the self-help program Gamblers Anonymous. Contact information for these organizations can be found in the *Additional Resources* section at the back of this book and by calling the 888-ADMIT-IT HelpLine.



An aspect of many self-help programs, including Gamblers Anonymous, is sponsorship. Typically, 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. 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. It may be very helpful to you as you work through your legal issues to have the

support of a sponsor to encourage you to keep working your program of recovery.

In addition, Gamblers Anonymous (GA) has a program called **Pressure Relief** that can assist you in addressing financial, legal and other problems. Pressure relief is typically performed after you have participated in GA for a specified period, at which time a budget is devised and a repayment plan is recommended. A repayment plan is developed in cooperation and in the attendance of both you and family members or other loved ones, if appropriate. GA will also assist in making the necessary arrangements to pay off debts to conventional (e.g., banks, credit card companies, etc.) and non-mainstream entities (e.g., bookies, loan sharks, etc.). Pressure Relief can also provide recommendations and advice regarding legal issues and family problems. Additional information about managing financial issues related to compulsive gambling is available in Book Four of this series, *Managing Your Finances*.

Gamblers Anonymous assists problem gamblers in making the necessary arrangements to pay off debts to conventional and non-mainstream entities.

The Cycle of Options and Involvement in Criminal Activity

While you may not feel that much of the information regarding criminal activity relates to your particular situation right now, it is very common for compulsive gamblers to progress through a spiral of behaviors that can eventually lead to crime. As a gambler, you have a constant need to get money. This results in the necessity to move, manipulate, or juggle funds and to tighten resources, often leading to the need to make a moral decision. Essentially, you are faced with the continual need for money to fund your gambling activities. As you progress through your addiction, it becomes more and more difficult to find the money for gambling. It is at this point that you may find yourself moving and manipulating credit cards, bank accounts, loans and other sources of money to continue the flow of funds. Eventually, when you have tapped out all of these resources and are in an extreme situation, you are faced with choosing to engage in illegal activities as a means of continuing the addiction.

If you do not get the proper help for your gambling problem, desperation resulting from the need for money very often can lead to criminal activity.



Since the need for funds does not disappear, the cycle continues. So, while you may commit an initial crime that may be of a minor category, like writing a bad check, you will eventually commit a more serious crime, like embezzlement, to cover up and repay money needed to resolve the first crime. As resources become tighter, another moral crisis emerges, often resulting in another, larger crime.

If you do not get help for your addiction, the desperation resulting from the need for money very often leads to criminal activity. Some studies show that among compulsive gamblers the crime rate is as high as 50-67%. The most recent national study revealed that about 33% of problem and compulsive gamblers have been arrested and nearly 36% have been imprisoned.

Problem gambling has legal consequences in all groups of society from youth to senior citizens, among all social strata and socio-

economic levels, races and ethnic groups. The Florida Council on Compulsive Gambling has found that while the majority of contacts to its 24-hour confidential 888-ADMIT-IT HelpLine do not admit to engaging in illegal activity, a significant percentage (typically upwards of 15% or more) admit to committing illegal acts as a means of continuing to gamble and/or to pay off gambling debts.

The pressures to obtain money to fund your gambling addiction can lead to behavior you would never otherwise imagine.

Like Ted, in the introduction to this book, you have probably been a model citizen all of your life, never considering involvement in illegal activities or having problems with the law. The pressures to obtain money to fund your gambling habit can lead you to engage in behaviors you would never otherwise imagine. The nature of illegal activity can be very insidious. That is, it usually begins with a small breach of conduct that leads to other, increasingly serious, actions. The

cycle of engaging in criminal behavior for all compulsive gamblers can only be broken when the gambler decides to stop gambling, honestly evaluates his behaviors and seeks help to resolve the problems his gambling has created.

The Mind of the Gambler: Considerations Before Turning to Crime

As mentioned above, many of the legal problems gamblers experience develop because of a financial crisis. Compulsive gamblers find themselves in desperate situations and ultimately feel the need to resort to crime. The decision to engage in illegal activity is complex and has several stages, as identified here by Dr. Henry Lesieur, a leading psychologist and researcher in the field of gambling addiction.

**Compulsive gambling
presents legal consequences
in all groups of society
regardless of a person's age,
race, socio-economic level,
or background.**

**Illegal activities usually begin with a small breach of
conduct that leads to other increasingly serious actions.**

- ❑ **Stage One:** Opportunity—The gambler is either presented with an opportunity, or is looking for one. The greater the opportunity and the safer it appears, the more appealing it will seem.
- ❑ **Stage Two:** External Agents of Social Control—Every gambler has different life circumstances. Some will have few outside influences affecting their decisions or behavior. Some will have many outside influences. These outside influences are **external agents of social control**. They include job, status, family, home, etc. Some gamblers will not want to step outside of social limits. The degree to which the gambler feels controls, both internal and external, will contribute to his decision to engage in crime. Examples of **internal agents of social control** are things such as bank signatures required on accounts, access to assets, etc. Internal controls generally have to do more with formal barriers to assets, while external controls are more concerned with social limits.
- ❑ **Stage Three:** Beliefs and Justifications—Many times the gambler will rationalize that what he is going to do is all right. It is just a “little bit” wrong. He may convince himself that the criminal activity is acceptable and necessary, and justifiably correct and right. This is an example of illogical thinking. He may tell himself that it is all right to commit this particular crime because he will pay everything back plus more, perhaps planning to do something “good for society” with the money. The list of reasons is limitless with all of them springing from the distorted thinking of the addict. This thought process might impact **criminal intent** in the event a gambler is later brought to **criminal prosecution**. In many cases, criminal intent was not present since the compulsive gambler convinced himself he would pay back the money before it was missed, or pay it back from anticipated winnings.
- ❑ **Stage Four:** Closing of Available Options—As the gambling problem worsens, often various sources of money are no longer available. As the gambler sees his means of obtaining money narrow, crime may be seen as a more likely option of getting funds.
- ❑ **Stage Five:** Threat—The gambler will weigh the threat to his self-esteem, his physical body and his finances and determine whether the crime is worth the risk. If the threat seems small in comparison to the payoff of the crime, it is all the more appealing. In most cases, the compulsive gambler doesn’t consider the risks, just the need for money.

Again, as a senior gambler, who has probably lived a life free of criminal activity of any kind, it can be particularly tormenting to admit you have been involved in any illegal actions. However, it is important to consider ways in which you might be rationalizing

your behavior to make crime seem acceptable in your own mind, and ways in which you might be rationalizing your behavior to others. Remember, these rationalizations can often prompt compulsive gamblers to engage in crime.

Here are some questions to ask yourself

- ☐ Yes ☐ No *Are you considering illegal activity?*
- ☐ Yes ☐ No *Have you already engaged in illegal activity?*
- ☐ Yes ☐ No *What are your own thought processes about what you are considering or already have done?*
- ☐ Yes ☐ No *Do you tell yourself that what you are doing is not really wrong?*
- ☐ Yes ☐ No *Do you tell yourself that you aren't doing anything that other people don't do?*
- ☐ Yes ☐ No *Do you tell yourself that you're doing it for a good reason (in other words, that the end justifies the means)?*

**Gamblers
rationalize
to make criminal
behavior
seem acceptable.**



If you find that you are engaging in these types of thoughts, you are rationalizing and making your behavior more acceptable to yourself. Thought processes like these enable you to rehearse for actually committing the crime, or for eventually being found out. They also help you to build up psychological defenses that prompt your thinking to progress to the next step in criminal activity, or to more serious crimes. Therefore, it is important to consider whether you have committed or contemplated engaging in an illegal activity due to gambling.

How Irrational Thinking Leads to Legal Trouble

To many gamblers, resorting to crime can appear to be a reasonable option in response to the incredible stress they feel. You may be financially stressed or in legal trouble.

You may be experiencing pressures from your family over the burdens they feel you have placed on them. At the same time, you may feel stress over your ability to perform in several aspects of your life. Perhaps you feel sad or are experiencing despair over loss of loved ones or life changes. All of this pressure and stress leads to anxiety, depression and distortions in thinking that impair judgment. Many gamblers in this position cannot make reasonable decisions. Instead, they make choices out of desperation. There are also cases where compulsive gamblers have committed crimes hoping to get caught as a last, desperate effort to get help.

In this section, we're going to look at the concept of **irrational thinking** and how your perception of events may differ greatly from those of other people. Gamblers often create their own complex constructions of reality to enable them to continue to operate and function, while avoiding thinking about or addressing their addiction.



Your **irrational thinking** can **cause you to avoid addressing your addiction.**

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 an enormous 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. This happens primarily because they want to avoid facing the truth about their problem. Instead of taking responsibility, compulsive gamblers frequently blame others for their circumstances. Listed on the next page are some examples, by no means all possibilities, of how irrational thinking can exist in the mind of a compulsive gambler.

When someone experiences an enormous degree of difference in thinking about relatively common events, this is called "irrational thinking".

- ☐ Blaming others for your problems.
- ☐ Telling yourself and others that your gambling is a good thing.
- ☐ Claiming everyone gambles and you are no different from other people.
- ☐ Believing you have a right to gamble even when it hurts others.
- ☐ 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.
- ☐ Anticipating a big win to pay back all money borrowed or stolen and never expecting to lose.
- ☐ Claiming you are not responsible for your circumstances.
- ☐ Telling yourself you will stop after the next win or if you get your finances in order.
- ☐ Believing you do not deserve anything good in life because, as a compulsive gambler, you are a terrible person.
- ☐ Believing you can handle your problem on your own.

Irrational thinking leading to legal problems can include examples such as:

- ☐ Believing that if you engage in criminal activity, it is not wrong, because you intend to “repay” the money.
- ☐ Believing you are entitled to engage in a crime of stealing or taking money or possessions. Perhaps you take money from a place you work or volunteer, or from someone in your family, and rationalize it by saying you are just “borrowing” it with the intention of paying it back. You might also tell yourself you are taking money because you deserve more compensation and this is just your way of getting it.
- ☐ Claiming you were somehow “led” into crime through no fault of your own.
- ☐ Claiming you just took “one small step” and never dreamed it could lead to something so serious as crime.
- ☐ Believing a criminal action is not wrong.

Take a look at two examples on the following pages that illustrate how irrational thinking in the mind of a gambler exists in everyday situations.

Henry

Henry is a compulsive gambler. Fifteen years ago his father died leaving him and his brother Walt, a very valuable art collection. Today, Henry received a tip on a race and feels that it is a “sure thing”. He has used up all of his own funds and is desperate to place this bet. He goes to his brother’s home hoping to convince his brother to give him some cash, but he is not home. Out of frustration Henry decides to take one of the pieces from the art collection to pawn it.

He tells himself that his father should have given him more in the first place, so what he’s doing is not wrong, it’s just taking what should have been his anyway. He further justifies that his brother will not be upset when he sees how much money he has won and feels confident he will not realize the artwork is missing. Besides, he took a piece that Walt never really liked anyway.

- ❑ **Henry is engaged in irrational thinking. He refuses to recognize the objective fact that he is committing a crime. Instead, he uses distorted thinking to rationalize that what he is doing is not wrong, but is something to which he is entitled. Let’s examine his thinking patterns.**

Henry’s Perceptions	The Actual Facts
He claims that the tip is a “sure thing”.	No tip is a “sure thing”.
He claims that by taking one of the pieces from the art collection, he is just taking what his father should have given him anyway. He believes he is entitled to it.	He is not entitled to it. The collection was left to him and his brother and was divided fairly many years ago.
He claims that when his brother sees what he has won, he will not be upset with what he has done or will not realize the art piece is missing.	He is using irrational thinking to convince himself that gambling is the right thing to do, that the crime is justified by the potential win or the fact that his brother may have other paintings and not realize one is missing.
He tells himself that the piece he has taken was not one Walt liked anyway, so it doesn’t matter.	It does matter. The property belongs to Walt, not Henry and it is not up to Henry to decide what matters to Walt.

This is the kind of irrational thinking that gamblers use in order to justify their problems. Irrational thinking, and the actions that follow not only hurts them, but can also severely hurt their loved ones, friends, and people they might work or associate with.

This type of thinking can lead very quickly to criminal behavior. Let's take a look at another, slightly different example. As you read the example, focus on Monica's thinking related to gambling that leads her to criminal activity.

Monica

Monica volunteers to do the books for a local charitable organization. She has been doing this for 10 years and is in a position of trust and responsibility. Her husband passed away two years ago and her daughter and her family moved out of state. Monica has been feeling increasingly lonely and depressed and has been spending more and more time playing the slot machines at a casino within driving distance. She also has been spending money on regular trips to Atlantic City and Las Vegas, as well as on buying lottery tickets. Consequently, her gambling debts have been increasing over the past few years.

She has taken a home equity loan on her condo, spent a significant amount of her retirement savings, maxed out all her credit cards, and borrowed money from her best friend—all of which has been spent and lost on gambling. She still manages to get by and hold everything together, but she is beginning to feel the pressure of her financial situation. This pressure is making her more sad and depressed as well as panicked. She knows that if she stops going to the casinos and playing the lottery she will just feel overwhelmed. She believes that what she needs is just one big win and she can recover everything she has lost. Also, she has a "good feeling" that it is her time to win this Saturday because it's the highest the lottery jackpot has been in years. As a back up she further decides to take another trip this weekend and gamble with higher stakes.

- ❑ ***Monica feels certain she will win big but has no available cash of her own. She decides to take some money from the organization where she does the books, telling herself that she is just giving herself a loan and that when she wins this weekend, she will pay it all back by Monday before anyone knows anything about it. Then she'll give a nice, generous donation to the charity. She thinks that she really isn't doing anything wrong and that no one will be hurt. In fact, the charitable organization will make money on the situation.***

Monica's Perceptions	The Actual Facts
By taking money from the organization for her own personal use, she is just borrowing it.	She is committing a crime. She is engaging in fraud and embezzlement.
By taking the money, which she intends to pay back Monday, she is doing nothing wrong.	She is doing something very wrong and is engaging in a criminal act.
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.	If she is caught, she will be prosecuted and most likely sent to jail. The organization will be damaged by its financial loss and by a loss of credibility. 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.
She tells herself she is actually "helping" the organization because when she wins big she'll give them a large donation.	This irrational thinking allows Monica to continue to believe that she is an honest, generous person, and not a criminal.
She has a "feeling" that she is going to win big this Saturday.	This feeling derives from desperation to win. Intuition is not a reliable foundation for risk-taking through gambling.

Monica probably did not always think like this. Her line of irrational thinking progressed right along with her need to rationalize her gambling problem. Both Henry and Monica will continue to engage in irrational thinking until they stop gambling completely and participate in a self-help and/or a treatment program.

Their thinking is protecting them from having to face the truth about their problems and has led them into criminal

activity. It can lead to more serious crime if they do not get help.

Learning about the issues that have created and continued 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 you can change both your thinking and your behavior is an important skill to develop now and for the future.

Compulsive gamblers make the repeated mistake of believing that they somehow have control over certain events and/or can predict the outcome of random and uncontrollable events. It is this illusion of control, as well as a series of superstitious beliefs, that prompt gamblers into devising strategies and skills to increase their odds of winning. For example, many problem gamblers do not recall or take into account the number of losses they have experienced and this distortion of reality impacts upon how they view their odds of winning, which they also tend to overestimate. All of these things contribute to a distorted way of thinking and results in superstitious behaviors that feed into the "gambler's fallacy", which is the belief that a future win or loss is related to previous payoffs, when in actuality each event is distinct and separate (Ladouceur & Walker).

People who are deeply engaged in irrational thinking generally do not want to be faced with hearing or learning that their perceptions are distorted. They may have strong personal defenses built around keeping things as they are. You are to be congratulated for being willing to

look at yourself openly and honestly. While it is difficult to change your way of thinking, it is a very important step in your process of change and in your overall recovery.

Philosopher Edmund Burke once said, "The only thing necessary for the triumph of evil is for good men to do nothing." This statement was originally intended to apply to taking action when you see harm occurring to others. It can also refer to you. Deep down inside, the *real you* knows the rationalizations you use to allow your gambling behavior to control your life. Gambling will triumph unless you take charge and do something about it.



Summary Statement

- ❑ It is common for compulsive gamblers to face legal problems related to both civil and criminal laws.
- ❑ The problem gambler's constant need for money is often at the root of illegal behavior.
- ❑ Irrational thinking often clouds the thought processes of problem gamblers, which in turn, contributes to faulty decision-making about how to handle situations and what course of action to take.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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



Think about how this information about perception relates to your problem gambling. Do you think you have any myths or irrational thinking surrounding gambling? If yes, describe two examples of a time when you thought irrationally:

1. _____

2. _____

Describe a time when irrational thinking has led you to contemplate or engage in criminal activity.

What might help you to change the way you think in the examples you wrote above?

Working on Legal Issues

Engaging in criminal behavior usually surfaces after other avenues of obtaining money have closed off and after significant thought about the activity. Most people, including compulsive gamblers, don't just simply go from being a law-abiding citizen one day to a criminal the next. Criminal activity is the result of a process of behavior and thinking that the gambler moves through as his problem progresses. If you know that you are experiencing legal problems, it is time for you to begin the process of addressing these issues and creating a plan of action.

To get an idea of the scope of the problem and your potential legal involvement, think about how you might answer the following questions.

- ☐ What are your most pressing legal problems?
- ☐ In what ways do you have responsibility for these legal problems?
- ☐ Have you talked with anyone about these issues? If so, whom?
- ☐ Have you talked with an attorney? If so, what advice was offered for the next step?
- ☐ Have you made a full disclosure of the situation?
- ☐ Do you have a plan, including restitution (detailed and structured plan for repayment), for dealing with the problems?

The next sections will help you take the necessary steps to begin working on your legal problems, taking into consideration your personal situation.

Emotions Associated with Legal Problems

In Book Four *Financial Problems and Solutions*, we took a look at how your physical and emotional health are affected by financial problems. Because these problems are largely brought about by stress, the same information holds true regarding your legal situation.

While the major focus of this book is how to develop a plan to approach your legal situation, we will start by revisiting ways in which your circumstances might be affecting your health and your feelings.

Feeling stress?

Stop, take a deep breath, relax, and then respond.

As you have already learned, prolonged stress and anxiety can result in emotional as well as physical problems in other areas of your life. You may have trouble sleeping or eating, find it hard to engage in activities with your family or friends, or begin feeling sad or depressed. These emotions are signals for you to look at your behavior.

The rational part of yourself is tugging at the irrational part and demanding attention. Fortunately, since you are reading these books, you have decided to stop engaging in **denial** and take the important steps to change your life.

At some point, the emotional red flags of anxiety and stress might have led to feelings of panic and greater anxiety, particularly if your legal circumstances had worsened significantly. You might be feeling guilt or shame over behaviors you have engaged in and wondering how you can ever face the people you love and respect. In Book Six of this series, *Creating a New Life Plan*, you will deal extensively with guilt, shame, and living with the burden of your past behaviors. For now, be aware these feelings are common, but there are ways to help yourself lessen the pressure you might be feeling as a result of them.

You might have felt, or be feeling right now, a desire to escape from the problems you have created. No matter how bad things might be, escaping is not the solution. Regardless of where you go, you'll still be there with all of your old behaviors and ways of thought. If you don't take positive steps to change your patterns of action and ways of thinking, you will simply repeat your old behaviors.

So, what do you do?

First, you must relax and calm yourself down. Be aware that emotional distress can be a common reaction to legal problems. Next, take a deep breath and know that the ability

to change your life is entirely within you. You will continue taking one step at a time and making a new life for yourself. Addressing your legal problems is simply one aspect, admittedly a major one, of this entire process. By following the steps in this book and working with a trained counselor, a self-help program and utilizing other resources, you'll get yourself back on the right path.

Physical Issues Associated with Legal Problems

You've also learned that your health can be very much related to your emotions. Stress and anxiety can lead to physical illness. Common results of emotional stress include headaches, tension, and stomach problems. Long-term sleep loss can lead to a diminished ability to function clearly and can affect memory and reaction time. You might find yourself exhausted and lacking in motivation. This can lead to shortened tempers and increased irritability and anger.

By now it is easy to see that there is a cycle to all of these interacting pieces. Your legal situation makes you worry; worry makes you feel sick; feeling sick makes you lose sleep; losing sleep makes you feel irritable; irritability makes you sad; sadness makes you want to gamble; gambling makes you lose money; losing money makes your financial situation worse; a worsening financial situation can lead to illegal activity, etc.

What must be done is to break the cycle. This series of books is designed to help you break the cycle at many points. The most critical point is learning how to stop gambling. However, you must also manage and deal with all of the aspects of your life that lead you to gamble in the first place.

By this time in your life you have learned that life is built on many interrelated aspects and that keeping as many parts of your life working as harmoniously as possible is a key to happiness in every area.

If you are feeling the physical effects of worry over legal issues, you can address this by attending to your emotional health, your legal situation, and your physical health individually. They will each affect the other.

So what can you do? You'll start with some simple things, and then get to work taking care of problems with the law.

First Steps

- ☐ *Relax*
- ☐ *Breathe*
- ☐ *Think positively*
- ☐ *Get plenty of sleep*
- ☐ *Eat well each day*
- ☐ *Engage in some form of exercise daily*
- ☐ *Meditate*
- ☐ *Identify your sources of help*

Summary Statement

- ☐ Criminal activity is the result of a process of behavior and thinking that the gambler moves through as the problem progresses.
- ☐ Your physical and emotional health may be affected by your legal problems.
- ☐ Your physical health can be related to your emotions and lead to physical illness.
- ☐ Understand how to stop gambling, as well as what led you to gamble in the first place is important.
- ☐ Learning to effectively deal with your emotional and physical reactions to your legal problems can positively affect your recovery.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each
question and then write down your response to each.

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



What are the emotions you feel right now that might be surfacing as a result of your legal situation?

What steps will you take to help you manage these feelings?

How has your legal situation affected you physically, if at all?

What can you do right now to help your physical condition?

Special Skills You Bring to the Problem

You will recall that in Book One of this series, you looked at special life skills seniors bring to dealing with issues in their lives. You have had experiences and have dealt with challenges that have given you insight and knowledge not always available to those younger than yourself. Let's take another look at those skills and consider how they might help you in dealing with legal issues.

1. **Life experience**— you have had many occurrences in your life that provide you with opportunities to relate new information to past incidents. Life experience is an excellent teacher, making you wiser and more knowing. Your experience may help you in understanding the severity of your circumstances.
2. **Patience**—you have had the opportunity to practice making mistakes, holding your temper, waiting for results and other activities, which have helped to build patience. This will enable you to engage in the process of change, knowing that it takes time. Patience may help you in understanding that correcting your legal situation will not happen quickly.
3. **Perspective**—you have had a chance to see things from more than one vantage point. You have served in many capacities and roles in your life, such as friend, child,

parent, spouse or partner, neighbor, worker, and at many different levels of status and participation. These roles have given you a rich perspective from which to view change. Perspective can help you to see if you are making decisions leading toward illegal behavior.

4. **Ability to see the larger picture**— you have lived long enough to know that often events are not simple or easily defined. You can see beyond tiny details to the larger picture. This gives you the ability to know how pieces fit together and that many parts build a whole. With this ability, you can see that everything is not hopeless and that what you are undergoing right now is part of your life, not your entire life.
5. **Strong ethics and values**—you have had the opportunity to clearly understand and define your own ethics and values. Experience has taught you what you place importance upon and what is meaningful to you in life. By drawing on your ethics, values and **integrity**, you may be able to make choices that help you in your legal situation, or which keep you from engaging in criminal activity.
6. **Desire to be a role model for loved ones**— you know that others look up to you and depend on your guidance to be a beacon for their own behavior. As a senior member of your family or group of friends, what you choose to do can serve to inspire others.

7. Determination— you’ve learned that things don’t always come easily and that if one try doesn’t work, you often have to keep going to get the result you need and want.

You might not immediately be able to see how all of these characteristics can apply to you, but there is most likely at least one place in your life where that category holds true. Older can mean wiser, and any of these traits that you recognize within yourself can help you as you implement change. When dealing with legal problems, these characteristics can be particularly helpful to draw upon as they serve to reflect important parts of your core self.

Control vs. Powerlessness

Powerlessness is the 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. The impulse to gamble is so strong that compulsive gamblers cannot stop thinking about it. For example, when not actively engaged in gambling, they may be contemplating ways to secure more money to gamble, identifying approaches to pay off gambling debts, thinking about when they will be able to place their next wager, or

some other thought relating to gambling. In effect, the gambling consumes their thought process.

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. Simply changing the way you think gives you better insight on managing your life. You will start to be able to manage different aspects of your life when you start to change your thinking. From thoughts come words and from words come actions. Everything begins with thinking about it. You must think and believe that you can make a change and take charge of your life. You cannot control your gambling, but you can begin to manage your life by completely abstaining from all forms of gambling.



**You must
think and
believe
that you can
make a
change.**

You will start to be able to manage different aspects of your life when you begin to change your thinking.

The following will help you to identify and focus on the steps most important for developing a plan of change.

- ❑ **Step One:** Focus on the issues and take responsibility. Excuses and explanations are not as relevant now as getting to the facts.
- ❑ **Step Two:** Honestly and critically evaluate the situation. This is no time for denial. Denial is very common in individuals dealing with addiction. Both you and your loved ones might be participating in denial. Essentially, denial involves accepting abnormal behavior. It may involve complex roles in which everyone pretends that nothing is wrong. People often engage in denial when they feel that they are not ready to face a problem or deal with it. However, you must face your problems realistically if you are to solve them.
- ❑ **Step Three:** Begin thinking about what you can do, instead of focusing on what you can't do. Now is the time to sort out what is beyond your control and what you might be able to change. If you are a member of a self-help program such as GA, you may want to consult your sponsor.

Repeat this statement out loud:

"I am taking charge of my life. I have the power within me to change my situation. To change me. To change the way I think."

- ❑ **Step Four:** Make a plan for change. You've focused on *You*. You've thought about what you can and can't do. Now is the time to make something positive happen. Your situation might be very serious. You may be in real legal trouble. You may have committed criminal actions. No matter what you may have done, you must take the positive steps to change your situation now, or it will just get worse.

***What could you do now to give yourself more control of your situation and a feeling that you are taking charge of your life?
On the next page, list at least 4 steps you can take.***

What Can I Do to Solve My Legal Issues?

Example: After attending several GA meetings, I have taken an honest look at what is really happening. I will make a list of the most serious legal problems and consider how to approach them.

- ☐ I will call an attorney.
- ☐ I will become an active member in GA.
- ☐ I will not associate with friends or family members who gamble.
- ☐ I will not go in or near gambling establishments.
- ☐ I will be patient and continue day by day with my plan for recovery.

Your steps:

1. _____

2. _____

3. _____

4. _____

Options in the Case of Criminal Prosecution

If your legal troubles involve criminal acts, such as theft, embezzlement, tax evasion, fraud or **misappropriation of funds**, among others, it is possible that prosecution could result in a criminal conviction. Additionally, civil prosecutions such as foreclosure, personal lawsuits or bankruptcy might also result in court ordered sentences for contempt of court, payment of restitution or treatment. If your situation is sufficiently serious that a legal prosecution is possible, even if nothing has happened yet, then you must consult an attorney. It is critical that you get legal advice and protection.

While compulsive gambling is not a recognized defense to a crime, like the “insanity defense,” in most criminal cases the courts consider Six Factors in relation to a gambler and their participation in crime, in consideration of a reduced sentence (**mitigation**). The following can also apply to financial or civil legal problems.



Six Important Factors

- ❑ *Remorse*
- ❑ *Repentance*
- ❑ *Restitution*
- ❑ *Rehabilitation*
- ❑ *Recovery*
- ❑ *Resentment*

Examples of each of these include:

Remorse: the gambler will demonstrate evidence of regret for past misdeeds.

Repentance: the gambler will make positive changes to compensate for and express regret for past misdeeds.

Restitution: the gambler will make detailed and structured plans for repayment. This may involve coordinating with Gamblers Anonymous (GA) Pressure Relief group recommendations and developing a plan.

As a senior gambler, and particularly if you have a limited income, you will need to work carefully with trained professionals and GA to help in this area.

Rehabilitation: usually determined by a court order, the terms and type of treatment plan to be utilized or other actions designed to treat the disease.

Recovery: the gambler will implement lifestyle changes to prevent relapse or a return to criminal acts.

Resentment: the gambler will work with counselors, GA, clergy or other appropriate resources to refrain from negative actions toward prosecuting agencies, individuals or officials.

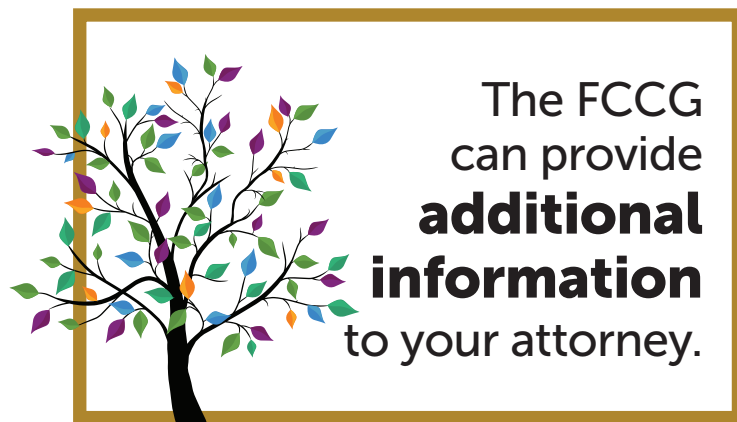
In order for the gambling addiction to be considered by the court in mitigating (reducing) its sentence, you must demonstrate adherence to these Six Factors prior to institution of prosecution. This may or may not influence the court's decision, but is necessary for consideration of a reduced sentence.

Staying Out of Prison

The best action you can take to keep yourself out of prison is to avoid engaging in crime. If you have already committed one of the illegal actions detailed in this book, you can help yourself by doing the following:

- ❑ Consult an attorney immediately.
- ❑ Attend GA regularly as well as get counseling or therapy if possible.
- ❑ Begin to work the steps of GA and demonstrate you are taking positive action to change your life.
- ❑ Demonstrate you are sincere about getting help for your gambling addiction by engaging in the Six Factors above.
- ❑ Be attentive to triggers so you can avoid relapse. Review the information about triggers and relapse in Book Three of this series.

Prosecution for criminal activity may be unavoidable, but if you can demonstrate sincere, genuine, and long-lasting efforts to



make change by following the steps listed above, it can make a difference to a judge and/or jury in the decisions that emerge from your case and its litigation.

Based on the seriousness of the crime, it is possible that actual jail time or imprisonment could occur. Other sentences might include:

- ❑ Court ordered treatment for your gambling addiction in a licensed treatment facility, since most prison systems do not provide any assistance for gambling addiction.
- ❑ Outpatient treatment by a licensed therapist specialized in gambling addiction.
- ❑ Rehabilitation and restitution in which you are ordered to perform community service and/or repay the debts owed.
- ❑ Attendance at Gamblers Anonymous meetings.

These alternative-sentencing plans must be well thought out and detailed. They should be inclusive of all of the Six Factors previously listed. The consequences for non-compliance should be clearly defined and the counselor's role and reporting system should be clearly documented. They will involve the submission of progress reports and include all written

releases of information necessary to family and officials.

In some cases, alternative sentencing may include the court withholding a guilty **adjudication** if the alternative sentence is completely complied with and all terms and conditions are satisfied. Adjudication is the act of a court making a final determination of guilt or innocence in a criminal case. If adjudication is withheld, a criminal conviction will not appear on the offender's record.

While this information may be upsetting to you, realize you are taking steps to relieve the stress and anxiety you feel. Learning about your options and planning what to do are worthwhile actions you can take now.

The best action you can take to keep yourself out of prison is to avoid engaging in crime. If you have already committed a crime, pay careful attention to the options outlined in this section and call 888-ADMIT-IT for assistance.

Support for Impaired Professionals

Depending upon a person's profession, it is not uncommon for certain professionals experiencing gambling problems to require assistance outside of traditional choices. For example, police officers, attorneys, prominent athletes, physicians and others in similar positions will not necessarily want to openly

disclose certain information for fear of retaliation, loss of employment, etc. In these cases, if you are a licensed professional you might be able to participate in an impaired professionals treatment program. In fact, several professional organizations such as the American Bar Association, local and state bar associations, the American Medical Association and local medical associations offer support for professionals suffering from alcohol or substance abuse difficulties, and gambling addiction in some jurisdictions.

These programs are usually with groups of professionals from similar occupational areas that are treated together. Because compulsive gambling can be treated by rehabilitation similar to that of substance abuse addiction, it is possible for an individual to be reinstated in his profession. Such decisions are usually left to the governing boards of the profession and are heavily dependent on a number of factors, including proof of successful rehabilitation through the treatment program.

If you would like more information about impaired professional programs, contact the FCCG 24-hour confidential HelpLine at 888-ADMIT-IT.



Special programs
for **impaired
professionals**
make it possible to
retain **anonymity**
in treatment.

The Decision Making Process: Implementing and Evaluating a Plan

When you are feeling weighed down by difficulties in your life, including legal problems, the possibility of repairing the problems you have and creating a new life for yourself can seem overwhelming. Perhaps you feel that you lack the strength to begin. You might feel immobilized by despair. An excellent remedy is to take action. Simple actions, such as making a list, or creating a plan, can change your frame of mind and offer hope for recovery. In this next section, you will begin

working on a plan to address your legal issues. Don't worry about this being your ultimate solution. The purpose of this plan is to serve as a place to start.

Now that you have some basic information about legal issues concerning gambling, it is time to make a plan for handling your legal situation. Remember, this plan will address one issue, but the same process can be applied to a broad range of other issues.

There are five basic steps to the process of making a decision and implementing a plan:

1. Get the facts—What is your situation?
2. Make a decision—What is your goal?
3. Develop a plan—What are the major components of that goal?
4. Implement your plan—What specific actions will you take?
5. Evaluate your plan—Show how you will know that you have met your goal.

The first action you must take is to gather all of the facts and information about the circumstances. Then analyze the material and make an informed decision about what you want to do—decide on a goal. From here, you should be able to create the plan to meet that goal, breaking the goal down into smaller components. Next, implement the plan—actually do it. And finally, evaluate your plan to determine if you have met your goal. It sounds simple and in theory, it is. In practice, you are the only one who can make it work. You can take action and decide to change your life.

Again, once you know the facts and have made a decision as to what you want to do about the problem or situation, then you can make a plan and put it into practice. The plan itself, even if you don't put it into practice immediately, can help you to clarify your thoughts and start you down a path to change. The plan really just involves starting with a goal, or idea, and then breaking it down into a few smaller pieces, and then breaking those pieces into steps you can take to make them happen. Incremental steps will help you to better manage your plan and to remain on task. Remember, first make a decision, then make a plan to put that decision into effect.

Example:

Step One: Get the Facts—Regarding my legal situation, these are the facts:

1. The IRS has scheduled an audit of my taxes.
2. I need a copy of the tax returns in question.
3. I am worried because I have not been truthful on my tax returns.
4. I may need to hire an attorney.

Step Two: Make a Decision—After analyzing the information, my goal is:

I need to obtain necessary documents and consider everything I have done that might have legal consequences. I will decide if I should meet with an attorney.

Step Three: Develop a Plan—My plan is to:

1. Obtain a copy of tax returns and any other pertinent financial information.
2. Carefully look over the tax returns and examine where I have been dishonest.
3. Set up a meeting with an attorney if it seems necessary.

Continued on next page.

Making a Plan for Yourself

In the following section, develop a plan to change something in your life. First, you will gather facts and make a decision, then devise a plan, and put it into practice. The following example is a simple one to demonstrate how to go about the process.

In the real world, plans can be simple or complex. They can also change over time. The key in creating a plan you can carry out is to break things down into smaller parts and focus on the more manageable parts first, before attempting the more difficult ones.

Step Four: Implement your Plan—What are the steps you can take to address each component?:

Major Objective of Plan	Steps to Address Objective
Obtain a copy of tax returns and any other pertinent financial information.	☐ Find out how to obtain copies. ☐ Gather financial documents pertaining to the tax return. ☐ Familiarize myself with these documents.
Carefully look over the tax returns and examine where I have been dishonest.	☐ Set aside a block of time with no interruptions. ☐ Get a copy of the tax code for the years I am reviewing. ☐ Remember that I need to solve a problem and not panic. ☐ Be absolutely honest with myself about any lies or discrepancies.
Set up a meeting with an attorney if it seems necessary.	☐ Select an attorney and call for an appointment as soon as possible. ☐ Obtain copies of tax information to take to meeting with attorney. ☐ Admit to attorney everything I have done, being absolutely truthful about everything; explain that I know it is wrong, and I need legal advice. ☐ Remain calm and quiet and listen to the advice, then do as advised.

Step Five: Evaluate your Plan—How will you know you have met your goal?

1. I will feel that I have taken action and have a sense of relief at being in charge.
2. I will have a true picture of the seriousness of my legal situation.
3. I will have an appointment to discuss it with an attorney for help, if needed.

In the beginning of the book we heard from Ted about how he had become deeply involved in crime and then changed his life. How did he do it? Read his explanation below.

Ted:

When I first realized that my life was seriously out of control, I had already committed several crimes. I tried to hide the evidence of my activities until it was obvious that I was about to be discovered. I felt like my world was spinning out of control and I was so afraid of ending up in prison. I sat down and started thinking of anything I could possibly do at that point. I made a list and began working down it one step at a time. First, I secured a sponsor in GA who was able to help me see the reality of my situation. Then I called the 888-ADMIT-IT HelpLine, which led me to reading the workbook series, as well as an attorney and seeing a professional therapist.

One of my major goals was to try to make things right again for the people I had harmed. I was prosecuted for my crimes. However, because I had made careful plans with the help of others to take important and meaningful steps toward changing my life, my sentence was reduced. I have not gambled in over three years. One of the biggest keys to my long-term change was, and is now, planning.

Keep in mind that your recovery plan for your legal situation and the steps you intend to take will impact upon your experience when put into practice. If you are in a self-help program, such as GA, and have a sponsor, you may want to consider seeking advice and information to assist in gathering facts, making a decision or developing a plan of action. You may also want to consult your treatment provider if you are working with a therapist.



Remember, you do not
need to devise your
recovery plan
in isolation.
Supports
are **available.**

Before proceeding with the following exercise, be sure you have compiled all of the necessary information and are ready to develop a legal plan of action.

Now is the time to try this with your own decision and plan.

Step One: Get the Facts—Regarding my legal situation, these are the facts:

1. _____
2. _____
3. _____
4. _____
5. _____

Step Two: Make a Decision—After analyzing the information, my goal is:

Step Three: Develop a Plan—The steps, or plan, to make this goal happen include:

1. _____
2. _____
3. _____
4. _____
5. _____

Step Four: Implement your Plan: What are the steps you can take to address each component?

Major Objective of Plan	Steps to Address Objective
1.	
2.	
3.	
4.	

Step Five: Evaluate your Plan: How will you know you have met your goal?

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Specific things I have done to change my situation:

Continued on next page.

Additional steps I can take to further empower myself in this situation include:

Summary Statement

- ☐ The skills you have accumulated over your lifetime can be used to effectively work on solving your legal issues.
- ☐ There are several types of actions you can take to take charge of your life as it relates to legal problems caused by gambling.
- ☐ Simple actions on your part can change your frame of mind and offer hope for recovery.
- ☐ It is essential to gather the facts and the information about the circumstances so you can review, make an informed decision and proceed with a goal.
- ☐ Creating a personal plan of action incorporating the information in this series is a primary goal for recovery.

*"Not everything that is faced can be changed,
but nothing can be changed until it is faced."*

—James Baldwin, American Author

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



Which one of the Six Factors do you think would be the easiest for you to engage in? Why?

Which one of the Six Factors do you think would be the most difficult for you to engage in? Why?

What special skills do you have that can help you cope with the legal issues affecting you?

Describe one way in which you could apply at least one of these skills to your life right now:

What primary actions can you take right now to help you avoid legal prosecution or prison?

Summary

In this book you have examined legal issues and possible criminal activity related to your gambling. You have taken a look at civil and criminal legal problems, the cycle of crime and various steps you can take to begin to change your circumstances.

When you are a compulsive gambler, a wide range of legal problems is possible. Some of these may affect just you and others may affect your family or your business. The problems can range from issues of unpaid debt to very serious crimes involving theft, forgery, or embezzlement. Again, it is important that you consult an attorney to help you create a plan to address the problems and the possible legal consequences, which might include prosecution and prison.

Support groups, such as GA, as well as your sponsor, professional treatment provider and FCCG Connect Program supports can also provide you with assistance and direction in confronting and addressing your legal issues.

The information in this book addresses serious issues with severe consequences. If you feel that your legal problems are not pressing now, be alert for signs that they may be entering your life and take steps to avoid them immediately. Remember, you are the only one who can take charge of your life. You have the knowledge and the support to make it happen. The time for taking action and continuing your recovery towards a better future is today.

Keep going, take one step at a time and keep walking into a new tomorrow. You can do it!

Glossary

Adjudication: Adjudication is the act of a court making a final determination of guilty or innocence in a criminal case.

Armed Robbery: The felonious (criminal) taking of personal property in the possession of another, from his person or immediate presence, and against his will, accomplished by means of force or fear, while carrying a dangerous instrument (gun, knife, or other weapon) is known as armed robbery.

Asset: An asset is something of value owned by a household or individual. Liquid assets are those that are cash or can easily be converted into cash.

Bankruptcy: Bankruptcy is the state of having been legally declared unable to pay off personal or business dischargeable debts when they become due.

Burglary: Burglary is the breaking and entering the house of another with intent to commit a felony of theft therein, whether the felony or theft is actually committed or not.

Criminal Intent: Criminal intent is the intent to commit a crime, illegal behavior, as evidenced by a criminal act; to deprive or defraud the true owner of his property with the intent to do the illegal activity.

Criminal Prosecution: Criminal prosecution is an action or proceeding instituted in a court on behalf of the public, for the purpose of securing the conviction and punishment of one accused of a crime.

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

Drug Sales: Drug sales refer to the act of selling illegal substances, such as cocaine, marijuana, speed or other illegal drugs, or the sale of legal drugs without an authorized prescription.

Embezzlement: Embezzlement from a business or individual is the fraudulent appropriation for one's own use or benefit of property or money entrusted to him by another, by a clerk, agent, trustee, public officer, or other person acting in a position of trust capacity.

Eviction: Eviction is the act of depriving a person of the possession of land (building, apartment, or other real property) in pursuance of a judgment of the court.

External Agents of Social Control:

Outside influences affecting your decisions or behavior from engaging in criminal activity are known as external agents of social control. These external agents may include pressures from a job or work or the need to obtain good grades and stay in school.

Glossary (continued)

Extortion: Extortion is the unlawful obtaining of money from another. The term usually applies to persons who extract money for the performance of a duty, the prevention of injury, or the exercise of influence, and covers the obtaining of money or other property by operating on fear or credulity (gullibility) of physical harm, or by promise to conceal the crimes to others.

Fencing Stolen Goods: Fencing is the business of buying and selling stolen goods or the illegal sale of stolen goods to a receiver who accepts them for payment made to the thief.

Foreclosure: A foreclosure is the termination, by legal process through the Court, of all rights of the mortgagor (property owner) or his grantee in the property covered by the mortgage.

Forgery: Forgery is the act of making or producing an illegal original or copy of something to make it look genuine, usually for financial gain or personal benefit.

Fraud: Fraud is a crime of obtaining money or some other benefit by deliberate deception.

Garnishment: Garnishment of wages or assets is a court-ordered method of debt collection in which a portion of a person's assets or salary is paid to a creditor.

Internal Agents of Social Control: Internal influences affecting your decisions or behavior to engage in criminal activity

generally have to do more with formal barriers to assets. Examples of internal controls would be things such as bank signatures required on accounts, access to assets, periodic audits (monitoring), etc.

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

Lawsuit: A lawsuit is a legal action brought between two parties in a court of law.

Lien: A lien is the legal right and claim to keep or sell somebody else's property as security for a debt.

Misappropriation of Funds:

To misappropriate funds is the act of using funds for a purpose they were not intended to be used. The utilization of funds for a wrongful purpose not intended by the rightful owner of said funds.

Mitigation: Mitigation is the process where the court considers factors related to the offender, which may be used to reduce or modify his sentence.

Participation in an Illegal Gambling

Operation: Some gambling operations are legal, such as those operated by casinos and racetracks. Illegal gambling includes bookmaking, sports pools, private casinos, card or dice games for money, sports betting, and betting on numbers games.

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.

Pressure Relief: Pressure Relief is designed to alleviate legal, financial, employment and personal issues and is typically performed after a gambler has participated in Gamblers Anonymous for a specified period, at which time a budget is developed and a repayment plan is recommended.

Prostitution: The act of engaging in sexual intercourse or performing other sexual acts in exchange for money, or of offering another person for such purposes.

Recovery: A gambler in recovery will implement lifestyle changes to prevent relapse or a return to criminal acts.

Rehabilitation: Rehabilitation is usually determined by a court order, the terms and type of treatment plan to be utilized or other actions designed to treat the disease.

Remorse: For the gambler to demonstrate remorse, he must show evidence of regret for past misdeeds.

Repentance: Repentance involves the gambler making positive changes to compensate for and express regret for past misdeeds.

Repossession: Repossession is the act of taking back goods or personal property (car, furniture, boat, etc.) from a buyer who has failed to keep up payments on them or comply with the terms and conditions of a loan agreement.

Resentment: The gambler will work with counselors, GA, clergy or other appropriate resources to refrain from ill will or bad attitude toward prosecuting agencies, individuals or officials.

Restitution: Restitution is the process whereby the gambler pays back what he has taken from others and involves detailed and structured plans for repayment.

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.

Stealing: Stealing is the act of taking property, money or any personal belongings from someone else without their consent.

Tax Evasion: Tax evasion is an illegal activity in which a taxpayer seeks to hide taxable income or claim unauthorized tax deductions with the willful criminal intent to conceal or commit willful fraud as a result of such actions.

Theft from a Workplace: Theft from a workplace includes the fraudulent taking of personal property belonging to another, from his possession, without his consent, with the

Glossary (continued)

intent to deprive the owner of the value of same, and to appropriate it to the use or benefit of the person taking said property.

Theft from a Workplace Versus

Embezzlement from a Business: Although the act of embezzlement is legally included as an act of theft, the terms and acts have distinct differences. Embezzlement includes the illegal taking of money or assets from a business or individual with the intent to deprive the rightful owner of such assets, and without permission or consent of the rightful owner.

Unpaid Debt: Unpaid debt is debt that has not been paid.

Writing Bad Checks: This can include knowingly writing checks for amounts in excess of the amount of money available in a person's bank account, writing checks on a closed account, or writing checks on an account not owned by the writer (such as a relative's account) without the authorization of the owner of said account.

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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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.

Additional Resources (continued)

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 individuals 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
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:

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

Estes, K. & Brubaker, M. (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

Additional Resources (continued)

Gamblers Anonymous (2022). *Fourth Step Inventory Moral Book*, Los Angeles; Gamblers Anonymous Publishing, Revised March 2007, Printed October 2022.

Gamblers Anonymous (2007). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

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

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*. Central Recovery Press.

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Booth, J. & VanDeventer, S., (1999). *A Four Step Model for Decision Making*. Tampa, FL: Paradox Learning, Systems, Inc. Corporate Monograph.

Ciarrocchi, J. (2002). *Counseling Problem Gamblers: A Self-Regulation Manual for Individual and Family Therapy*. Philadelphia, PA: Academic Press.

Ladouceur, R., Sylvain, C., Boutin, C. & Doucet, C. (2002). *Understanding and Treating the Pathological Gambler*. NY, NY: John Wiley & Sons, Ltd.

Ladouceur R. & Walker M. (1996). *A cognitive perspective on gambling*. Salkovskis, PM (Ed). Trends in cognitive and behavioral therapies. Wiley; New York.

Lesieur, H.R. (2002, March), *Solutions to the Problem Gambling and Crime Connection*. Paper presented to the Gambling, Law Enforcement and Justice System Issues Conference, Alberta Gaming Research Institute, Edmonton, Alberta, Canada.

Moore, L. (1995). *Release From Powerlessness: A Guide for Taking Charge of Your Life*. Dubuque, IA: Kendall/Hunt Publishing Company.

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Notes



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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

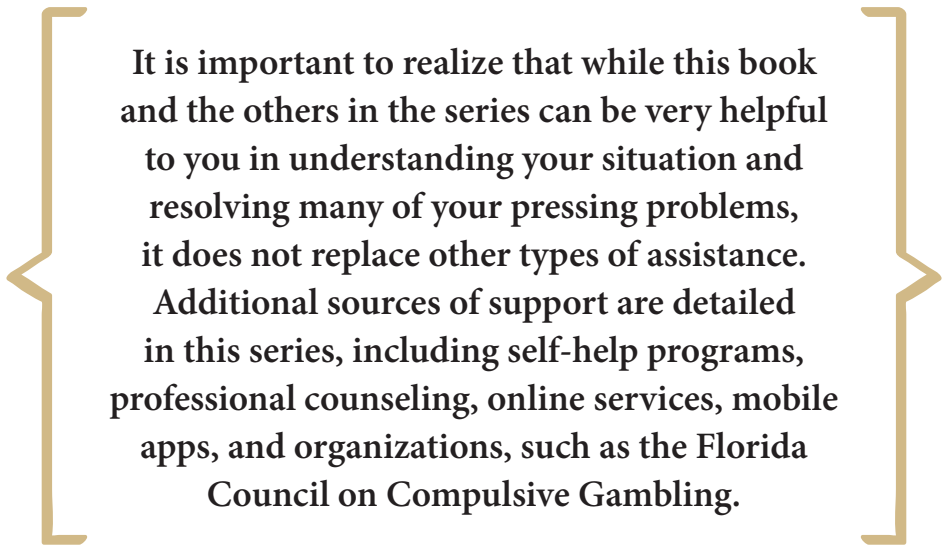
A CHANCE FOR

Change

Creating a New Life Plan



BOOK SIX



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.

A CHANCE FOR
Change

Creating a New Life Plan



This book is the sixth in a series of seven workbooks designed to aid older adults 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 a 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).

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Creating a New Life Plan

The thought of creating a new life plan can sound overwhelming and somewhat intimidating. However, considering all the work you have completed thus far, this is a natural next step in your change process.

It is important to keep in mind that for some time gambling consumed your life and your time. Now you need to devise a plan that will

keep you on your path to recovery and can help you to identify new ways to invest your time and energy. Just remember that you need to pace yourself because implementing real change into your life is a process that cannot be rushed. To highlight this point and how the process of change can be helpful, read Karl's story.

Karl's Story

I've always thought of myself as an action guy, always busy doing something and taking care of business. It was really hard for me to admit that my gambling was a problem—and when I did finally admit it, I thought I could take care of it quickly, just like I tried to take care of everything else. But it didn't work out that way.

I found out, the hard way, that I couldn't do it on my own. What did I know about solving the legal problems I had or fighting the feelings of depression and shame I felt? When I couldn't make everything right, I started to feel tense, nervous and edgy all the time. I had never felt so down in all my life. And these were supposed to be my golden years!

Well, I finally did get some help, and from lots of different folks—my counselor, my self-help group, my attorney and my wife. I found out when I let other people who know what they were doing help me, it was easier for me to let go of the tension and constant worry. That support lets me concentrate on doing something positive. I still have a long way to go, but do you know what the best part of all of this is? I've been able to share my experiences with other people to help them some. I didn't think it was possible, but I really believe now that I have a future ahead of me that looks pretty good.

What Recovery Can Mean to You

Recovery from compulsive gambling has a personal meaning for each person experiencing it. You may find that you feel healthier, physically and emotionally, or that you feel free to once again genuinely live your life. Perhaps recovery will enable you to rebuild relationships you lost while gambling, or give you a feeling of relief at being able to manage your life. You might find that you are able to plan and organize your world, to think more clearly and see the big picture again.

For everyone, a common factor in recovery from gambling is revitalizing your life. As you work through the following sections, keep in mind the effects recovery is having on you and what these mean for your future.

Be aware that the benefits of your recovery will ultimately present in different aspects of your life. However, it is essential to note that while others may view your recovery in various ways, the most important thing you can do is to remain true to yourself and keep the focus on you. At times you may encounter situations that arise, so it is crucial to remember that your priority is your recovery. Always remain attentive to people, places, events, and other things that could distract you and/or serve as a trigger. And, should you require assistance

remaining on course, consult your sponsor, professional counselor or call the 888-ADMIT-IT 24-hour HelpLine.

In this book, as well as the others in the series, words with special meaning will appear in **bold type** with their definitions included in the *Glossary* section at the back of this book. It is also important to note that you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.



Remember,
the **purpose** of
this program is
to **enhance**
the **quality**
of your
life.

Your recovery needs to take precedence in your life. Do not allow the perception of others to interfere with your efforts to take care of self.

What You Need to be Able to Change at This Stage in Your Life

As you learned in Book One of this series, you bring some unique characteristics to this effort, skills you have gained through experience and the successes and failures of life. Interestingly, you might have gained quite a bit of knowledge from your gambling addiction as

well. Success is a great feeling, but failure is the better teacher. It's usually when we fail that we are able to reflect on what went wrong and are motivated to make better choices and decisions for the future.

As you continue to work on changing your life, you will be able to call on a number of skills to aid in your recovery. The list below provides several skills with descriptions that can be very helpful to you in the process of making change in your life. Rank order the items from 1 to 9, with 1 being your greatest strength right now, and 9 being your weakest at this time.

- ☐ Attitude — you have a positive attitude toward what needs to be done.
- ☐ Flexibility — you are able to make adjustments based on various circumstances or situations.
- ☐ Willingness to seek advice — you are able to ask for help when you need it.
- ☐ Ability to listen — you truly listen to what others offer, as well as to your own inner voice.
- ☐ Making connections — you are able and willing to reach out to others who might be able to offer you help, and are able to be there for others in your own unique ways.
- ☐ Reflection — you are willing to think about events, circumstances and behaviors and analyze what they mean in your life.
- ☐ Honesty — you are able to approach your life with truthfulness and **integrity**.
- ☐ Hope — you have a positive belief that change is possible and the willingness to keep moving forward.
- ☐ Transfer—you apply what you have learned in your life and put it to work in real situations. You can **transfer** something you know or have learned at one time to something you can do in another aspect of your life.

In the chart on this page, consider each of the strengths and, in the center column write down a time when you have used that strength in your life. In the last column, write down how that strength might help you with your change process now.

Example:

Strength	When I've Used It Before	How Might It Help Me Now
Transfer	Many years ago in my first job, I learned that I should not point out a problem unless I could suggest a solution. I taught this to my children who learned how to be better problem solvers because of it.	I need to remind myself that while things might seem difficult, I can create a plan to deal with all of the aspects of my life. It won't help to complain about my problems unless I can take action and do something about them too.

Your Turn:

Strength	When I've Used It Before	How Might It Help Me Now
Attitude		
Flexibility		
Willingness to Seek Advice		
Ability to Listen		

Strength	When I've Used It Before	How Might It Help Me Now
Making Connections		
Reflection		
Honesty		
Hope		
Transfer		

Which of the items you listed ranked number 9 as your weakest strength right now?

What could you do to increase the strength of this item and make it work for you?

As you work on rebuilding your life, it can be helpful to consider ways in which you might look at events with a new perspective. There is a concept called **reframing** that can help you to do this, and it will be further described in the next section.

Reframing Your Thinking

Imagine standing in a room and taking a picture. When you look through the lens of the camera, you are putting a frame around one part of the entire view of that room and capturing it on film. The picture within the frame represents only part of the entire view. In a similar way, we put frames around parts of our lives. These frames define what we see, believe, and experience. In reality, the framed parts of your life represent only one aspect of all possibilities for your life. Frames are beliefs within which we operate.

Frames can be positive or negative and often provide a natural set of rules or assumptions, which follow from the idea of the frame. Some typical frames in which people operate include the following:

- ☐ “I’m a good grandparent.”
- ☐ “I will never be able to use a computer.”
- ☐ “I can’t dance.”
- ☐ “I’ve always been very active.”
- ☐ “Cooking is in my blood.”
- ☐ “I’m too old to exercise.”
- ☐ “I’m always the life of the party.”
- ☐ “I’m not very attractive.”

Although beliefs often stem from past experiences, you have the option of changing your perspective.

Some of these frames are positive and others are negative. All of them have an opposite, which is another potential frame, as well as many frames in between. Let’s take a look at some of the assumptions or behaviors, which follow from maintaining a particular frame.

Frame: “I’m too old to exercise.”

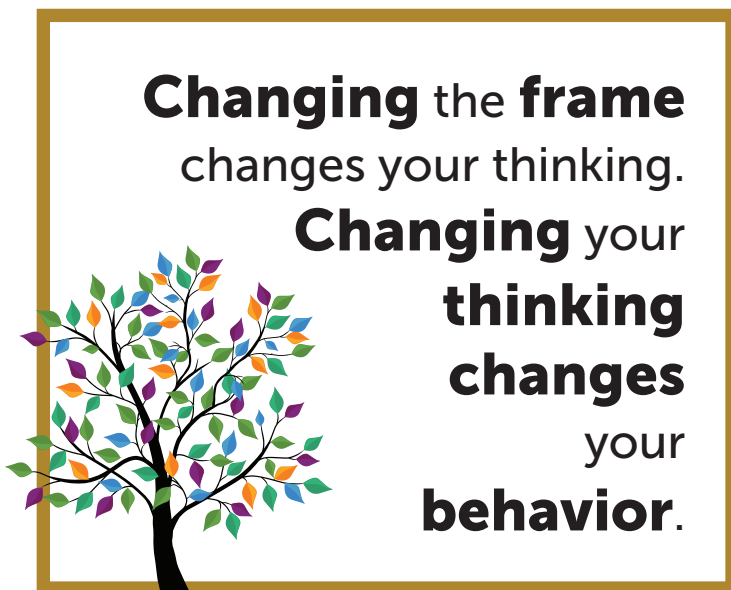
Assumptions and behaviors:

- ☐ There’s no point in trying because I can’t do it.
- ☐ I don’t want to try because I won’t succeed—I’m just naturally too out of shape.
- ☐ I’ve never really done it before so there’s no point in starting now.
- ☐ I will embarrass myself if I try something athletic, therefore, I don’t engage in any physical activity.

The frame, “I’m too old to exercise,” is a belief. It may be right or wrong, and is probably neither entirely true nor false. This belief has come from some experience in the past, such as attitudes learned as a child, things told within a family, teasing by friends, beliefs about aging, etc.

Once it has been identified and internalized as a frame, it becomes a strong belief and a way of operating in that aspect of life. People often assume that frames are absolutely true and that they are not subject to change. Frames are often taken for granted. They may not always be easy to change. However, changing them is the key to building a new life. Changing a frame is simply a matter of altering your perspective and considering ways you can adjust the frame.

If you believe that you are too old to exercise, this will affect everything you do surrounding physical activities. Similarly, if you reflected on this belief and considered whether it is really true, perhaps you could change this frame. Remember, a frame is just a belief or a way of thinking. While it may be based on some experience in your past, it can be changed for your future.



People who say “I will try” do not often realize that they have given themselves permission

to fail. No matter what happens, in these instances, a person can always say that they “tried”. Often, people who make statements such as “I will try”, do not realize they are fooling themselves by thinking there’s a chance they will actually succeed. Therefore, it’s important when making a life plan and determining how you will proceed, that you be attentive to the words you use. For example, instead of noting “I will try”, you can state “I will do” or “I will participate in” or other options that reflect your true intent.

To change a frame, you could jump right in with a new way of thinking and say, “I’m capable of doing some kind of exercise.” This would cause your thoughts to follow this frame with questions such as “What exercise might I be good at?” “What exercise might be good for me?” “What would I like to do?” “Have I ever enjoyed exercising?” “Why do I think age makes a difference?” “What are my realistic limitations?” “What would I be willing to do?” Changing the frame changes your thinking. Changing your thinking changes your behavior.

Alternately, you could adopt a more moderate approach such as “I’ve always thought I’m too old to exercise, but I might be wrong.” This frame, opens the door to new ways of thinking. You might then be led to considering some physical activity, which you would be good at, or at least willing to participate.

Positive frames can help you to grow and build your life. Negative frames can keep you in the same place and hold you down.

List as many frames as you can think of that you use in your present life, including frames that involve gambling. Beside each, list whether it is positive or negative. (A positive frame helps lead you to a better life. A negative frame is a way of thinking that holds you back or keeps you down.)

Frame	Positive	Negative

Now, choose one of the positive frames on your list and indicate in the chart below what you think the origins of the frame are and how it serves you.

Frame	
Where did this frame come from?	
How does this frame help you in your life?	
How do other people support this frame?	
What positive feelings does this frame provide you?	
How would you feel without this frame?	

Now, choose one of the negative frames on your list and indicate in the chart below what you think the origins of the frame are and how it serves you.

Frame	
Where did this frame come from?	
How does this frame hurt you in your life?	
How do other people support this frame?	
What positive feelings does this frame provide you?	
What negative feelings does this frame provide you?	
How would you feel without this frame?	
Restate this frame so that it is a positive influence in your life.	
What changes could you make to cause this new frame to be a positive influence in your life?	

There are copies of this chart in the back of the book for you to use and practice with.

Summary Statement:

- ❑ There are experiences and feelings you have had throughout your life that can be helpful to you today in taking steps to make positive change.
- ❑ Learning to look at yourself and your actions with a new perspective is a valuable skill towards knowing your true self and using that knowledge to improve your life.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



What frame do you think most affects your thinking about gambling?

Can you identify someone in your life that could help you change the way you think about this frame? If so, how will you approach this person to explain what you need him or her to do for you?

Recapturing Your Life

As you practice reframing your thinking, you will begin to regain the life you want to live. This can be called recapturing the life you had or wanted to have. Since you are reading these books, you have probably reached a point of crisis surrounding your gambling problem. Gambling may have affected many, if not most, aspects of your life.

One of your major goals in a change program, after you stop gambling, is to rebuild and recapture your life. While this series of books addresses this topic throughout, it can be helpful to consider what areas in particular you might want to work on.

Keep in mind that it is up to you to determine which areas of your life may be in need of change. While your sponsor and/or your professional treatment provider or counselor can furnish you with supportive approaches for identifying the areas that might be best to tackle first, it will ultimately be up to you to decide how to proceed. Choose wisely.

When reviewing the chart on the right, place a checkmark ✓ beside any area of your life that has been negatively affected by gambling.

Gambling has negatively affected:

- ☐ My relationship with a spouse or significant other
- ☐ My relationship with my parents
- ☐ My relationship with my children or grandchildren
- ☐ My relationship with friends
- ☐ My relationships at work or school
- ☐ My ability to obtain/keep a job
- ☐ My reputation as a person
- ☐ My financial affairs
- ☐ My freedom
- ☐ My physical surroundings, home, car, etc.
- ☐ My physical health
- ☐ My emotional health
- ☐ Other (specify): _____
- ☐ Other (specify): _____

Far and away the best prize that life offers is
the chance to work hard at work worth doing.

— Theodore Roosevelt

In order to recapture what you have lost, you will first have to identify what harm has been done or what is gone, and then consider how to rebuild that area. In the next section, list each area of

your life that has been affected by gambling, and then indicate the problems that exist in that area. Finally, write three things you could do to begin to repair these areas of difficulty.

Example:

Areas of your life affected by gambling	Major problems which now exist	Three things you could do to begin repair
Relationships with children	1. My children are upset with me.	1. Talk to my children and tell them that I am working on changing my life.
	2. I have lied to my children and have hurt them.	2. Apologize for the way I have treated my children and ask for forgiveness, letting them know what they mean to me.
	3. My children are worried that I can't take care of myself.	3. Tell my children that right now I need their support, but am confident of my ability to manage my own life.

Your Turn:

Do this with at least two areas of your life. Then revisit this exercise often, using the extra forms in the back of this book.

Areas of your life affected by gambling	Major problems which now exist	Three things you could do to begin repair
	1.	1.
	2.	2.
	3.	3.

Areas of your life affected by gambling	Major problems which now exist	Three things you could do to begin repair
	1.	1.
	2.	2.
	3.	3.
	1.	1.
	2.	2.
	3.	3.

Finding the Real You

Finding the *real you* can be an essential part of recapturing your life. The *real you* is what you feel, believe and hope for yourself. Many times compulsive gamblers don't realize how far their gambling has caused them to drift from the life they want to have. For example, your personality may have changed as you have worked hard to hide your problems and to cover up the time and money spent on gambling. Part of getting your life back involves reconnecting with the *real you*.

How do you know or recognize the *real you*? It can be difficult when you have ignored parts of your life while you gambled. Maybe you haven't been in touch with your true self in many years. A good way to start is to take a deep breath, calm your thoughts, and listen to your heart.

This can work for everyone, no matter who you are, as it can help you to begin to build a new way of thinking about your life.

Now, ask yourself a life-related question and think about how you might respond. Some questions might be general and others might be specific.

Questions you might want to ask yourself:

- ☐ What do I most want in life?
- ☐ How do I truly want my life to be?
- ☐ Am I happy with life as it is now?
- ☐ What brings me peace?
- ☐ What matters most to me in the world?

List three things the real you is telling you about your life right now.

1. _____

2. _____

3. _____

You can begin to restructure your life by being aware of how you are living, what you really want from life, and by working to understand the *real you* and taking steps to live the life you truly desire. The assistance you need can come from self-help programs, a sponsor, professional treatment, as well as other supports. A place to start is to pledge to think about the *real you*, and to use the support of others to assist you.

Say the following out loud to yourself now:

“I want to be honest with myself and others. I pledge to carefully examine my thoughts and actions. I want to understand myself and change my behavior.”

Summary Statement:

- ☐ There are several areas of your life affected by gambling that require time and effort to rebuild.
- ☐ Taking the time to reflect on what you really want out of life and what is most important to you is a critical step in your recovery.

Take a Break!

Stop reading.

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



Recall a time in your past when you restructured an aspect of your life and list the positive changes you experienced.

How can you use the support of others to help you rebuild your life now?

What do you think will be the most challenging area for you to restructure at this time?

How can you use the support of others to help you rebuild this aspect of your life?

Forgiving Yourself and Asking Others to Forgive You

In order to move forward in life and continue your change process, you must be able to forgive yourself. Forgiving yourself can sometimes be more difficult than forgiving others, and you might be feeling extremely bad or worried about how your actions have affected the people you care about. You might be worried about how they feel about you now and afraid to make an effort to rebuild relationships. Overcoming these feelings and forgiving yourself is key to moving on. To begin to forgive yourself, you must first take a look at your feelings of guilt and shame, and then consider ways of living with the burden of your actions. Again, while it may at first seem overwhelming, the way to start is by taking one step at a time.

Let Go of the Guilt and Shame

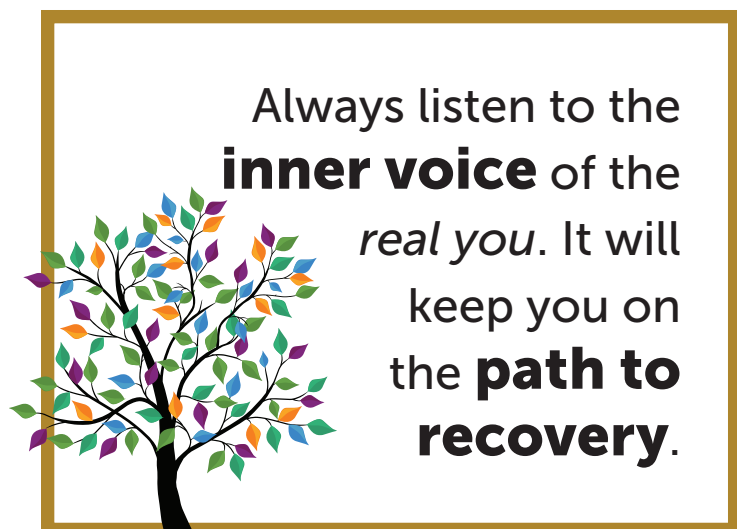
Guilt and shame are two emotions that are often combined, although they have distinct differences. **Guilt** is a feeling based on actions, usually concerning something a person should or should not have done. Guilt can produce a sense of regret. **Shame** is an emotion put on us by others, usually causing us to feel unacceptable. Both guilt and shame are emotions that serve the purpose of letting you know that you have done something wrong. They are like moral alarm clocks, designed to wake you up to the reality that you are hurting

others or yourself. Once they have done their job, however, it does no one any good to let the alarms keep ringing. This is the point at which the alarms need to be turned off and actions of change need to be taken.

When you have started the process of change and are honestly making amends, working on regaining trust, communicating with others, identifying triggers and developing a plan to prepare and self-protect against them, and maintaining abstinence from gambling, you are moving forward in your life. To keep the alarms of guilt and shame ringing serves no purpose.

Continuing to carry guilt and shame around with you can make it more difficult to move forward in your life. You might find that you are constantly thinking about things you have done and feeling pain or regret at how you have behaved. If these painful memories get in the way of taking positive action to make your life better, you must address them. Thinking about your past actions has a place in your life by helping you to avoid your former mistakes.

Discussing feelings of guilt or shame with your self-help group, a sponsor or a professional therapist can provide you with suggestions and support to help you give up those feelings and move forward. Constant dwelling on the past, to the point that it interferes with daily living, is not helpful.



The act of letting go of guilt and shame is not intended to clear the slate for you to continue to behave in old ways. The purpose of letting go of these feelings is to make room for growth and rebuilding in your life. If you are not being honest with yourself about your intentions, you will continue to feel guilty at some deep level. That guilt will be a result of knowing that your intentions are untrue. Always listen to the inner voice of the *real you*. It will keep you on the right path.

Living With the Burden

In the previous section you learned that letting go of guilt and shame about your former actions could free you to change your life. While you are letting go of these feelings, you are still aware of the wrongs you have done to others and the problems you might have created in your own life. This can feel like a tremendous burden that you carry every day of your life. It is important to keep in mind that this burden serves a purpose by reminding you of where you have been and helping to keep you from making the same mistakes. However, if you carry this

heavy burden with you everywhere you go, eventually you will run out of strength to begin a new life.

Put the burden down, but don't forget about it. Allow it to serve its purpose of reminding you, but don't let it keep you from taking on new and positive behaviors. Although you will never forget your past, it is now time for you to create your future. Carry your new routines and your positive thoughts with you wherever you go and live with the burden of your past by letting it rest.

For example, if one of your burdens is that you have caused others great emotional hardship, it's imperative that you put the burden down by asking yourself if you are working as hard as you can to address it. Some of the questions you should ask are:

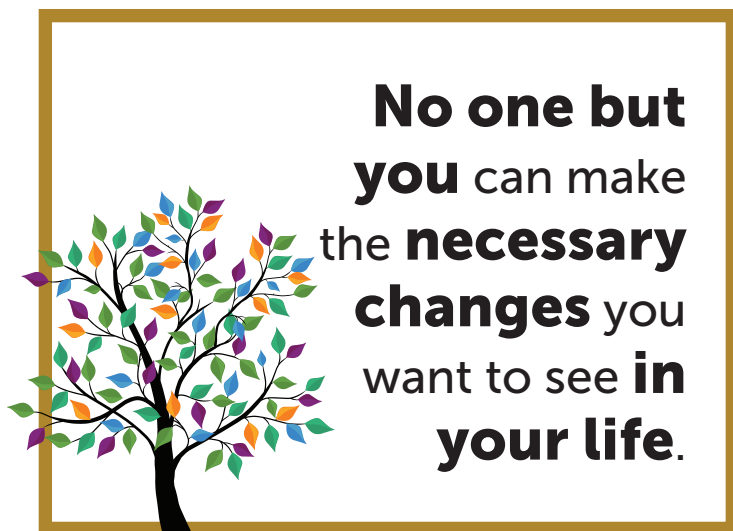
- ☐ Have I taken responsibility for my former actions?
- ☐ Am I making attempts to communicate honestly with those I have hurt?
- ☐ Am I working to regain the trust of those I have wronged?

There will be times when you will be reminded of your burden and will revisit and think about your past mistakes. Make these moments brief, but meaningful. Dwelling on the problems and negative aspects of your life does not serve a positive purpose. When your thoughts turn to your past mistakes, tell yourself you realize what you have done and you are now moving forward.

Moving forward is a concept that can often present as overwhelming. However, it's all a matter of perception. Remember, given the exercises on reframing as outlined in this workbook, you have the ability within you to change your perspectives about your beliefs and how you think about various aspects of your life. If you limit your thinking, you will limit your ability to bring about the changes you want to see in your life. You are in charge of your future and when you place limitations on yourself, you also restrict your ability to grow. If you are open to reframing your

thinking and are working hard to bring about much needed change into your life, there is no limit as to what you can accomplish.

If, after careful thought, you can answer “yes” honestly to all of these questions, then you are taking positive steps to move forward and should make attempts to put your burden aside. If you cannot answer “yes” to these questions, then you must re-evaluate your intentions and your actions for change. This might be a good time to consult with a sponsor or counselor to help you consider these ideas further.



*Remember to call on
supportive persons and
other resources available
to assist in creating the
life you want for yourself.*

Summary Statement:

- ☐ Knowing when to forgive yourself and how to let go of shame and guilt are skills that can assist you in rebuilding and reconnecting with loved ones.
- ☐ Thinking about your past actions can help you avoid making the same mistakes.
- ☐ Once you have taken responsibility for your actions and steps to repair the damage or compensate for your mistakes, you are ready to move forward.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



What is a burden you are presently carrying?

Do you feel that you could learn to let go of these feelings?

☐ Yes ☐ No

What will you do to make this happen?

One Day at a Time Checklist

A major life change, such as you are undergoing in this program, can sometimes seem overwhelming. There might be many parts of your life you are working on at the same time, with different results in each area. It might help to think about things from the point of view of one day at a time. Each day will

bring new challenges and a chance to start over with renewed enthusiasm and commitment. To help you, the following chart might be useful in reviewing your daily progress. It is also something you may wish to share with a sponsor or therapist. An additional copy of this chart can be found in the back of the book.

Date:

Life Area	Describe Challenges	Describe Progress
Physical Health		
Emotional Health		
Triggers		
Communication with Others		
Making Amends		
Remaining Abstinent		
Being Honest		

Life Area	Describe Challenges	Describe Progress
Reflection		
Understanding the Real Me		
Addressing Finances		
Addressing Legal Problems		
Letting go of Shame and Guilt		
Living with the Burden of What I've Done		
Creating New Frames/Positive Ways of Thinking		
Rebuilding Trust		

Area(s) I will work harder on today: _____

Looking back over your checklist regularly can help you to see areas you are progressing most in and areas in which you need to apply more effort. If you carefully jot down comments in the description categories beside “progress” and “challenges” in the checklist, you will quickly begin to see how much your life is changing in all areas.

Summary

In this book, you have taken a look at skills you will need to help make lasting change. You have also considered your strengths and how they can help you in your life. You have examined how “frames” or states of mind can affect your perceptions and help you to build new ways of thinking and behaving. You have taken the time to think carefully about the aspects of your life that are most important and meaningful to the *real you*. Finally, you have explored how to let go of the shame and guilt, as well as the burden of what you have done in your life, understanding that what you have done cannot be taken away, but that you can start now to build a new future for you and your loved ones.

This book is one of the books in this series to which you will want to return regularly to examine your comments and to re-examine your answers as you grow and change. It is also the foundation for some of the next steps you will be working on, including discovering and recovering relationships and activities that add happiness and meaning to your life.

Congratulations on taking the time and many difficult steps to look at your life honestly and being open to making real and lasting change. You’ve done an enormous amount of meaningful work to recover your life. Keep going, you’re on the right path.

Your change program is about *you*.
You are worth the investment of time and effort.

Glossary

Guilt: Guilt is a feeling based on actions, usually concerning something a person should or should not have done.

Integrity: Integrity is the quality of having high moral principles or professional standards.

Shame: Shame is an emotion put on us by others, usually causing us to feel unacceptable.

Reframing: Reframing is the act of changing your belief about yourself or another person. Reframing can change your belief in a positive or negative direction.

Transfer: Transfer is the ability to use information and skills in one area and apply them to another situation or area in a person's life.

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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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 individuals 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
Email: gamanonoffice@gam-anon.org
Website: www.gam-anon.org

Additional Resources (continued)

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:

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

Estes, K. & Brubaker, M. (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

Gamblers Anonymous (2022). *Fourth Step Inventory Moral Book*, Los Angeles; Gamblers Anonymous Publishing, Revised March 2007, Printed October 2022.

Gamblers Anonymous (2007). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

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

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*. Central Recovery Press.

Bibliography

Bradshaw, J. (1988). *Healing the Shame That Binds You*. Deerfield Beach, FL. Health Communications Inc.

Burns, D. (1999). *The Feeling Good Handbook*. NY, NY: Penguin Books.

Brown, J. (2002) *Getting Unstuck*, Carlsbad, CA: Hay House, Inc.

Colarusso, C. & Nemiroff, R. (1990). *New Dimensions in Adult Development*. NY, NY: Basic Books.

Covey, S. & Covey S.M. (2022). *The 7 Habits of Highly Effective Families*. St. Martins Publishing Group.

DuPont, R. (1997). *The Selfish Brain: Learning from Addiction*. Washington, DC: American Psychiatric Press.

Eisenberg, N. (2000). *Emotion, Regulation and Moral Development*. Annual Review of Psychology.

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

McGee-Cooper, A. & Trammell, D. (1994). *Time Management for Unmanageable People*. NY, NY: Bantam Books.

Mooney, A., Eisenberg, A. & Eisenberg, H. (1992). *The Recovery Book*. NY, NY: Workman Publishing.

Roosevelt, T. (1916). *The key to success in life*. Theodore Roosevelt Birthplace National Historic Site. NY: Federated Publishing Company.

Walters, G. (2000). *The Self-Altering Process: Exploring the Dynamic Nature of Lifestyle Development and Change*. NY, NY: Praeger Publishers.

Framing Worksheet *(Exercise from page 8)*

List as many frames as you can think of that you use in your present life, including frames that involve gambling. Beside each, list whether it is positive or negative. (A positive frame helps lead you to a better life. A negative frame is a way of thinking that holds you back or keeps you down.)

Frame	Positive	Negative

Now, choose one of the positive frames on your list and indicate in the chart below what you think the origins of the frame are and how it serves you.

Frame	
Where did this frame come from?	
How does this frame help you in your life?	
How do other people support this frame?	
What positive feelings does this frame provide you?	
How would you feel without this frame?	

Now, choose one of the negative frames on your list and indicate in the chart below what you think the origins of the frame are and how it serves you.

Frame	
Where did this frame come from?	
How does this frame hurt you in your life?	
How do other people support this frame?	
What positive feelings does this frame provide you?	
What negative feelings does this frame provide you?	
How would you feel without this frame?	
Restate this frame so that it is a positive influence in your life.	
What changes could you make to cause this new frame to be a positive influence in your life?	

Areas of Life Affected by Gambling *(Exercise from page 12)*

Areas of your life affected by gambling	Major problems which now exist	Three things you could do to begin repair
	1.	1.
	2.	2.
	3.	3.
	1.	1.
	2.	2.
	3.	3.
	1.	1.
	2.	2.
	3.	3.

Areas of your life affected by gambling	Major problems which now exist	Three things you could do to begin repair
	1.	1.
	2.	2.
	3.	3.
	1.	1.
	2.	2.
	3.	3.
	1.	1.
	2.	2.
	3.	3.

One Day At A Time Checklist *(Exercise from page 20)*

Date:

Life Area	Describe Challenges	Describe Progress
Physical Health		
Emotional Health		
Triggers		
Communication with Others		
Making Amends		
Remaining Abstinent		
Being Honest		
Reflection		

Life Area	Describe Challenges	Describe Progress
Understanding the Real Me		
Addressing Finances		
Addressing Legal Problems		
Letting Go of Shame and Guilt		
Living with the Burden of What I've Done		
Creating New Frames/Positive Ways of Thinking		
Rebuilding Trust		

Area(s) I will work harder on today: _____

Notes



Notes



Notes



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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

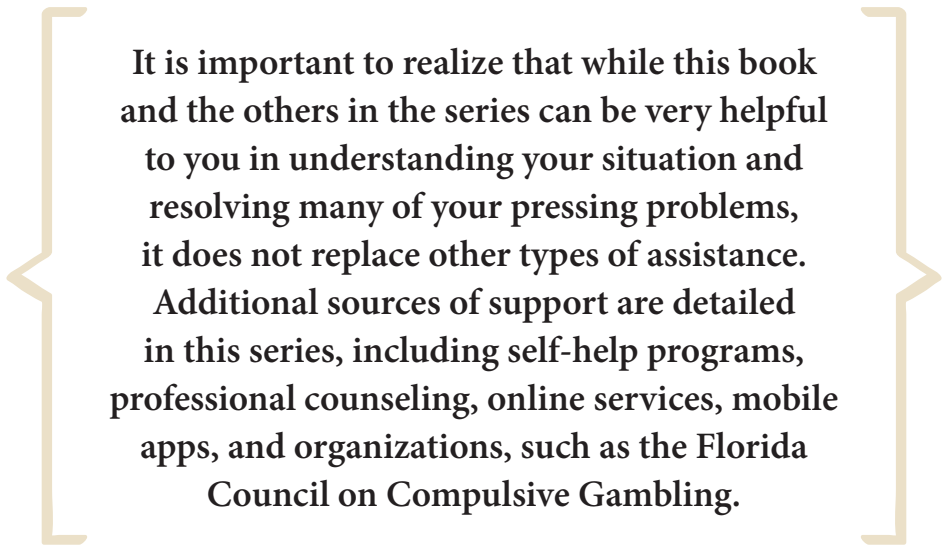
A CHANCE FOR

Change

Motivating Yourself
to Keep Going



BOOK SEVEN



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.

A CHANCE FOR
Change

Motivating Yourself to Keep Going



This is the last book in a series of seven workbooks designed to aid older adults 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 a 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).

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Motivating Yourself to Keep Going

If you are reading this book, the final one of the series, you have invested a lot of time, thought and emotional energy into learning how gambling has influenced all aspects of your life.

- ❑ You have looked inside yourself for the truth about your actions, your behaviors and your motivation for behaviors.
- ❑ You have practiced the skills of reflection, honest response and thoughtful consideration as they apply to change.
- ❑ You have learned what you can do to overcome feelings of **powerlessness**.
- ❑ You have reviewed important skills related to managing your finances.
- ❑ You have considered options for legal problems.
- ❑ You have examined your personal qualities that can make change easier.
- ❑ Most importantly, you have learned how to plan for change and create opportunities for change to happen.



Change, while not always easy, is possible at any age.

Now you are ready to review some of these skills and processes as you solidify your plan and begin the important and rewarding step of achieving your goals.

It is essential 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 pressing problems, it is not intended to replace other types of support. Sources of assistance detailed in this series include self-help programs, professional therapy and organizations such as the Florida Council on Compulsive Gambling, which offers a breadth of resources and supports, pending on an individual's circumstances and needs. More details about these and other services can be found in the back of this book in the *Additional Resources* section.

Positive change means you are making progress with different issues in various aspects of your life.

To demonstrate how recovery can improve many aspects of a compulsive gambler's life, read Alan's story. Then begin to think about the changes you have made since you started on your recovery program.

Alan's Story

There have been days in my life when all I could think about was how much time and money I had wasted gambling. I realize now that it doesn't do any good to keep telling myself what I've lost. Once I started getting some help, especially learning that I wasn't the only person who has felt like this, I learned to give up the past and get on with the present and future.

So, this is what I am doing differently now. I start each day with a positive thought and a plan for what I am going to do. I pride myself on being willing to try new things and meet new people. I practice relaxing and enjoying each moment. And I spend time every day working on my problems, instead of ignoring them.

My program is very important to me so I work at it all the time. It hasn't been easy to make changes at my age, but every change I have made has worked out better than I ever expected.

**Focus your
time and energy
on building
your new life
and fulfilling your
new goals.**



Remember, your future is entirely up to you, so having a plan in place will help you to make your dreams a reality.

Examining Where You Started

In Book Six: *Creating a New Life Plan*, you began keeping a “One Day at a Time Checklist,” looking at the many areas of your life in which you are working and noting your progress in each of these areas. If you glance back at some of your first entries, you will be able to see how far you have come. At this time, it is also a good idea to review your answers to the exercises in each of the previous books.

It is important to note that positive change in this program is not measured by whether every aspect of your life has changed. What matters is that you feel you are making progress and developing better coping skills and methods for handling your own life, regarding the various issues you are working on. Success varies from person to person. What is important to recognize is that you have changed or made progress, no matter how incremental, on these issues. Remember, small steps can result in significant change.

One of the most important aspects to creating change and staying on track is setting plans for your future. Your future will come whether you make plans or not. It can either happen to you, or you can make it happen. You can be in charge of your destiny by creating a plan and setting it in motion. The first step is to examine the comments you have written throughout this series to see what you are working toward and the progress you have made.

In this book, as well as the others in the series, words with special meaning will appear in **bold type** with their definitions included in the *Glossary* at the back of this book. It is also important to note that you will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

Goals at This Point

In this section you are going to rank your goals in dealing with change in your life. Then, you will examine your main goal and take a look at how you have progressed in that area. It is helpful to review the books in the series that pertain to each of the topics. It is also beneficial if you take your time in completing each of the sections in this final book. Do not rush through this process. Pace yourself so you have time to review information as well as time to think before you respond.

One of the skills emphasized in this series is the ability of honest reflection. As you begin to read through each of the items in the following section, ask yourself two questions: First, what does this statement or item mean to me? Second, how important is this item to me at this particular time?

Your answers to these questions will help you to rank order each of the following sets of goals. If the item has nothing to do with you, write N/A (Not Applicable) beside it. The most important goal to you will have the number 1, the next most important goal, the number 2, and so on.

Book One: Are You at Risk?

(Rank Topics 1-7)

- ___ Accepting that you have a gambling problem
- ___ Identifying why gambling has become a problem in your life
- ___ Understanding how gambling has been a progression in your life
- ___ Recognizing how the life skills of age can help with your gambling problem
- ___ Identifying your own personal skills that can help
- ___ Knowing how change happens at this time of life
- ___ Being committed and willing to change

Book Two: Beginning the Process of Change

(Rank Topics 1-9)

- ___ Recognizing where you are right now
- ___ Addressing your physical health
- ___ Dealing with your emotional health
- ___ Developing new activities to replace gambling
- ___ Coping with stress
- ___ Managing loneliness
- ___ Addressing boredom
- ___ Handling sadness
- ___ Making a plan for change

Book Three: Creating and Maintaining Your Plan for Positive Change

(Rank Topics 1-10)

- ___ Identifying your strengths
- ___ Recognizing your vulnerabilities
- ___ Acknowledging triggers
- ___ Preparing and self-protecting against triggers
- ___ Learning to pause, breathe, think, and then respond
- ___ Identifying how to draw on mental resources to help avoid gambling
- ___ Learning to tap into emotional resources to help avoid gambling
- ___ Recognizing how to draw on social resources to help avoid gambling
- ___ Monitoring yourself and staying on course
- ___ Establishing new mindsets, including spirituality

Book Four: Financial Problems and Solutions

(Rank Topics 1-8)

- ___ Getting to the truth about your financial health
- ___ Assessing your financial status
- ___ Living within your means
- ___ Practicing steps for saving money
- ___ Turning over management of your finances to someone else
- ___ Establishing and living within a budget
- ___ Limiting your access to funds
- ___ Seeking financial counseling

Book Five: Legal Problems and Solutions

(Rank Topics 1-8)

- _____ Identifying behavior that leads to legal problems
- _____ Understanding irrational thinking
- _____ Dealing with emotions associated with stress
- _____ Coping with physical problems related to stress
- _____ Protecting yourself from legal prosecution
- _____ Avoiding criminal activity
- _____ Knowing your options in the case of legal prosecution
- _____ Creating a plan to deal with legal problems

Book Six: Creating a New Life Plan

(Rank Topics 1-9)

- _____ Recognizing your own personal strengths for making change
- _____ Reframing your thinking
- _____ Working to recapture your life
- _____ Finding the real you
- _____ Working on forgiveness and regaining trust
- _____ Letting go of guilt and shame
- _____ Living with the burden of your past actions
- _____ Finding ways to repair relationships
- _____ Learning to enjoy life again

If you have other goals not covered in the topics listed, add them here:

1. _____

2. _____

3. _____

4. _____

Your Primary Goals

Now, for each category, find the goal that you ranked as number 1. Write that goal below. Then indicate how much progress you have made and what you can do to continue moving forward in this area. If you wish to work on more than one goal in each of the categories, you may use the additional worksheets in the back of this book.

Number 1 Goal in Determining If You Are at Risk: _____

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal in Beginning the Process of Change: _____

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal in Creating and Maintaining Your Plan for Positive Change:

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal in Your Financial Problems and Solutions: _____

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal in Your Legal Problems and Solutions: _____

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal in Creating a New Life Plan: _____

Progress you have made so far: _____

Actions you will take next: _____

Number 1 Goal for "Other": _____

Progress you have made so far: _____

Actions you will take next: _____

Most likely, by looking at each of your main goals as you just did, you can see that you have made some important progress toward taking charge of your life.

As you move into your future, consider setting up plans, just as you have practiced throughout the series, for the “actions you will take next”.

Summary Statement:

- ❑ Reviewing the work you have done can help you to see your progress.
- ❑ It's important to consider which items you want most to work on and to establish plans to move forward.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



How do you feel about the progress you've made so far? _____

What do you think might motivate you to continue the change process? _____

Reviewing All Aspects of Your Life and Evaluating Progress

Throughout this series you have been working on changing your thinking and behavior. It is important to recognize that as you take charge of your life, you may be finding that it is difficult to know what a balanced life actually is. Simply, when you live a life where **irrational thinking** and distorted perceptions are part of everyday thoughts, it can be hard to recognize a balanced life when you see it.

Be aware that some gamblers think that if they do not feel “excited”, then life is not fulfilling. However, nothing could be further from the truth. Life can be fulfilling without excitement, and also, excitement can come from activities or aspects of your life other than gambling. Just remember that what may appear “balanced” to you may not be accurate, based upon the experiences you had while gambling.

It has been said many times in these books that your thoughts affect your words, your words affect your actions and your actions can change your life. In the inventory you took in the previous sections, you have examined ways in which you have been thinking and behaving differently and you’ve seen how your life has been changing.



In addition to improving your life through thinking differently and engaging in new behaviors, you may also have been working to establish new habits in place of gambling.

In *Book Two: Beginning the Process of Change*, you considered new activities to replace gambling and indicated which activities you might be interested in attempting. At this time, take a look back at your responses in that section and then indicate on the next page which of these you have implemented.

To refresh your memory, on the next page is the same list you originally marked. In the previous exercise you put a checkmark ✓ beside any of the activities you presently engage in and would like to do more of, and you put an asterisk * beside any new activities you felt you might like to do.

Remember, your thoughts become words, your words become actions, and your actions can change your life.

In the list below, put a checkmark ✓ beside any of the activities you presently enjoy doing, or that you could spend more time on. Put an asterisk * beside any new activities that you feel you might like to do. For now, avoid analyzing how you will be able to do these things or coming up with reasons why it will be impossible or impractical for you to consider an activity. Simply identify some hobbies, interests and activities that sound interesting to you. At the bottom of the list are blank spaces to write in anything not listed.

- | | | |
|---|--|---|
| ☐ Additional Schooling | ☐ Joining a Club | ☐ Swimming |
| ☐ Antiquing | ☐ Kayaking | ☐ Tennis |
| ☐ Bike Riding | ☐ Knitting/Crocheting | ☐ Theatre |
| ☐ Boating | ☐ Model Building | ☐ Traveling |
| ☐ Bowling | ☐ Painting | ☐ Volunteering |
| ☐ Calligraphy | ☐ Photography | ☐ Walking |
| ☐ Canoeing | ☐ Playing Instrument | ☐ Water Aerobics |
| ☐ Carpentry | ☐ Pottery | ☐ Woodworking |
| ☐ Ceramics | ☐ Qigong | ☐ Working on Puzzles |
| ☐ Cooking/Baking | ☐ Quilting | ☐ Writing |
| ☐ Craft-making | ☐ Reading | ☐ Other (specify): |
| ☐ Dancing | ☐ Sailing | ☐ _____ |
| ☐ Drawing | ☐ Scrapbooking | ☐ _____ |
| ☐ Gardening | ☐ Sculpting | ☐ _____ |
| ☐ Genealogy | ☐ Sewing | ☐ _____ |
| ☐ Golfing | ☐ Singing (Choir/Group) | ☐ _____ |
| ☐ Jewelry-making | ☐ Starting a Collection | ☐ _____ |



**Give yourself
the proper
time to
adjust to new
recreational
outlets.**

Engaging in new activities can be very exciting and can provide opportunities for meeting new people.

If you have not yet worked on adding activities and new interests to your life, write down when you plan to take the time to do this important step in your recovery. Once you begin to engage in new activities, you can respond to the next set of questions.

I plan to consider new activities and participate in a few of them by this date:

Responses to Adding Activities

In answering the next group of questions, consider your responses to spending more time in activities other than gambling. Remember to take your time reflecting on how you honestly feel about your answers to these questions. You may need to think about specific incidences or examples to help you clarify your feelings and emotions.

How has the switch from gambling to other pursuits affected you emotionally?

How has the switch from gambling to other pursuits affected you physically?

How has the switch from gambling to other pursuits affected your relationships with others?

You may also want to ask other people in your life how they would answer these three questions about you. While your own thoughts and feelings are critical to understanding where you are and continuing with your plan for change, it may be helpful to consider the perceptions of others, especially people who may be supporting you in your change program.

Summary Statement:

- ❑ It's important to establish new activities to replace gambling in your life.
- ❑ New habits can take time to establish, and it can help to approach them with an open mind.
- ❑ New pursuits may affect you emotionally, physically and socially.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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



Has adding new activities to your life affected your desire to gamble? If so, how?

What has been the most challenging aspect of adding new activities into your life to replace gambling?

Claiming the Future You Want for Yourself

Reclaiming your life and recovering your future is a difficult, but not impossible, task. Making it happen is within your power and the keys are **perseverance**, desire, attitude, and the willingness to take each step as it comes. Perhaps your gambling became unmanageable over a long period, or maybe it happened relatively quickly.

In either case, you can take positive steps every day to regain your life and change your situation for the better. Every small step you take toward change improves the balance in your life between problems and happiness. There is a forward motion to change and small steps can add up rapidly. As you make positive changes, you will soon begin to see aspects of your life improving in increasingly satisfying ways.

In this series of books you have worked on many aspects of your gambling problem and how it relates to your life. You have examined your emotional state, your physical health, your social life and activities, special skills you have at this time in your life, your finances, your legal problems, people, places, and events that **trigger** you to gamble, ways to avoid gambling, how to ask others for help and how to talk with loved ones about your circumstances. You've learned about motivating yourself, taking small steps, making plans to change, overcoming shame and guilt, and how change is an ongoing process that takes time. Pat yourself on the back right now, because you've covered a lot of



ground. By making it this far in the series, you've demonstrated a commitment to change and a willingness to dig in and do the hard work it takes to recover your life.

One final aspect of your life is probably of great concern to you as you work through this process. This involves rebuilding relationships with loved ones and friends and making your life enjoyable again. We've touched on this in various ways throughout the series, but we'll take another, more in-depth look at it in the next section.

Rediscovering Fun and Love

At this point, you are undoubtedly proud of all that you have accomplished, yet still might be wondering, "When does life become fun again?" or "How can I get love and relationships back in my life?" Maybe you have started to find both fun and love as you have experienced the many changes in this series. Maybe you have been so focused on doing the work, that you just haven't let yourself relax.

The key again is balance. Health experts often say that diets don't work, but living a healthy life and making good choices for fitness and eating do. It's a matter of how you live, not a matter of a quick solution. What you are doing is similar. You are creating a new way of living, as well as recovering familiar ways of living. This is not something you will do for a short time and then everything will suddenly be totally different. You are building a new life and rebuilding the good parts of your former life. This involves many tasks as well as learning how to live again without gambling. Keep your mind focused on

finding and feeling the happiness that comes with experiencing everyday life in a positive, balanced way.

Now is the time to seek more fun in your life. Remember what you learned in *Book Six: Creating a New Life Plan*. Many times what you experience is simply a matter of framing. How you choose to view something can often determine what it means to you. Your loved ones and friends will respond to the frames you choose to project and they will see how you have changed and how you currently view your life.

The following list includes some actions you can take to begin to view life differently and to revitalize your daily activities. Put a checkmark ✓ beside all that you are doing now.

- | | |
|--|---|
| ☐ I often reflect on my life and actions. | ☐ I am changing my thoughts, my words, and my actions. |
| ☐ I let others see the real me. | ☐ I know that this change program is a journey, not a destination. |
| ☐ I focus on what I do have, not on what I don't. | ☐ If I make a mistake or slip in my commitment to change, I forgive myself, and start right back where I left off. |
| ☐ I am striving to be a person of integrity. | ☐ I ask for help when I need it. |
| ☐ I share my feelings with those I love and care about—I communicate regularly. | ☐ I help others where I can. |
| ☐ I am learning to balance all areas of my life. | ☐ I am honest with myself and am aware of my intentions. |
| ☐ I am learning to take action and engage in new things. | ☐ I know that I am in charge of my own life and destiny. |
| ☐ I am learning to enjoy a wide variety of activities. | |

Want to Rebuild Love?

By this point in your life you know that love is as fragile as trust and can take a very long time to build and a short time to destroy. Building love in your life is not restricted to the love of a spouse or mate. Finding, creating, and regaining love in your life can also involve parents, children, siblings,

extended family, and friends, both new and old. Some of the steps you can take to begin rebuilding love in your life are listed below.

Listen. Stop your mind from racing, and have a conversation with loved ones. Listen to what they say and refrain from responding too quickly. Let them know that you care about how they feel and what they think. If you find yourself always talking about your own problems and not giving others a chance to share, take the time to ask about their lives. If you rarely talk about your own life, take the time to do it and listen carefully to the responses from others. Do this often and you will not only get better at it, but will also learn some surprising things along the way and reap some great rewards.

Act. Do things to show love. Love is more than a word, it is an action, and to be felt and experienced it must be the result of actions. Show someone you love them by doing small things. Asking about their day, listening to what they say, going for a walk together, cooking a special meal, taking on extra responsibilities, helping someone who needs care, sending a card, making a phone call for no special reason, are all small ways to demonstrate love. There are thousands more which are specific to your own life and relationships. Show love daily to those you care about.

Communicate. Tell others how you feel. Let them know what you want from them and from the relationship. Let them know what they mean to you. Tell them that what they feel matters to you. Tell them what you will do, and are doing, to change. Then act and follow through on all you have outlined.

Patience is a key ingredient in rebuilding trust and restoring love. Remember that if you have broken trusts and hurt others through your behaviors as a gambler, it can take a long time to regain that faith. Others may not be as ready as you are to open their hearts. Accept that those closest to you will come to a place of change in their own time, and, also, that there is always the possibility that some may never be able to get beyond the hurt.

Love is more than a word.
Love requires action.

No matter how others react to you and your efforts to change, you must always keep in the front of your mind that you are working toward making yourself a better person for you. You are recapturing your life and building a new future. The rewards for you will come in time, but you cannot base your change program solely on the hope that it will affect others in your life. This does not mean that others cannot help to provide reasons and inspiration for change. Many seniors find that their position as a role model for loved ones in their lives can give them the motivation they need to take positive action. Changing your life and rebuilding relationships can lend deep meaning to your commitment to recovery. Just remember that the only person you can completely manage is yourself. Therefore, whether or not someone else welcomes the change should not negatively impact how you continue to move forward.

Summary Statement:

- ❑ Love and trust can take a long time to build and a short time to destroy.
- ❑ Every small step you take toward change improves the balance in your life between problems and happiness.
- ❑ Small steps toward change can quickly add up to significant change.
- ❑ It is possible to rebuild love and trust and to add fun back into your life.
- ❑ You are building a new future and recapturing the good parts of your old life.
- ❑ Love is an action toward others, not just a feeling or verbal expression.
- ❑ To rebuild love, practice listening, acting, and communicating.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



What three specific steps will you take to begin to restore fun in your life?

1. _____
2. _____
3. _____

What three specific steps will you take to begin to rebuild love in your life?

1. _____
2. _____
3. _____

Pacing Yourself

Whenever you create a plan to make significant changes in your life, whether it is dealing with a gambling problem, making a decision about an important relationship or moving to a new home, you need to set realistic goals along the way and pace yourself. When you are initiating a major change program you might feel overwhelmed at the number of aspects of your life you want to work on. You might want to address all of them as fast as you can, just to get to the end. This approach will never work because then nothing will get the thoughtful, important consideration that it needs for long-lasting change. The best approach is to start with small, manageable pieces that you can easily tackle. A huge goal can seem impossible to achieve. A series of small goals can be more easily achieved and can lead you to the same place. Remember, no matter how long it took for you to get to the point you are at now, it will take time and commitment on your part to build a new life. You can make many changes in your life immediately, but major change can often take a little longer. Give yourself the gift of time, knowing that you can make the changes desired at a pace with which you are comfortable.

Whatever your goal is, break it down into small manageable pieces. Make a list of these components. You will be able to see your progress and the results of your effort. For example, if one of your goals is to repair your relationship with your son, don't simply say, "I'm going to repair my relationship with my son" and leave it at that. Also, don't run off

and quickly make a handful of surface changes, then lose interest. Instead devise a series of smaller goals that will help you to plan for success, such as "I'm going to be truthful with my son," "I'm going to tell him about my problem," "I'm going to get help," "I'm going to ask him to be patient with me while I change," and "I'm going to show him that I love him." You might just start with one of these, such as "I'm going to be truthful with my son." After you've done this, then tackle another one of the goals, then another. This way you each can positively see your progress and build in new goals. Eventually, you might indeed find that it is quite possible to repair your relationship.

This strategy will work for all aspects of your change program. Remember to pace yourself, take one step at a time, and stay in balance. No, it's not easy, but if you follow the steps consistently, you can do it. In fact, you are the only one who can do it. No one else is going to come in and take charge of your life—it's up to you. You have all the power within you to succeed.



Summary Statement:

- ❑ Large goals need to be broken down into smaller, more manageable pieces.
- ❑ Pace yourself and take change slowly, one step at a time.
- ❑ Do not make many surface changes quickly at the expense of more meaningful, long-term changes.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



What is your biggest challenge regarding pacing yourself in your change program?

What specific steps can you take to address that challenge?

What is something in your life that you have put your heart and soul behind to achieve?

What helped you to stay motivated to achieve that goal?

What factors, people, or behaviors, might help you to stay motivated to achieve your new goals of positive life change?

Maintaining Focus

Pacing is critical to your change program, but so, too, is keeping your focus on the ultimate goal. You might find that you experience relapse, as discussed in *Book Three: Creating and Maintaining Your Plan for Positive Change*. If you do experience relapse, which is very common in the beginning of recovery, the most important strategy you can use is to forgive yourself and get right back on your program of change. One slip might slow, but will not necessarily stop, your progress. If you stay in a long-term relapse however, you can lose your focus along with all the gains you have made toward recovery. There are certain situations and circumstances, as covered in Book Three, that can be more of a risk for relapse. These might involve people, places, events, feelings, or activities in your life that present temptation to re-engage in old behaviors. Let's take a look at examples of some potential high-risk situations and how to deal with them.

Example: Sarah lives in a retirement community where a bus takes groups of residents to a local casino to gamble several times a month. One afternoon, as the bus is loading up, Sarah encounters some of her friends getting on. "Come join us!" they encourage her. "Don't you want to have some fun?"

What should Sarah do?

Sarah has decided to stay away from the casino in order to avoid temptation and knows this is a trigger for potential relapse. It is a complex problem because she doesn't want her friends to think she is rejecting them; one of them knows a little about her gambling problem, but the others know nothing about it. She knows this is not the moment for a lengthy sharing of her circumstances.



Here are some things Sarah could say, saving face, making the situation light, and leaving it open for later conversation and interaction with her friends.

"I'd love to go with you, but let's get together another time, alright?"

"I'd love to spend some time with you, but I don't want to go to the casino today."

"I do want to have fun with all of you. Let's get together later when you get back!"

None of these statements is a lie. None of them reveals too much information. None of them is rude and all of them leave open the possibility for doing something together later.

The key is to be prepared and to have a plan if you are faced with a potential trigger.

Example: Harry has played in his brother's Wednesday night poker game for the past fifteen years. In the last year, since his wife died, Harry has been gambling more often and has begun to have some problems with managing his money because of it. He always holds himself together at the poker game but wonders if one day he will gamble too much there as well. He has been working conscientiously on a program of change and has decided not to go to the casino, not to bet on sports, and not to gamble at the racetrack. He has cut these activities out, but still goes to the poker game. Now it is his only gambling activity. He misses the other gambling venues but knows that he needs to seriously cut back if he is to take charge of his life again. He thinks he can handle the poker game but has a nagging worry that he might slip.

What should he do?

This is a very complex situation. Some of the things that Harry could do are: He could go to the game and hope that nothing happens. He could not go to the game and tell his brother why. He could not go to the game and make an excuse. He could go to the game and plan how to handle it should his gambling begin to get out of hand.

Other than the first option, they are all workable to some degree, because they all involve thinking about the situation and planning how to deal with it. The first situation, going to the game and hoping that nothing happens, is the weakest choice because it leaves so much open and does not take anything into consideration.

Again, just as in Sarah's situation on the previous page, the key is to be prepared and to have a plan if you are faced with a potential trigger. Advance planning will not only help you to manage the situation promptly, it will allow you to avoid roadblocks when presented and enable you to respond more confidently.



Thinking about potential triggers in advance is critical to handling them when they arise.

Keep in mind there are situations and circumstances that can present more of a risk of relapse to you. These triggers can be people, places, events, feelings or activities in your life that present temptation to re-engage in old behaviors.

In the following exercise, consider what you might do in the circumstances presented.

High Risk Situation 1

Type or Category of Trigger: People/Activity

A friend asks you to go on a trip for several days, one part of which involves a visit to a large bingo hall.

How I might handle it _____

High Risk Situation 2

Type or Category of Trigger: Place

Whenever you grocery shop, you buy one or more lottery tickets and drive past a place where you like to gamble.

How I might handle it _____

High Risk Situation 3

Type or Category of Trigger: Emotions/Feelings

You have a certain group of friends whose friendship seems to revolve around activities involving gambling. You like these friends, but almost everything you do together is gambling related.

How I might handle it _____

High Risk Situation 4

Type or Category of Trigger: Emotions/Feelings

You've stopped gambling, but now find that you are sometimes bored or lonely.

How I might handle it _____

High Risk Situation 5

Type or Category of Trigger: Event

You and your spouse or partner often had fun together gambling, but it was never a problem in your life. After your spouse/partner died, before you knew it, you had gotten in financial trouble from gambling too much. It helped to pass the time. Your anniversary is coming up and you find yourself wanting to relive your life with your spouse/partner by going to a place you used to gamble together.

How I might handle it _____

High Risk Situation 6

Type or Category of Trigger: People/Feelings

Your daughter tells you that she and her husband “desperately” need \$10,000 for a down payment on a house. You want to help and think you could get the money if you just had one big win.

How I might handle it _____

Advance planning
will **help** you to
manage the situation
promptly, to **avoid**
roadblocks,
and to **respond**
more
confidently.



Of course, these are just a tiny fraction of the possible situations you might encounter. There are so many different circumstances that can present in your life. However, thinking in advance about what you might do in your own life can help you when events do actually occur.

In the next exercise you will think about how you might handle triggers involving people, places, events, feeling, or activities in your life.

Example: A trigger or gambling situation involving an event

My first grandchild's college graduation is coming up and I am so sad that my wife and I are divorced. I am worried about seeing her at the ceremony and I also miss her. Just thinking of it is making me want to gamble to escape from the feelings. (This situation is both an event and a feeling—you might find that your own life has triggers that cross categories.)

How I might handle it:

- ☐ *I'm going to call my therapist and schedule some extra visits to talk about how I feel.*
- ☐ *I'm going to discuss this with my sponsor at GA to get some feedback on what other people might have done in similar situations.*
- ☐ *I'm going to work hard on engaging in some other activities that give me peace and help me relieve stress.*

Write down at least one potential trigger for each category. Then beside it, write how you might handle that trigger should it occur.

A trigger or gambling situation involving a person or people:

How I might handle it _____

A trigger or gambling situation involving a place:

How I might handle it _____

A trigger or gambling situation involving an event:

How I might handle it _____

A trigger or gambling situation involving certain feelings or emotions:

How I might handle it _____

A trigger or gambling situation involving an activity:

How I might handle it _____

Summary Statement:

- ❑ You might relapse in your focus and commitment to change.
- ❑ A relapse should not destroy your change program. Acknowledge that you slipped, forgive yourself, and then get right back to your program.
- ❑ You can help to avoid slips by thinking in advance of people, places, feelings, events, or activities that might tempt you to gamble.
- ❑ Do not make many surface changes quickly at the expense of more meaningful, long-term changes.

Take a Break!

Take a break and read the following questions.
Think about how you truly feel regarding each one.
Then write down your response to each.

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

Stop reading.



Have you ever relapsed in your commitment to change? What happened? _____

How did you feel about relapsing and how did you handle it? _____

Which category, people, places, feelings, events, or activities do you feel presents you with the most challenges surrounding the potential to relapse in your commitment to change? Why?

Promise for the Future

Something that has helped many people undergoing change is the Serenity Prayer, a prayer that has been a cornerstone of self-help programs for many years. You may have encountered it before in your life, but here it is again:

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.”

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 need it.

The Serenity Prayer focuses on three main ideas:

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

By this point in the series, you should have a pretty good idea of what things you can change and what things you can't change. The key to your future is to focus on those things within your ability to influence and to keep working to build a new life for yourself. All of the power is within you, and only within you. It can be tempting to want outside solutions, or to lay responsibility in other places. In the end, the only person who can step in and change your life is you. It's a powerful concept when you consider it.

Your life can be better, richer, filled with love, fun, peace and happiness. You can find contentment in new ways and can step into a future that the real you has always dreamed about. You can choose to accept the support of organizations, professionals, loved ones and other resources as you continue moving toward change. It's all within your power.

Summary

In this book 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, rebuild love, and remain committed to change. You've learned about the idea of pacing yourself and know that this kind of major life change will take time. You are doing something that is very difficult and requires heroic effort but provides substantial rewards. You've taken a look at people, places, events, emotions, and activities that might trigger feelings to gamble, and you've thought about how to handle these situations in many types of circumstances.

Remind yourself often of the path you have chosen—the path toward recovery and happiness. Review the information in this book and the others in the series as you work each day to achieve positive life change.

**Keep moving forward
and know that your
success is within reach.
You have everything
within you to
walk into a new
and brighter
future.**



Use your network of friends, loved ones and others who support you in your plans for abstinence and freedom from gambling to motivate you to continue and to celebrate your achievements.

Keep moving forward toward your goals and into a brighter future!

Glossary

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

Perseverance: Perseverance is the steady and continued effort usually over a long period of time and especially despite difficulties or setbacks.

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.

Trigger: A trigger can be people, places and things 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, professional treatment, and other 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
Call/Text: 888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling's 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 individuals 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
Email: gamanonoffice@gam-anon.org
Website: www.gam-anon.org

Additional Resources (continued)

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:

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

Estes, K. & Brubaker, M. (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

Gamblers Anonymous (2022). *Fourth Step Inventory Moral Book*, Los Angeles; Gamblers Anonymous Publishing, Revised March 2007, Printed October 2022.

Gamblers Anonymous (2007). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

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

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*. Central Recovery Press.

Bibliography

Berman, L. & Siegel, M. (2012). *Behind the 8-Ball: A Recovery Guide for the Families of Gamblers*. iUniverse.

Ladouceur, R., Sylvain, C., Boutin, C., & Douvet, C. (2002). *Understanding and Treating the Pathological Gambler*. NY, NY: John Wiley & Sons, Ltd.

Larson, J. & Nolen-Hoeksema, S. (1999). *Coping with Loss*. Mahwah, NJ: Lawrence Erlbaum Associates.

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

McMillen, J. *Better For It: How People Benefit from Adversity*. Social Work, Vol. 44, 1999.

Moore, L. (1995). *Release From Powerlessness: A Guide for Taking Charge of Your Life*. Dubuque, IA: Kendall/Hunt Publishing Company.

Neenan, M. & Dryden, M. (2002). *Life Coaching: A Cognitive, Behavioral Approach*. NY, NY: Brunner-Routledge.

Rowe, J. & Kahn, R. (1998). *Successful Aging*. NY, NY: Random House Publishing.

Saltz, G. (2004). *Becoming Real*. NY, NY: Riverhead Books.

Seligman, M. (2007). *What You Can Change and What You Can't: The Complete Guide to Successful Self-Improvement*. Knopf Doubleday Publishing Group.

Vaillant, G. (2003). *Aging Well: Surprising Guideposts to a Happier Life from the Landmark Harvard Study of Adult Development*. NY, NY: Little Brown and Company.

Worksheet:
Your Primary Goals *Exercise from page 6*

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Worksheet:
Your Primary Goals *Exercise from page 6*

Goal for change: _____

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Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Worksheet:
Your Primary Goals *Exercise from page 6*

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

Goal for change: _____

Progress you have made so far: _____

Actions you will take next: _____

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Notes



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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