Check List for Families

One or more of these changes may indicate a gambling problem.

• Unexplained absences

- > goes out more often without saying why or where
- > misses appointments, meetings, dates

· Has less money than usual

- > stops spending money on "optional" expenses like entertainment, gifts, clothes, repairs, life insurance
- > doesn't pay bills on time
- > applies for new credit cards
- > borrows money
- > takes out secret loans

• Is distant, preoccupied, moody

- > seems less interested in family, work, friends, hobbies
- > avoids some friends because of money owed
- > doesn't want to talk about money or debts: is secretive, edgy, angry, or uses double-talk to confuse you when you try to discuss it
- > acts restless and jittery when not busy
- > may brag about winning at gambling, but says nothing about losing
- > shows physical signs of stress such as headaches, stomach problems
- > develops a habit of lying and deceiving

Uses gambling to cope

- > gambles as a way of dealing with stress, loneliness, boredom, depression
- starts gambling more after giving up or cutting down on cigarettes, alcohol, or other substances

Tries but fails to stop or reduce gambling

- > expresses regret or guilt about lost money, promises "never again" but doesn't hold to it
- > borrows money to repay debts, but gambles the money away

Becomes desperate to keep gambling

- after being upset about losing, gambles even more in the hope of winning back losses
- > lies about past gambling losses
- > lies about money lost or borrowed
- > sells valuables to get money
- > steals money to gamble or repay debts