



# ***Winning Within***

***A Self Help Guide to  
Changing Gambling  
Behaviours***





# *Contents*

**UNDERSTANDING MY GAMBLING**

**MAKING CHANGES**

**MOVING FORWARD**

**GETTING HELP**

# welcome

Congratulations! You have taken an important first step by picking up this self help guide.

“Winning Within” is designed to help you:

- Understand your gambling behaviour and how it may be affecting your life.
- Understand how gambling can become a problem for some people.
- Decide if you need to change your gambling behaviour and set specific goals (like cutting down or stopping).
- Learn helpful tips and strategies to gain control and achieve your goals.
- Find professional help and information that can make a difference in your life.

The content of this guide is built upon the life experiences of Nova Scotians just like you, the latest best practices from around the world, and research conducted over the years and funded by Nova Scotia Health Promotion and Protection ([www.gov.ns.ca/hpp/gambling](http://www.gov.ns.ca/hpp/gambling)).

If you are experiencing urgent problems and need immediate help call the:

***Problem Gambling Help Line***  
***1-888-347-8888***

Specially trained counsellors are available for support 24 hours a day, 7 days a week.



# UNDERSTANDING MY GAMBLING

## Levels of involvement

Not all gambling causes problems. You might be a low-risk gambler or you might be harmfully involved (high-risk).

People who are in the Low-risk gambling category:

- limit how much time and money they spend gambling
- accept their losses, and don't try to win them back
- enjoy winning, but know it happened by chance
- balance gambling with other fun activities
- don't gamble to earn money or pay debts
- don't gamble when their judgment is impaired by alcohol or other drugs
- never borrow money or use personal investments or family savings to gamble
- don't gamble to escape from their problems or feelings
- don't hurt their job, health, finances, reputation or family through their gambling.

High-risk (harmfully involved) gamblers:

- lie about their gambling or keep it a secret
- lose track of time and play for longer than they intended
- feel depressed or angry after gambling
- spend more money than they planned, or more than they can afford
- ignore work and family responsibilities because of gambling
- borrow money or use household money to gamble
- "chase losses" to try to win back their money
- believe that gambling will pay off in the end
- use gambling to cope with problems or to avoid things
- have conflicts with family and friends over gambling
- ignore their physical and emotional health because of gambling.

## *As you begin*

to make changes, it is important to understand that there are other factors that may contribute to gambling problems.

## *You're more at risk if:*

you had a big win early in your gambling history

you have money problems

you have had a recent loss or change, such as relationship problems, divorce, job loss, retirement or the death of a loved one

you are gambling to cope with a health concern and/or physical pain

you often feel lonely

you have few interests and hobbies, or you feel your life lacks direction

you often feel bored, take risks or act without thinking

you use gambling, or alcohol or other drugs, to cope with bad feelings or events

you often feel depressed or anxious

you have been abused or traumatized

you have (or had) problems with alcohol or other drugs,

you are gambling or overspending

someone in your family has had problems with alcohol or other drugs, gambling or overspending

you think you have a system or way of gambling that increases your odds of winning.

The more items in this list that are true for you, the more care you need to take in your gambling.

# Gauging the Problem

No quiz or questionnaire can deliver a definitive answer on whether you have a gambling problem. But it can point out behaviours that raise red flags and may give you cause to seek an assessment from a gambling or addictions professional.

## The Short Gambling Quiz

I often spend more time gambling than I mean to.

yes  no

I claim to be winning money but I'm really not.

yes  no

I feel guilty about my gambling.

yes  no

I gamble to win enough money to pay off debts or bills.

yes  no

I have had friends or family members complain or worry about my gambling.

yes  no

I have had money arguments about my gambling.

yes  no

I have lied about my gambling.

yes  no

I sometimes feel the need to keep playing until I win.

yes  no

I gamble with money that was meant for other purposes.

yes  no

### Scoring

If you answer no to all questions, you can be very confident that there is no sign of a gambling problem. A score of 2 may indicate that there is no current problem but that one may be developing. A score of three or more means you can be very confident that there is a problem; over 97% of people who do not have a problem score less than 2 on these items. A score of 2 is a judgment call - for some, it may indicate a problem, for others not. You have to decide based upon your experience.

If you think you have a problem with gambling, getting help costs nothing. Go to the Getting Help Section or call:

**Problem Gambling Help Line**  
**1-888-347-8888**

# The Decisional Balance

When you think about making changes around your gambling behaviours, it's common to have mixed feelings. You might think "I want to change" and "I don't want to change." Before you make a decision, it's good to think about the costs and benefits of each choice. Filling in the boxes below will help you figure out your decisional balance.

Here's an example:

<p><b>Benefits of Not Gambling</b> <i>(what I gain if I stop)</i></p> <p>I would have more money to spend on other things.</p> <p>I would have more time to spend with people I care about.</p>	<p><b>Benefits of Gambling</b> <i>(the benefits that gambling gives me)</i></p> <p>I have fun when I gamble.</p> <p>I love the feeling of excitement when I gamble.</p>
<p><b>Costs of Not Gambling</b> <i>(what I lose if I stop)</i></p> <p>I will have to face responsibility.</p> <p>I will have to somehow fill up my time.</p>	<p><b>Costs of Gambling</b> <i>(current and potential negatives of gambling)</i></p> <p>I am heavily in debt.</p> <p>I am anxious and depressed.</p>

Now fill in your own answers:

<p><b>Benefits of Not Gambling</b></p>	<p><b>Benefits of Gambling</b></p>
<p><b>Costs of Not Gambling</b></p>	<p><b>Costs of Gambling</b></p>

# Choosing a Path

If you have decided that it is time for change, the next decision you need to make is if you want to cut down or stop gambling completely. This is your choice.

You may be able to succeed in cutting down and controlling your gambling if (check the boxes that apply to you):

- you are still able to choose when to gamble and how much to gamble*
- you are not chasing a big win to try and get back your losses*
- you believe that you will lose most of the time when you gamble and are prepared to pay a price for recreational gambling*
- you have a balanced life and meet your obligations (like family, friends, work, finances) and still gamble.*

If you can check all of the above boxes, then it may be possible to cut down and control your gambling. Make sure you are being honest with yourself.

It is probably more appropriate for you to give up gambling if:

- you have been gambling heavily for many years*
- your whole life has become centered on gambling*
- recently you have had great difficulty in controlling when you are going to gamble and for how long you are going to gamble*
- you spend all the money you have on hand gambling*
- you believe you can beat the system and win*
- you are desperate to win back your losses.*

If you have checked any one of the above boxes, that is a strong indication of problem gambling behaviour.



*If you feel ready to choose your path,  
fill in the commitment statement in the box below.*

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***I have decided to:***

- Cut down my gambling
- Give up gambling completely

***This is your goal for change.***

Sign your name as a promise to yourself:

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# MAKING CHANGES

## Knowing the Facts

It is very difficult to cut down or stop gambling completely if you believe you can win (beat the odds). Believing you can influence a gambling outcome is known as an “illusion of control.”

To gain **real** control over your gambling you must accept the fact that you have **no** control over chance.

Test your knowledge about gambling with the following true or false quiz. All of the answers have been researched and are proven to be true. Some of the answers may still surprise you.

Can you separate fact from fiction? Circle true or false in the following ten questions.

1. True or False. Using strategies can help you win at VLTs.
2. True or False. If you keep playing, you're sure to win.
3. True or False. Poker is a great way to make easy money.
4. True or False. If you haven't won for a while, the odds are that you're due for a win.
5. True or False. You have to gamble everyday to be a problem gambler.
6. True or False. A series of “near misses” (plays that have almost won) means that the machine is getting ready to pay out a big win.
7. True or False. Playing on free online gambling sites is good practice for the real thing.
8. True or False. Playing on reputable online gambling sites such as PlaySphere is safer than playing on gambling sites operated by unknown companies.
9. True or False. People do not develop problems with scratch n' win lottery tickets.
10. True or False. Different games have different payouts, even if they are offered on the same machine.

## Answers

1. False: VLTs are programmed to generate winning combinations at random. Once a spin is set in motion, nothing you do has any effect on the result. Any spin before it— a winner or a loser— has absolutely no bearing on what will happen on the next spin.
2. False: It doesn't matter what gambling activity you play, if it is developed and offered by the industry, it is designed to take in more money than it pays out. Most games are set up so you win small amounts (like a free ticket) but if you keep playing you are sure to lose your budgeted money and any winnings.
3. False: There is an element of skill in poker but most people do not win large amounts of cash. Most Nova Scotians 19 – 34 years old, who play poker on a monthly basis, are spending an average of \$1,000 annually. Those who regularly play at industry venues are spending almost triple what their peers spend when playing with friends.
4. False: The odds of winning don't change. Here's an example. If you toss a coin the odds are that it will come up heads half the time and tails the other half. Now, suppose you have just tossed 9 heads in a row— what are the odds of the coin turning up tails on the next toss? Still 50-50. One side is heads, the other is tails and that doesn't change. Ever.
5. False: It doesn't matter how often you gamble, it is about how gambling is affecting your life. If you are having financial or other problems, feeling guilty, ashamed or depressed or are not getting along with family and friends because of gambling, then it is a problem.

## Answers Continued...

6. False: “Near misses” are not real. There is no such thing as a “near miss” even though it may look like you have almost won. The truth is that you have lost. There are no spinning wheels or mechanics inside the machine. There is just a blinking screen that shows any one of a number of pictures. Although the pictures look like you “almost” won, they come up randomly and cannot be used to predict future wins.
7. False: This is a common misconception. Free sites are designed to entertain and to entice you to play for real money, so the payout schedule is usually better than on a pay site. This means that you are more likely to win on a free site than you are on a pay site. It is easy to believe that you could win a lot of cash if you had only bet with money instead of points.
8. It depends on your definition of safe. Is your credit card number more secure? Possibly. Are you less likely to lose track of time, spend too much or experience harm from regular gambling? Definitely not. It doesn’t matter which gambling site you play on, they are all designed to make profit. Just like other forms of electronic gambling, playing on these sites has risks.
9. False: After VLT play, Nova Scotians 19-34 years of age report that the second most common gambling product that’s causing harm is scratch n’ win lottery tickets. Does this surprise you? Of course, those playing the instant games are experiencing more harm.
10. True: Different games have different payouts. The level of payouts varies by game and among the different types of VLT machines. Check the pay tables on the machines. The majority of games have an average payout rate of 95 per cent but averages can vary between 92 and 95 per cent. This means that you pay to play. On average, for every dollar you bet, you will lose between five and eight cents per play. When players do win, it is usually a small amount. They often leave these winnings in the machine and continue playing. This is one of the reasons why most players usually walk away with no payout at all.

# High Risk Triggers

Gambling often involves repeating regular patterns of behaviour. Some feelings and situations can 'trigger' or cue thoughts or urges about gambling.

Here is a list of commonly experienced high-risk gambling triggers and low risk situations. Can you relate to any of these? Add any others that you can think of.

## High-risk triggers

- feeling bored, down or stressed
- feeling lucky
- gambling to win
- passing by a venue
- cash on hand
- reading gambling material
- gambling alone
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## Low-risk situations

- stable mood
- know and accept the real odds of winning and losing
- don't need to win– no debts
- avoid favourite venues
- restrict access to cash and credit
- set limits time and money spent
- time spent on other activities
- emphasis on social gambling or no gambling
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Remember that the more you subject yourself to high risk triggers, the more likely it is that you will begin to experience strong urges to gamble heavily. Here is a list of strategies that some people have found useful. Add to the list if you have any other suggestions.

## ***Stopping gambling completely:***

- Take alternative routes when driving or walking so that you do not pass gambling venues.
- Socialize in places without gambling. Don't hang around while others gamble because the temptation to join in may be too great.
- Plan alternative activities (go to "Replacing the Function" later on in this section).
- Avoid checking results and reading advertising relating to gambling.
- Don't talk about gambling with other regular gamblers.
- Arrange to self exclude (ban) yourself from gambling venues if you are having great difficulty in resisting the urge to gamble. (See information on Self-exclusion in the "Getting Help" section).
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- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



## ***Cutting down your gambling:***

- Set a personal limit for your gambling. Base it on how much money you can afford to lose for this type of entertainment.
- Set a budget every time you gamble. When you reach this limit always stop.
- Never borrow or lend money to gamble.
- Don't carry credit or debit cards if you will use them to obtain money to gamble.
- Bring only the amount of money you can afford to lose to the gambling location.
- Never use on-site cash machines, your credit card, or leave to get more money to gamble with.
- Keep track of how often you gamble and how much you are losing. Write it down so you can see where the money goes and how much gambling really costs you.
- Never gamble money meant for other things. Never gamble in the hopes of paying off debts or bills. The more you gamble the more money you will lose.
- Tell others about your plans to control your gambling. Ask for their help, understanding and support.
- If efforts to control your gambling don't seem to be working, get help. It's always better to get help sooner instead of later. (See the "Getting Help" section to find out more).
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



## ***Coping with Strong Urges to Gamble***

It is normal to experience strong urges to gamble when you are in the process of giving up gambling completely, or strong urges to continue a gambling session beyond your limit when you are taking steps to cut down. You have already explored various tips and strategies in the “Making Changes” section of this guide.

As you move forward, you may still be faced with urges to gamble. These feelings are a normal part of changing your gambling behaviours and become less frequent and intense over time. (You can reduce the chances of experiencing strong urges by avoiding the high risk situations discussed earlier.)

You have three main strategies to cope with urges to gamble:

1. Think ahead. Identify high-risk trigger situations so you'll be prepared for the urges.
2. Prepare for the urge to gamble. How will you handle the situation?
3. Cope with the urge. Coping skills are things you do or tell yourself to get your mind off of gambling.



## Active responses: Things you can **do**

- Leave the situation.
- Engage in physical activity or something else that's fun.
- Take several deep, slow breaths to help reduce stress or frustration.
- Find something to occupy your hands.
- Call or talk to a friend who will listen.
- Call the Problem Gambling Help Line (1-888-347-8888).

Additional **actions** I can take when I experience an urge to gamble:

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## Internal responses: Things you can **think**

- Think about the positive benefits of your new lifestyle.
- Think about the negative effects of your old lifestyle.
- Give yourself the command: "**Stop**" or "**Halt.**"
- Recommit to your reasons to change your gambling behaviour.
- Distract yourself with pleasant thoughts.
- Acknowledge the challenges of stopping or cutting down and praise your efforts so far.

Additional **thoughts** I can use when I experience an urge to gamble:

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# Keeping a Record

Keeping a record of your gambling behaviour will help you stay on track and achieve your goal. If you've decided to stop gambling completely, it can still be useful to keep a written record of your urges to gamble. You can look back at the entries and see when and where you were tempted, and what you did instead of gambling.

Keeping a record will also help you to understand:

- in which gambling venues you are best able to control your gambling (and the ones that you should avoid)
- the days and times of day that are best for you to control your gambling (and the ones that pose the greatest risk)
- whether your moods trigger your gambling (some people gamble more when they are feeling high, others when they are feeling low)
- which activities work for you as substitutes for gambling
- how much you have spent on gambling and whether you have stuck to your limit.

Here is an example of some key questions to ask yourself along with sample answers and coping strategies:

## Where were you and with whom?

*example: I was driving alone after a fight with my partner.*

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## Describe how you were feeling?

*example: I was feeling angry, upset, and bored.*

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## What did you say to yourself?

*example: I told myself that, if I went gambling (and lost), I would end up feeling worse.*

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## What did you do instead?

*example: I drove to a friend's house to talk things over and watch TV.*

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## Did your coping strategy work?

*example: Yes, my coping strategy worked.*

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# Replacing the Function

It is difficult to cut down or stop gambling unless you find other activities to fill the gap that is left in your life. Focus on doing things (leisure activities, hobbies, sports) other than gambling. The goal is to use other activities to “replace the function” of gambling in your life. If gambling gave you a sense of excitement or challenge, then look for another activity that will also give you that feeling. If you found gambling relaxing, then find a relaxing replacement. If you only gambled when you felt bored, then developing other leisure activities to fill your time will be very helpful.

Start getting involved now! Sitting around and thinking about gambling will not help you accomplish your goals of cutting down or stopping. Think about the things that you liked to do before gambling became a part of your life. Perhaps you’ll decide to experiment with a number of new leisure activities as well. Is there a group, club or organization that meets in your area? Start now and list a few activities that you used to enjoy or new opportunities you would like to explore. It may be helpful to discuss this with a friend, family member or Addiction Services professional.

List those things that you enjoyed before gambling became a part of your life. Get involved with these old activities again.

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Now consider what new activities you might like to explore. Is there something you’ve always wanted to learn or experience but never got around to?

Make a list of some new activities and make inquiries about them now!

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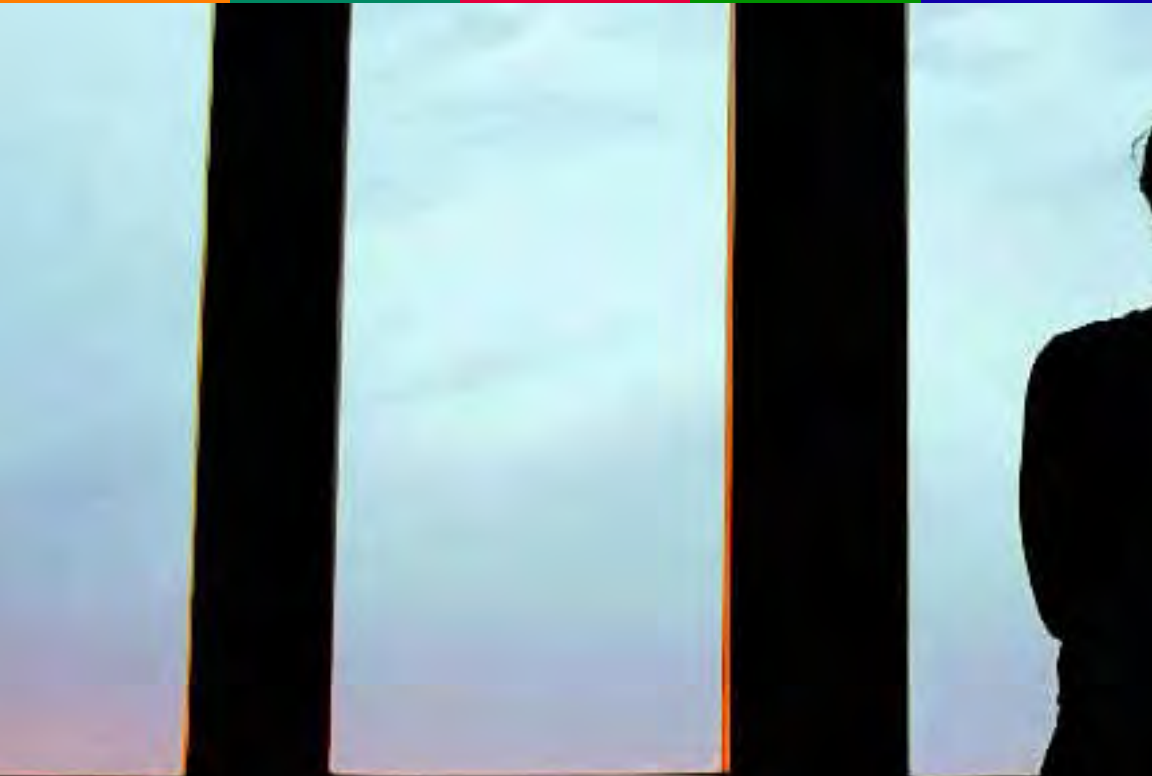
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# MOVING FORWARD

It is very common to hear people say they gamble as a way to avoid personal problems or to relieve feelings of anxiety, depression, and anger.

Still others use gambling to cope with abuse, sickness, loss or stress. It is true that you may temporarily forget about negative feelings or certain life situations while experiencing the “high” of gambling. The reality is, however, that your problems do not disappear and excessive gambling almost always compounds the negative emotions you may be trying to escape.

Consider the following questions related to how your gambling has impacted your emotional health.

- How has your gambling impacted your emotional health (e.g., anger, depression, stress, panic)?

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- How have these emotional effects impacted your lifestyle?

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# WARD

## Emotional Health

- How have these emotional effects on you impacted your family and friends?

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- How has your gambling affected the emotions of those closest to you?

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To achieve your goal of cutting down or stopping completely, you must learn how to manage your feelings and emotions as well how to cope with the stress and frustration of everyday life **without gambling**. With professional help, you can learn to recognize your feelings, and express them in a healthy way. This will help reduce the urge to gamble. It can also help you restore health, well-being and closeness with your family and friends.

Go to the “Getting Help” section to find out more about arranging a one-on-one session with an Addiction Services professional.



# Repairing Relationships

*Consider the following questions related to how your gambling has impacted your relationship with those closest to you.*

- How has your gambling impacted your family (including spouse/partner) or friends?

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- How has gambling impacted your **relationship** with those closest to you?

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- How has the effect of gambling of those closest to you **impacted you**?

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After reflecting on your responses to the previous questions, can you see that a person's gambling behaviours can significantly impact the people closest to them? Relationships often come under great strain because of this fact.

As you work toward cutting down or stopping gambling, having support from your friends and family can help you achieve your goal. They may find it difficult if they have experienced the negative effects of your problem gambling behaviour, but make an effort to explain your new goals to them, even if you have shut them out in the past.

- What sacrifices have your family and friends had to make as a result of your gambling?

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Share with those closest to you your successes and setbacks, and involve them in solving your problems. If you find that your personal relationships continue to be unhealthy then consider talking to an Addictions Services Professional (See the "Getting Help" section of this guide). The steps you take to improve the relationships with the people closest to you will certainly contribute to your long-term success as well as the emotional health of everyone involved.

# Preparing a Prevention Plan

In the process of cutting down or stopping you will have many successes. Nobody is perfect, however, and experiencing a minor setback is normal. You may experience a lapse and start gambling again or go over your limit. It does not mean that you can't or won't change, but it can make the change process more difficult.

## ***A minor setback is not permission to continue to gamble.***

The best way to prevent setbacks is to have a prevention plan. A plan can involve strategies like:

- calling a friend or family member to talk about your gambling.
- ensuring your access to money is limited.

You may be able to prevent a setback from occurring by recognizing the warning signs. Recognize when you begin to:

- Justify to yourself why it would be okay to start gambling or to gamble heavily again. If you spot this happening, return to "The Decisional Balance" section and repeat the exercise where you weigh the benefits and costs of gambling. The best way to avoid a setback is to remain strong in your motivation and commitment to giving up or cutting down. Keep on reminding yourself why you need to change.
- Putting yourself at risk on purpose. For example, you may find yourself driving or walking past a gambling venue and looking in.
- Increasing the amount of cash you are carrying with you may also lead to an urge to gamble.



If you lose focus and experience a slip or return to gambling:

- Don't give up! Resolve to accomplish your goal.
- Don't blame or punish yourself – Remember that changing gambling behaviours is a process and takes time.
- Learn from the setback and plan on how to avoid or better cope with the situation next time.
- Read through this guide again. Use the tips and strategies you've learned.
- Consider arranging to see an Addiction Services professional who will help you find long-term solutions to your problems.

Here is an example of a trigger situation that could lead to gambling and some strategies to prevent a setback or slip:

### **Description of incident ("trigger" to gambling)**

*Went for lunch with co-workers after a bad morning at work*

*Felt frustrated and irritable*

*Spotted Video Lottery Machine*

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### **What I can do to prevent it from happening again**

*Use positive self-talk*

*Bring only enough money for lunch*

*Phone a friend or the Help Line to help me resist the urge*

*Make an appointment to speak with someone at Addiction Services*

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# GETTING HELP

To address the problems associated with gambling, the government of Nova Scotia through the Department of Health Promotion and Protection has committed funds for research, prevention, public awareness and treatment. You may want to consider the programs offered through Addictions Services, speaking to a financial counsellor, or calling the Problem Gambling Help Line.

## *The Problem Gambling Help Line*

Established in 1996, the Problem Gambling Help Line is a confidential, dedicated, toll-free, 1-888 telephone service available to all Nova Scotians. It operates 24 hours a day, seven days a week and is confidential and free.

Callers receive:

- Immediate support, advice, information, assessment and professional telephone counselling
- referrals to District Health Authority problem gambling treatment providers and community self-help groups if desired

Did you know?

- Many people call because someone else's gambling is hurting them, their family or their employer
- You don't have to give your name and there is no time limit on calls
- If you're not ready to talk we can send you materials about problem gambling

The PGHL is unique in that it offers treatment on demand. Callers to the PGHL talk directly to a licensed professional who holds advanced academic degrees in social work and receive specialized training in gambling addiction and crisis intervention.

This offers callers the opportunity to deal immediately and directly with their concerns. The telephone counselling process can also include follow up calls to all clients who consent, thereby providing ongoing intervention and support.

***Problem Gambling Help Line***  
***1-888-347-8888 (toll free)***

***24 hours a day, 7 days a week***

# Addictions Professionals Can Help

Across Nova Scotia, Addiction Services is available to help. The following is a list of Frequently Asked Questions and Answers. If you don't find the answer you're looking for, call your local office (see contact numbers below). You can also find all of the information you will need at: **www.addictionservices.ns.ca**.

Q. What are the services offered?

A. At Addiction Services, we offer a range of services including individual and family sessions, group counselling and education programs. People choose the service(s) they think will be most helpful.

Q. Who seeks help from Addiction Services?

A. We work with anyone who is impacted by alcohol, gambling and substance use. This means friends and family too.

Q. How does someone get referred for help?

A. Most people refer themselves for help.

Q. What happens after a referral is made?

A. When someone makes a referral, they first meet or speak over the phone with an Intake Worker. During this meeting, they decide together which services will be most helpful for their situation.

Q. If someone attends a session at Addiction Services, will they be expected to stop gambling?

A. Not necessarily. Our focus is on reducing harm. This could mean helping to develop a plan to reduce your gambling or it could mean supporting your decision to live gambling free. It all depends on what works best for you.

Q. Are conversations private?

A. All services are confidential. This means that when someone speaks to us, our conversations will not be shared with others. However, there are times where we cannot keep confidentiality. An example of this would be if someone talked about wanting to commit suicide.

Q. How much do services cost?

A. All services are free of charge.

# *Addiction Services in your Area*

## **SOUTH SHORE REGION**

Lunenburg 634-7325

Bridgewater 543-7882

Liverpool 354-3422

## **SOUTHWEST REGION**

Shelburne (Roseway Hospital) 875-8645

Barrington Passage 637-1432

Yarmouth (Yarmouth Regional Hospital) 742-2406

Church Point 769-3419

Digby (Digby General Hospital) 245-5888

## **ANNAPOLIS VALLEY REGION**

Middleton 825-6828

Berwick 538-3648

Kentville 679-2392

## **COLCHESTER EAST HANTS, CUMBERLAND & PICTOU REGIONS**

East Hants 883-0295

Truro 893-5900

Springhill 597-8647

Amherst 667-7094

Pictou 485-4335

New Glasgow 755-7017

## **CAPE BRETON & GUYSBOUROGH ANTIGONISH STRAIT REGIONS**

Sydney 563-2590 or 1-888-291-3535 (toll free)

Antigonish 863-5393 or 1-888-291-3535

## **HALIFAX (CAPITAL) REGION**

424-8866 or 1-866-340-6700 (toll free outside of Halifax area)

# Financial Counselling Services

Some debt problems are easy to solve while others require professional assistance. Financial and debt relief professionals can offer a wide range of services and advice to help you restore balance in your life or solve a financial problem before it gets out of control.

Nova Scotia Addiction Services has linked up with Service Nova Scotia and Municipal Relations' **Debtor Assistance Program** to help get you back on track financially. Knowledgeable and professional staff can help you review your budget and plan the best course of action to follow.

Depending on your situation, Debtor Assistance staff may offer as an option a **Consumer Proposal**- a negotiation with your creditors to reduce the amount of your debts, extend the time you have available to pay and provide you with protection from certain collection activity. You will receive financial counselling as part of the program and counselling may also be provided to your spouse/partner or someone who is in a financial relationship with you. The fees associated with a Consumer Proposal are paid from payments made to the creditors; therefore there are no additional costs to you. The first step in the process is to arrange for a free appointment with a Debtor Assistance Administrator, so they can assess your financial situation. They can provide you with a full explanation of the range of options available to you.

**For more information, call 424-5200 (Halifax Area) or toll-free 1-800-670-4357 or visit [www.accessns.ca/consumer/debtor](http://www.accessns.ca/consumer/debtor)**



# Other Services

Other services related to problem gambling exist throughout the province. These services are not funded by the Nova Scotia Department of Health or Health Promotion and Protection but are provided by individuals, agencies and community groups concerned about the consequences of problem gambling.

## Gamblers Anonymous

Gamblers Anonymous (GA) follows a 12-step program similar to Alcoholics Anonymous. GA is a “fellowship” of recovering individuals with gambling problems who help others to help themselves. GA is not part of Addiction Services. It is an option for problem gamblers who are interested in a 12-step program.

Check [www.gamblersanonymous.org](http://www.gamblersanonymous.org) or call the toll-free Problem Gambling Help Line for information about GA meeting times and locations at 1-888-347-8888. You can also look up Gamblers Anonymous in your phone book or call your local Addiction Services for GA meeting times near you.

## Self-exclusion Programs

If you have a gambling problem you may exclude yourself from accessing gambling products provided by various gambling providers, and seek removal from loyalty data bases of lottery providers. Through self-exclusion, your normal rights of access to the specified gambling site are suspended. The gambling provider is expected to take reasonable steps to prevent you from accessing the gambling product which you are barred from. They also have the right to remove you if you are found in a gambling area in violation of the self-exclusion agreement.

As part of their responsible gambling policy, Nova Scotia’s two casinos offer a self-exclusion option for those who self-identify as problem gamblers.



