

Debt coun

Family: the
gamblers r

Getting help with
gambling problems

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Need a
helping
hand?

Getting help
for gambling
problems

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Know your limit, play within it.

Getting help with gambling problems

– what can you expect?

In Canada, gambling is available almost everywhere. Some people can gamble for fun and walk away without a second thought, but for others gambling can become a problem.

Seeking professional help for problems like gambling may not be a step you have considered.

Problems related to gambling can affect anyone, and often a person does not see it coming. If you feel overwhelmed by problems caused by gambling, there is free confidential help available from trained professionals who won't judge you, who understand your problems and can help you work out ways to reduce the problems associated with gambling.

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Know your limit, play within it.

If you need help with gambling problems, think about this:

- The process is as simple as a phone call.
- Help is free for anyone affected by gambling problems – for the person who is gambling excessively and for their family or friends.
- The process is confidential – no one will ever know you are seeking help unless you tell them.
- You can talk to a trained professional in person or on the phone, during the day, in the evening, or on weekends – whatever works best for you.
- When you call 1-888-795-6111, the operator will either take your name and contact information or (if you prefer) will give you the name and phone number of a trained professional in your area.
- A trained professional will contact you within 24 hours of your call. These professionals understand how gambling works, why it is so appealing to some people, and the negative effects that can result when gambling gets out of control.
- No one will judge you. You are not alone – gambling problems can and do happen to all kinds of people.
- With help, you can design the action plan that will work best for you to address your problems constructively. This may include help with legal, financial, employment, relationship, and family issues.

This might just be the right step for you. To talk to someone confidentially about problems with gambling, call 1-888-795-6111.

For more information, check out www.bcreponsiblegambling.ca



Ministry of
Public Safety
and Solicitor General

Problem
Gambling
Help Line:
1-888-795-6111

Know your limit, play within it.

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If you need help because of someone else's gambling problems, consider this:

- The process is as simple as a phone call.
- Help is free for anyone affected by gambling problems – for the person who is gambling excessively and for their family or friends.
- The process is confidential – no one will ever know you are seeking help unless you tell them.
- You can talk to a trained professional in person or on the phone, during the day, in the evening, or on weekends – whatever works best for you.
- When you call 1-888-795-6111, the operator will either take your name and contact information or (if you prefer) will give you the name and phone number of a trained professional in your area.
- At your request, a trained professional will contact you within 24 hours of your call. These professionals understand how gambling works, why it is so appealing to some people, and the negative effects that can result when gambling gets out of control.
- No one will judge you. You are not alone - gambling problems can and do happen to all kinds of people.
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This might just be the right step for you. To talk to someone confidentially about problems with gambling, call 1-888-795-6111. It's free.

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Family: their role in helping gamblers make a change



When gambling stops being a game, loved ones are at risk.

In Canada, gambling is readily available almost everywhere. Some people can gamble for fun and walk away without a second thought, but for others gambling can become a problem – one that can be devastating for families.

Problems related to gambling can affect anyone, and often a person does not see it coming. **Families may not see it coming either, but there are signs that gambling may be out of control:**

- Constantly thinking or talking about gambling
- Spending more time or more money on gambling than you intended
- Feeling out of control or unable to cut down or stop

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Know your limit, play within it.





Know your limit, play within it.

When gambling stops being a game, loved ones are at risk.

Signs that gambling may be out of control, cont'd:

-  Unable to resist the urge to gamble
-  Gambling more often than intended
-  Gambling in the hope that you can get out of debt
-  Lying about the time or money spent gambling or about wins and losses
-  Increasing the amount you bet to try to win back money
-  Often gambling until your last dollar is gone
-  Making repeated trips to the bank machine to get more money to gamble
-  Having unrealistic expectations about gambling
-  Feeling defensive or guilty when asked about gambling
-  Borrowing or stealing money to gamble
-  Increased debt caused by gambling
-  Skipping school or work to gamble
-  Neglecting or arguing with family and friends because of gambling
-  Wanting to find a way out of excessive gambling
-  Denying there is a problem even when gambling is out of control
-  Drinking increasing amounts of alcohol
-  Gambling to escape other problems

You cannot make someone else stop gambling, but you can show concern and support. You can also get help and support for your family. **Here are some things to remember when talking to someone about their gambling:**

-  Try not to judge them or use judgmental language; this will only make the person defensive. People whose gambling is out of control feel vulnerable already.
-  Offer support and caring, and offer information about the help that is available.
-  Tell the person specifically how their actions are affecting you and your family.
-  Let them know you will support them in their effort to regain control.

If you've been making excuses, taking on extra family responsibilities to compensate, having to borrow money to get by, or just feeling like a family in crisis because of someone else's gambling, you may need to take immediate action to protect your family. Your family's physical, mental, spiritual and financial health is at risk.

Getting advice and support for your family may help you better understand what is happening and how to deal with it. If your trust, your finances, or your relationships have been shattered by gambling, there is free confidential help available from trained professionals who won't judge you, who understand your problems and can help you work out ways to reduce the problems associated with gambling.





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Gambling and debt: moving on...

Debt counselling

To reduce the risks associated with gambling, remember:

-  Gambling won't solve your problems – you can never get back time that you spend away from your family and friends.
-  Plan how long you will play before you go and take frequent breaks.
-  Making poor choices around gambling may happen more often if you are feeling lonely, angry, depressed or stressed.
-  Using alcohol or other drugs when you gamble can interfere with your ability to control your gambling.

To talk to someone confidentially about problems with gambling, call 1-888-795-6111 or to get more information on free credit counselling, email info@nomoredebts.org.

Credit information courtesy of the
B.C. Credit Counselling Society
www.NoMoreDebts.org

Problem
Gambling
Help Line:
1-888-795-6111

For more information, check out
www.bcreponsiblegambling.ca



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Gambling and debt: moving on...

In Canada, gambling is available almost everywhere. Some people can gamble for fun and walk away without a second thought, but for others gambling can become a serious problem – one that can have devastating results.

It is common for a person with a gambling problem to bet more than he or she can afford to lose. Sometimes, they don't stop until the money or credit is gone. Huge debts can accumulate quickly. As debts grow, the guilt and shame associated with gambling can become overwhelming – people can lose their families, their homes and their health. Sometimes, there appears to be no way out.

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Gambling and debt: moving on...

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There is also free credit counselling available through a non-profit credit counselling organization. They can help you regain financial stability. If you are having trouble paying your bills on time, living on your line of credit, getting calls from collection agencies, always worrying about your debt, or hiding your debt problems from your family, it may be time to get help.

If you think you may have a debt problem, take a few moments to answer these questions:

Are you juggling bills to make ends meet?

Do you pay only the minimum payments on your credit cards and loans?

Are your credit cards maxed-out?

Are you always late paying your bills?

Are your financial problems affecting your mental and/or physical health?

Counsellors can help you explore your options, build a financial plan, decide on a plan to repay your debts and help you manage your bills and living expenses.

If you are being negatively affected by someone else's gambling, you need to take action to protect yourself. You cannot make someone else stop gambling, but you can show

concern and support and you can get help for your family. With help, you can design an action plan that will work best for you.

To reduce the risks associated with gambling, remember:

-  Set your budget before you gamble - take only the cash you can afford to lose and leave the plastic at home.
-  The longer you play, the more you pay.
-  When your money is spent, gambling longer won't help you get it back.
-  Gambling should never be seen as a way to make money.
-  The odds are never in your favour. The "house" always has the advantage, and there is no system that allows you to gain the edge.
-  Gambling won't solve your problems – you can never get back time that you spend away from your family and friends.
-  Plan how long you will play before you go and take frequent breaks.
-  Making poor choices around gambling may happen more often if you are feeling lonely, angry, depressed or stressed.
-  Using alcohol or other drugs when you gamble can interfere with your ability to control your gambling.

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