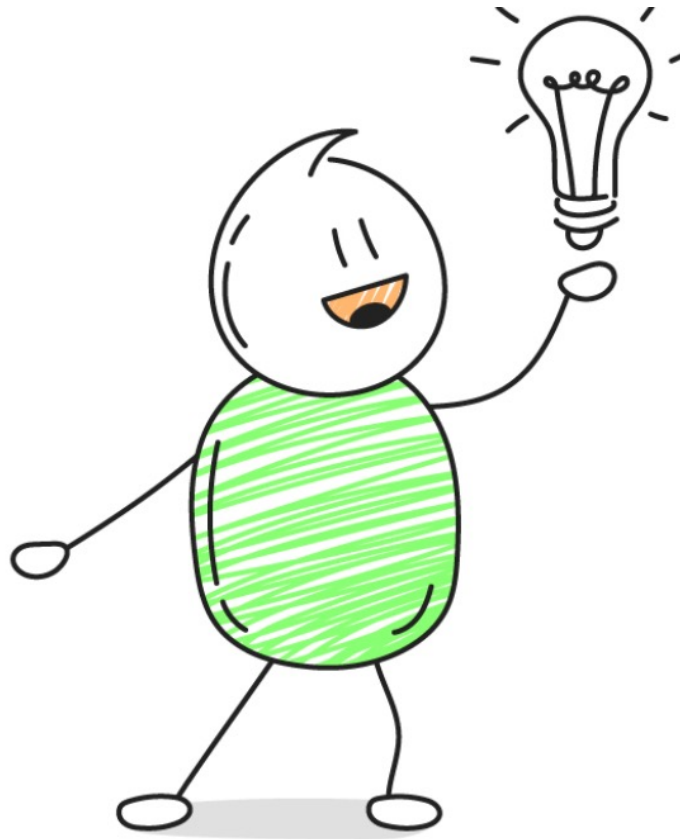


# Problem Gambling & Finances: Awareness & Resources to Support Change



**GamFin**

Financial Counseling,  
Financial Training, and  
an Online Community  
**for Problem Gambling**

Need more information?

Contact the presenter:

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Lewes, DE 19958

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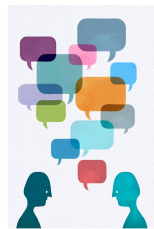
# How to Make the Most of This Guide



**Write** notes



**Ask** questions



**Share** ideas

This book is packed with all my notes and ideas for building a stronger community.

If found, please return me—I'm priceless!

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_



<https://www.gamfin.org/programs/pennsylvania/>

# What Does Financial Health Mean to You?

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# Tell Us About Your Community

- **Family makeup – ages, multi-generational, language(s) spoken, etc.**
- **Size of the community**
- **New or established community**
- **Access to resources – internet, government support, community support, transportation**
- **Understanding of financial systems – banking, credit cards, loans, online lenders, credit**



# Talk About It

What is your first memory seeing someone wager, bet or gamble?

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What type of gambling is known in your culture?

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How is betting or wagering culturally acceptable?

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What are taboos?

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When does betting or wagering become problematic?

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# Talk About It

## What is problem gambling?

- *70% of gamblers reported never experiencing risky gambling behavior. 7% report experience at least one risky behavior “many times” (NCPG NGAGE Report, 2021).*

## Have you seen any of these risky behaviors in the groups you serve?

### Risky Behaviors:

- Wagering with more money to reach the same excitement level
- Felt irritable or restless when cutting back
- Have others pay bills or gambling debts
- Lying to hide gambling

Any betting or wagering, for self or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends upon chance or “skill” constitutes gambling.

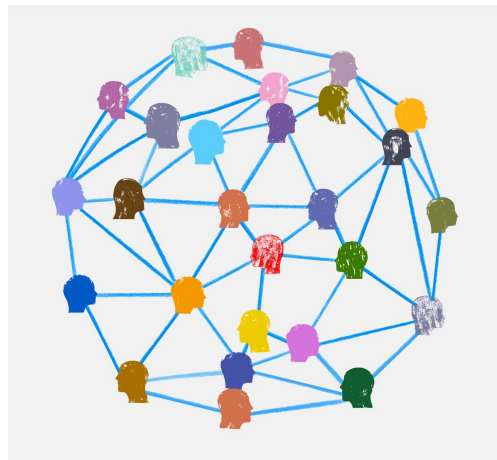
-Gambler Anonymous



<https://www.gamfin.org/programs/pennsylvania>

# How Gambling Affects Families & Communities

- 1 person participating in problem gambling affects 6 others.<sup>1</sup>
- Those affected by someone's gambling feel 1.5 times the burden of harm than the person who gambles.<sup>2</sup>
- 50-60% of calls to the helpline are individuals seeking assistance for financial problems (67% in PA).<sup>3</sup>
- Young adults (25-34) appear to be at higher risk for gambling problems, especially through online gambling and sports betting.<sup>4</sup>





# Learning Objectives

1. Identify 6 groups that may be affected by an individual's problem gambling.

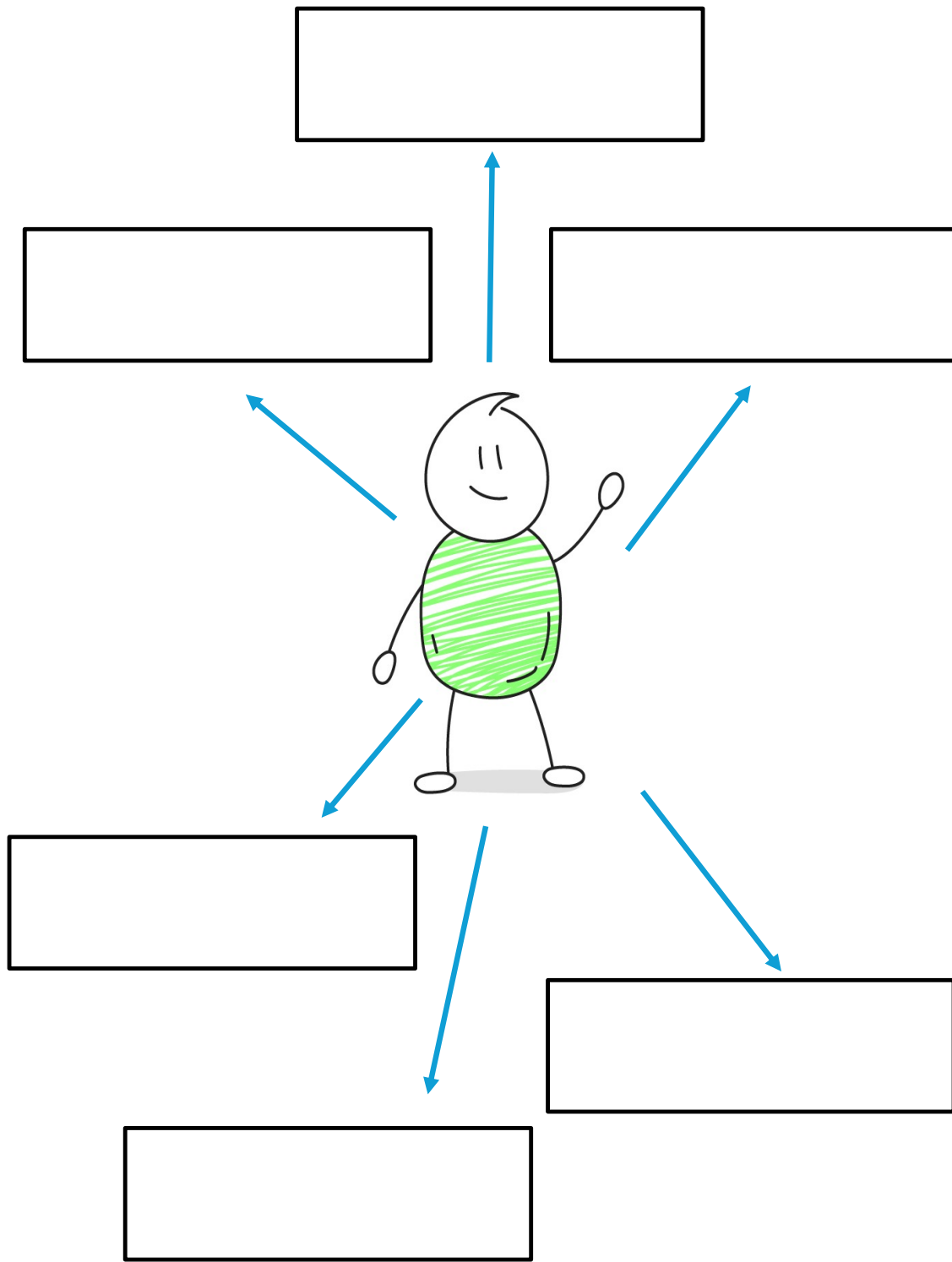
2. Discover ways to support a spouse or affected other to reduce the burden of harm.



3. Understand the parts of a strong financial foundation.



# Problem Gambling Affects Others



# How Does Gambling Affect Others?

<div data-bbox="256 373 738 533"></div>	→	<div data-bbox="862 373 1344 579"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>
<div data-bbox="256 617 743 777"></div>	→	<div data-bbox="862 617 1344 823"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>
<div data-bbox="256 865 743 1024"></div>	→	<div data-bbox="862 865 1344 1071"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>
<div data-bbox="256 1092 738 1251"></div>	→	<div data-bbox="862 1092 1344 1297"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>
<div data-bbox="256 1318 738 1478"></div>	→	<div data-bbox="862 1318 1344 1524"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>
<div data-bbox="256 1562 743 1722"></div>	→	<div data-bbox="862 1562 1344 1768"><p>1. _____</p><p>2. _____</p><p>3. _____</p></div>



# Financial Signs of Risky Gambling Behavior

- Unexplained debt
- Bills are not being paid even though income hasn't changed
- Secrecy or control around finances
- Borrowing money frequently
- Inability to borrow when needed
- Items missing from the home
- Sale of assets without a reason
- Debt/collection calls and messages from unrecognized lenders
- Debt consolidation offers
- Increased number of mailers for loans, particularly at high interest rates



# How to Start the Conversation

- Approach the person with compassion
- Create a safe space to talk
- Avoid judgment or phrasing problem gambling as a moral failure
- Encourage the individual & family to seek professional and/or spiritual support
- Understand the emotions
  - Shame, guilt, fear, remorse, insecurity, shock, anger



Other Ideas?



# Goals & Emotions

**Goals of affected person(s) may be different than the goals of the person who is gambling.**

- What might the goals and emotions of a spouse or partner be who has learned or suspects their partner is problem gambling?
- What might the goals and emotions be for the person who thinks they have a gambling problem and want to reduce or eliminate gambling?
- How would you talk to someone about gambling who doesn't think their gambling is risky or causing problems?

## **Did You Know?**

**Unlike other disorders, those experiencing problem gambling believe that doing more of the behavior is the solution.**



# Role Play – Conversation with Affected Other (Spouse or Partner)

- Have “earned the right” or permission to have this conversation
- Created a safe, non-judgmental space
- Compassion & empathy

We want to find out...

1. Are the physical needs being met for the family? Is there a risk of these not being met? (food/housing insecurity, utility shut off, etc.)
2. Who is responsible for managing the household finances? If not the partner, is there a way to gain visibility or become the money manager?
3. Gain an understanding of the spouse’s financial knowledge. Could the spouse/partner take over the finances and understand how to manage them?

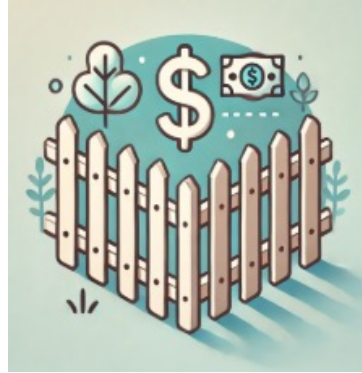
**Remember! Affected others carry 1.5 times the burden of harm as the person who is problem gambling.**

**Talk about what this means...**



# What are Money Protections?

A simple way to manage money by keeping track of income and making sure every dollar has a purpose. This helps control spending and pay off debt more easily.



## Why are money boundaries important, especially for a person in gambling recovery and their affected spouse or partner?

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.



# Money Protections to Place First

## What to Do

- Remove apps on phone & computer
- Self-exclude from casinos or online gaming sites
- Download blocking software
- Freeze credit for all family members, including children (might require additional steps)
- Reduce credit card and insurance offers received in the mail

## How to Do It

- Money Manager holds usernames and passwords
- May have to visit in person or self-exclude on each app or site
- GamBan or other software- ask state gambling coalition for licenses (may need more than one software)
- Cannot borrow money without logging onto the site or calling the credit bureau

Links to all three credit bureaus to freeze credit

<https://www.usa.gov/credit-freeze>

- Opt-out Prescreen  
<https://www.optoutprescreen.com/>

Can place a 5 year or lifetime stop





## Money Guardrails

[illegible]

**Copy and use this sheet as needed**

# Pieces of a Financial Plan



Name some ways the pieces connect with each other.

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# Debt

*noun*

1. something, typically money, that is owed or due, usually with interest

When debt becomes too high, it can lead to feelings of:

[illegible]

## Did you know...

**Having too much or too little money can lead to someone gambling.**

**Aim for the middle – enough but not too much.**

**This is called consumption smoothing.**



# Debt

## Installment

Installment Loan - borrow once and repay over time in fixed monthly payments.



## Revolving

Revolving Credit - lets you borrow, repay, and borrow again up to a set limit.





### Minimum Debt Payments

**Include all: credit cards, personal loans, student loans, medical loans, auto loans**

[illegible]

Include the minimum payment in the debt category on spending sheet.



# Spending Plan “budget”

The roadmap to where you want to go financially

or

“Telling your money where to go instead of wondering where it went.” – John Maxwell



## Savings

- Short, mid and long-range goals
- Extra debt payments

## Flexible Spending

- The most control of where this money is spent
- Dining out, Entertainment, streaming services, etc.

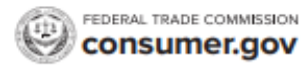
## Fixed Expenses

- Can't easily decrease or change (housing, transportation, debt minimums, etc.)
- The money needed to keep life going



<https://www.gamfin.org/programs/pennsylvania>

# Budget Worksheet



Use a budget to help pay your bills and save for goals or emergencies.

Use this worksheet to make a budget. Fill in how much money you make. Then fill in your expenses. Subtract your expenses from how much money you make.

MONTH \_\_\_\_\_ YEAR \_\_\_\_\_

## My income this month

Income	Monthly Total
Wages after taxes	\$
Other income (like child support)	\$
<b>Total monthly income</b>	\$

## My expenses this month

	Expenses	Monthly Total
HOUSING	Rent or mortgage	\$
	Insurance (like renter's, homeowner's)	\$
	Utilities (like electricity, gas, water)	\$
	Internet and phone	\$
	Other housing expenses (like property taxes, condo fees)	\$
FOOD	Groceries and household supplies	\$
	Eating out/food delivery	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation	\$
	Taxis/rideshares	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car payment	\$
	Other transportation expenses	\$

[Spending Plan Worksheet](#)



<https://www.gamfin.org/programs/pennsylvania>



	Expenses	Monthly Total	
HEALTH	Health insurance	\$	
	Prescriptions	\$	
	Co-pays for doctors' appointments	\$	
	Other health expenses	\$	
PERSONAL AND FAMILY	Childcare (like daycare, babysitting)	\$	
	Child support you pay	\$	
	Money you send to family	\$	
	Clothing and shoes	\$	
	Entertainment (like subscriptions, movies, concerts)	\$	
	Travel	\$	
	Gym or fitness membership	\$	
	Other personal and family expenses (like donations, laundry, haircuts)	\$	
	SCHOOL	Student loan payment	\$
		Tuition payment	\$
Other school expenses (like books, supplies)		\$	
OTHER	Bank account or credit card fees	\$	
	Credit card or other debt payments	\$	
	Savings deposits	\$	
	Investment contributions	\$	
	Other expenses this month	\$	
	<b>Total monthly expenses</b>	<b>\$</b>	

\$	-	\$	=	\$
<b>Income</b>		<b>Expenses</b>		

- Is your income more than your expenses? Then you have money left to save or spend.
- Are your expenses more than your income? Look at your budget to find expenses to cut.

Read **Making a Budget** at [consumer.gov/yourmoney](https://consumer.gov/yourmoney) to learn more.



FEDERAL TRADE COMMISSION  
**consumer.gov**

Budget Worksheet • August 2024

## Spending Plan Worksheet



<https://www.gamfin.org/programs/pennsylvania>

## Spending Plan Tips

- Use the “bucket” strategy
  - Percentage of spending to fixed
  - Percentage to flexible
  - Percentage to savings
- Each person gets to decide what is fixed, flexible and savings
- If the total is more than 100, then spending more than income and need to reduce expenses or increase income
- If the total is less than 100, have extra to save more, pay down debt, or other goals

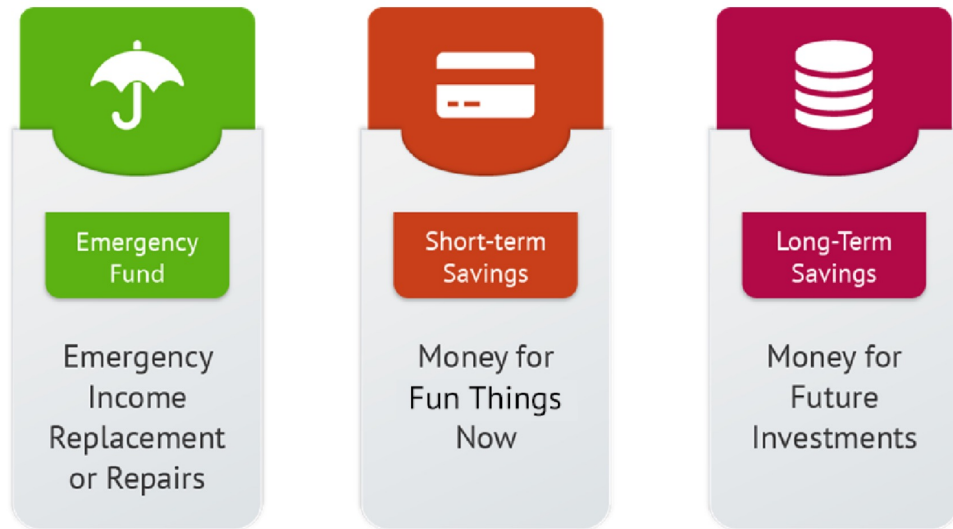
Using the spending plan provided, highlight or circle three items that are fixed expenses and three that you would consider flexible.

## Discuss your observations

This image shows a single page of white paper with horizontal blue lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper or a document template. There are no margins, text, or other markings on the page.

# Savings

Paying Future Expenses



## Emergency Fund

- Insurance deductible
- Critical car or home repair
- Family or Medical Emergencies

## Short-term Savings

- Planned annual expenses
- Vacation and holidays
  - Debt repayment or taxes

## Long-term Savings

- Retirement
  - Car replacement
  - Career change, business startup
- Children or grandchildren education
- Once in a life events (wedding, graduation)



<https://www.gamfin.org/programs/pennsylvania>

## Savings Tips

- Pay yourself first, even if it is only a few dollars

Name some other ways to save in addition to the ones mentioned here.

- Open a high-yield savings account

Discuss your observations

- Review spending plan each pay cycle and adjust if needed

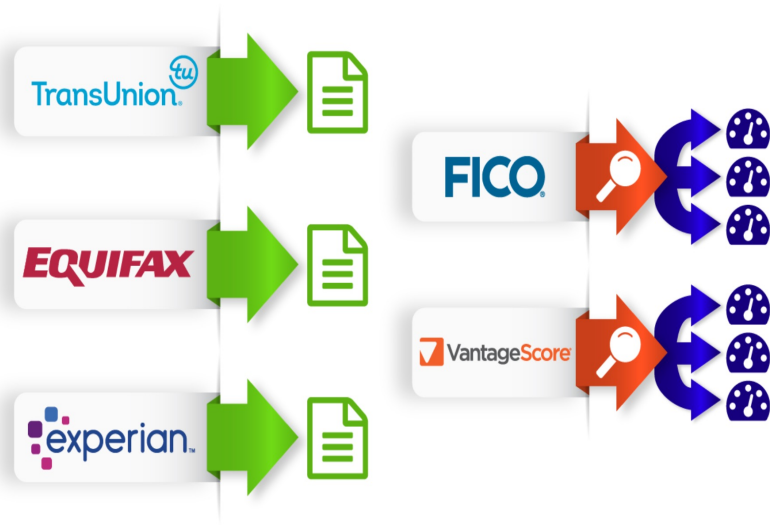
- Take a money personality quiz to learn strengths and challenges

- Stay focused on goals

- Learn to say no



# Where Credit Scores Come From

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## Credit Tips

- Remember that a credit score is not a reflection of the person, it's a tool to reach larger goals
- Review credit *report* at least once a year  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- Know the difference between credit score and credit report
- Have a mix of revolving and installment loans
- Pay off credit card balance each month

## Why is having healthy credit important?

## Why is it important to pay attention to credit reports, not just credit scores?

Discuss your observations

This image shows a full page of blank handwriting practice paper. It features approximately 20 evenly spaced, horizontal blue lines across the entire page, providing a guide for letter height and placement. The background is plain white, and there are no margins, text, or other markings present.

# Resources

[Consumer Financial Protection Bureau](https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php)

<https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php>



Consumer Financial  
Protection Bureau

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Submit a Complaint



Consumer Financial  
Protection Bureau

An official website of the United States government

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- Spanish
- Arabic
- Chinese
- French
- Haitian\_Creole
- Korean
- Russian
- Tagalog
- Vietnamese
- Others

**Large Format Handouts/Placemats**

CFPB's fraud resources cover a variety of scams, including identity theft, phishing, and more. CFPB's fraud resources cover a variety of scams, including identity theft, phishing, and more.

[Order this publication](#)

**You have a reverse mortgage: Know your rights and responsibilities**

This in-depth guide teaches current reverse mortgage borrowers.

[Order this publication](#)

**Misinformation**

Get information on how to spot and avoid misinformation.

[Order this publication](#)



<https://www.gamfin.org/programs/pennsylvania>

# Resources

Consumer Financial Protection Bureau

<https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php>

Financial Literacy for Newcomers, Lutheran Immigration and Refugee Service,

<https://floridaliteracy.org/Financial/Immigrants/Refugee%20Works%20Financial%20literacy.pdf>

TrueLink Financial – Debit card that allows the user to choose where money can and cannot be spent

<https://www.truelinkfinancial.com/>

Money Habitudes – Money Personality Profile

<https://www.moneyhabitudes.com/>

Annual Credit Report. Can receive a free credit report each week. Only site endorsed by the United States Government.

[www.annualcreditreport.com](http://www.annualcreditreport.com)

PowerPay Debt Paydown Tool. No ads, fees or sales. Provided by Utah State University

<https://extension.usu.edu/powerpay/>



<https://www.gamfin.org/programs/pennsylvania>



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