

money Safe

GAMBLING SERIES[®] 1



If you wish to talk to
a financial counsellor
about any of these
issues call

1800 007 007



*This leaflet is adapted by Care Inc.
using information from Financial
Counselling Australia 2016*

Could gambling be affecting you or someone you care about?

Financial issues that could indicate someone has been affected by gambling:

- Several credit cards, often at their limit or maxed out
- Only making minimum payments on credit cards that are up to their limit
- Using one credit card to make payments on another
- Loan consolidations
- Debts to high interest lenders including payday lenders
- Debts or dealings with pawnbrokers: goods disappearing and reappearing may indicate pawned goods
- Debts to, or borrowing from family and friends without reasonable explanation about what the money is needed for
- Bounced cheques, overdrawn accounts or exceeding credit limits
- Earnings higher than expenses but debts continue to increase
- Sale of assets (car, furniture or other valuable items), particularly sudden sales with no explanation
- Not wanting partner /family to know about financial situation
- Money missing from household or business
- Excuses about where money has been spent

Other Indicators

- Secretiveness about activities and elusive with regard to whereabouts
- Spending a lot of time at gambling venues
- Mood swings-extreme highs and lows or irritability when asked about money
- New arrangements for mail go to a post office box instead of the home address

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Tips to assist you regain control

- Keep a spending diary-you need to know where your money is going including money spent on gambling
- Have someone you trust help with your money management, this can be either short or long term.
- Tell family and friends what you are doing and ask them not to lend you money
- Consider having two signatures for withdrawals on bank accounts so you can't withdraw money without the other person agreeing
- Pay as many bills as possible using free systems such as BPAY or Centrepay
- Break down bills into regular payment amounts in line with your income cycle. For example. if you are paid fortnightly then pay an amount on each of your bills each fortnight on the day you get paid
- Avoid using credit; where possible cut up credit cards. Make an arrangement to pay off any outstanding balance each pay as above
- Limit the amount of cash you carry and leave plastic cards at home
- Avoid keeping large sums of money in the house
- Think about something you would really enjoy and regularly put money away for it. Use this as a reward for yourself rather than gambling.
- Reduce the daily withdrawal limit on debit cards to a realistic amount. Honestly assess your own needs and set yourself a limit; for many people \$ 100 per day is realistic
- Don't make financial arrangements with people you owe money to that you can't afford to keep. This can make it more difficult to negotiate with creditors later
- Consider canceling any redraw facility on home loans and overdrafts
- Consider transferring the house title to a non-gambling partner. You will need legal advice to do this.
- Do not involve others in your debt or borrow money from them.
- Think about having a 'no further credit' notation placed on your credit file.
- Purchase supermarket gift cards on pay day so that you can use them to purchase food and other household essentials



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Financial tips to help when someone in your life is gambling

Do:

- Try to be supportive, especially if they are trying to get help
- Collect as much information as you can about the financial situation before making any decisions
- Refer to 'Tips to assist you regain control' and discuss what strategies may be useful
- Consider if/how assets can be protected. You may need specialist financial counselling or legal advice for this
- Seek support and counselling for yourself. Gamblers' Help services are for anyone affected by gambling.

Don't:

- lend the person who is gambling more money
- give them money to pay bills that are their responsibility
- take responsibility for anyone else's debt by signing as a co-borrower or guarantor on loans. If you are thinking about this it is essential to get financial and/or legal advice first.

Seek help from a qualified financial counsellor. Financial counsellors can assist couples or individuals with:

- A full money plan including how to set up bill payments
- A debt recovery plan (if needed)
- Information and referral about asset protection matters

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Strategies for protecting assets for people affected by gambling

Consider the following suggestions:

Credit:

- Lowering limits on credit card(s) or cancelling your credit card(s) and make an arrangement to pay off the balance
- Putting a warning notation to creditors on your credit file; this can limit your access to certain types of credit

General banking:

- Only allow limited access to funds, by reducing the amount you can withdraw per day-only carry a small amount of money with you each day
- Stop your access to ATMs/EFTPOS (consider wrapping up money/ putting money in fridge/safety deposit box etc to delay or prevent access)
- Do not have access to redraw facilities, overdrafts or to lines of credit-cancel these if you have them

Property:

- Place a caveat on your own property to warn against anyone granting a mortgage loan-you will need legal advice to do this
- Give valuables to a trusted friend to avoid pawning them.
- Transfer title of your home into your spouse's name
- Draw up Family Law consent orders. You will require a lawyer for this.

Budget/Money Management:

- Have wages paid directly into an account that you need another person's signature to access, and that does not allow you to withdraw cash- either directly or via transfer to an account
- Allow a significant other person to have your wages paid into their account

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Budget/Money Management continued

- Organise all bills, accounts and loan repayments to be paid by direct deposit and make sure there is a way funds can be directed into this account without your access, A financial counsellor can help you explore which account offers you the most protection.
- Purchase gift cards to use for food and clothes-rather than accessing money from accounts
- Put savings into bonds, superannuation or a pension fund so they cannot be accessed
- Handover the household budgeting to a spouse-but still assist where possible and appropriate.
- Tell family/support people not to lend you money
- Give valuables to a trusted friend to avoid pawning them
- Stick to a strict budget (which balances your needs in recovery)
- Protect your children's funds-make sure you are not the trustee and do not have access to withdraw their money from savings accounts
- Have a trusted friend/partner hold your cards/access to accounts and accompany you when you need to make payments-do not bully, bribe or try to persuade them into breaking the deal-you have an agreement to let them help you!
- Have a trusted friend 'hold' your emergency money. Have an agreement on what is to be considered an emergency and when or if you can ask for the funds back

Get help

- See a financial counsellor
- See a problem gambling counsellor
- Get mental health support if appropriate
- Engage in self-help
- Engage in therapeutic alternatives
- Understand your triggers and plan for them-a problem gambling counsellor can help
- Do not take on roles where you have access or responsibility for other's funds-eg club roles, handling cash, access to funds via work responsibilities, body corporate management involvement etc)
- Avoid the company of other gamblers
- Avoid gambling venues/sites/access
- Formalise self-exclusion from gambling venues

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Information for family members

It's normal to feel hurt and betrayed by someone's gambling so it's important you protect and care for yourself. You could try talking with a Gambling Counsellor (1800 858 858) or using Gambling Help Online (<http://www.gamblinghelponline.org.au/>) to help you explore how you are feeling and to work out some strategies for you to support the person who is gambling while minimizing any impact on your own life.

Trying to take control of the person who is gambling's life or 'rescue' them won't work. They need to be able to find ways to resolve their gambling issues so providing information and support is more helpful in the longer term. It's also important that you try to maintain your life as normally as possible.

Although it may be tempting to relate to the person who is gambling as a 'protective parent', it's important to avoid this and to relate to the person who is gambling as an equal.

Continue to do things that you enjoy and try to avoid being sucked in to the person who is gambling's world.

It's normal to have a range of feelings about someone's gambling. If you want to communicate how you feel to the person who is gambling, it's important to do this when you're calm. Perhaps try 'role-playing' what you would like to say with a gambling counsellor or support person. You might need to air issues such as how their gambling is affecting you. People who gamble sometimes lose relationships and trust as well as homes and money.

Do not lend the person who is gambling any money or pay their debts. Allow them to take responsibility for their actions. If the situation is desperate, consider providing some groceries or other necessities rather than cash.

Maintain separate bank accounts where possible.

Seek legal advice or financial counselling (1800 007 007) to explore your options and to discuss strategies to protect your interests.