

# DON'T BET YOUR LIFE ON IT: GAMBLING AWARENESS

## ASSESSMENTS

Self-Assessment: Circle "Yes" responses

1. Have you ever lost time from work because of gambling?
2. Has gambling ever made your home life unhappy?
3. Has gambling affected your reputation?
4. Have you ever felt remorse after gambling?
5. Have you ever gambled to pay debts or otherwise solve financial difficulties?
6. Has gambling caused a decrease in your ambition or efficiency?
7. After losing, have you felt you must return as soon as possible and win back your losses?
8. After a win, have you had a strong urge to return and win more?
9. Have you often gambled until your last dollar is gone?
10. Have you ever borrowed to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Have you been reluctant to use "gambling money" for normal expenditures?
13. Has gambling made you careless about the welfare of you or your family?
14. Have you ever gambled longer than you planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Has gambling caused you to have difficulty sleeping?
18. Have arguments, disappointments or frustrations created an urge to gamble?
19. Have you ever had an urge to celebrate any good fortune with a few hours of gambling?
20. Have you ever considered self-destruction because of your gambling?

According to Gamblers Anonymous, most compulsive (pathological) gamblers will answer yes to at least seven of these questions. If your answers concern you, seek help from one of the resources in the "Gambling Resources List" on the reverse side.

For Family and Friends of a Gambler

If you have been wondering whether your family has a gambling problem and are looking for some answers, we suggest you take the following quiz. Some of the questions may seem unrelated to gambling. That's because the clues to gambling problems often are subtle. Some gamblers may exhibit a number of these traits and others only a few. These clues often are unrelated to the severity of the gambling or to how much the gambler is wagering. They will help you realize that you are involved with someone who gambles too much.

(Circle "Yes" responses.)

1. Are you puzzled because your family always is short of money?
2. Does the person you are wondering about sometimes borrow money to pay ordinary monthly bills, although there has been no known change of income or specific increased expenses?
3. Has anything of personal value disappeared mysteriously?
4. Have you sold anything of personal value to pay debts?
5. Is the person secretive about money?
6. Does the person seem to be more reckless about money than other people and not really weigh his or her chances?
7. Have you discovered secret loans?
8. Does the person continue to acquire different credit cards?
9. Has this person ever urgently requested you to co-sign a loan?
10. Do you have any reason to question whether the person has filed an accurate or, for that matter, any IRS return?

11. Has there been a change in the way the person handles money? Example: Paying bills late, in part, or not at all.
12. Has the person reordered spending priorities? Example: Giving up his or her car and taking public transportation, not buying needed new clothes, neglecting basic home maintenance.
13. Has the person let health or life insurance lapse?
14. Do you have to resort to subterfuge to get money you need from the person? Example: Overestimating some expenses, under-reporting your own income, stealing from the person.
15. Has the person ever been in trouble with the law because of money?
16. Does the person sometimes pay bills far in advance for no apparent reason?
17. Have you noticed that the person avoids certain friends, acquaintances or family members?
18. Do you suspect the person has taken money from you?
19. Does the person use double-talk when you try to discuss spending, income or assets?
20. Has the person dipped into savings, pensions or other assets or reduced or stopped contributions?

21. Is the person seeking new ways to earn extra money? Does he or she already have a second job or work overtime although there are no known additional expenses and you see no evidence of additional earnings?

The following questions relate more directly to a known gambler.

1. Do you often hear the person on the phone buying and selling stock or commodities? Do statements regarding purchases and sales come regularly in the mail?
2. Have you ever lied to someone to hide the financial consequences of the gambling?
3. Are you aware that the wagers have increased?
4. Is the person gambling with greater frequency?
5. Does the person disguise how much is at stake when gambling?
6. Have you ever received lavish gifts — the results of the gambler's winnings?

If you answered more than seven of the first 21 questions with a firm "yes," then something is wrong, and it well may be gambling. In addition, if you answered two of the last six questions with a firm or even tentative "yes," gambling has become a problem.

— Adapted from Linda Berman and Mary-Ellen Siegel  
Behind the 8-Ball: A Recovery Guide for the Families of Gamblers,  
Excel Press, Lincoln, Neb., 1998, Pages 65-69

## CONFIDENTIAL ASSISTANCE ALWAYS IS AVAILABLE

Fleet and Family Support Center Mental-Health Counselors and Personal Financial Management Specialists

TRICARE Military Health Plan Mental-Health Services ([www.tricare.mil](http://www.tricare.mil)) (See website for Regional Toll-Free Numbers)

Military OneSource ([www.militaryonesource.com](http://www.militaryonesource.com)) 1-800-342-9647

Gamblers Anonymous ([www.gamblersanonymous.org](http://www.gamblersanonymous.org)) 1-888-424-3577 (Directory of Local Meetings)

National Council on Problem Gambling ([www.ncpgambling.org](http://www.ncpgambling.org)) 1-800-522-4700 (24-Hour Hotline)

Information on Signs, Symptoms and Treatment for Gambling Addiction and Problem Gambling ([www.helpguide.org/mental/gambling\\_addiction.htm](http://www.helpguide.org/mental/gambling_addiction.htm))