

GAMBLING AWARENESS



GAMBLING AWARENESS: Do NOT BET YOUR LIFE ON IT

MODULE DESCRIPTION

A 60-minute training session suitable for all audiences with three sections:

Orientation: A brief lecture on gambling statistics, the prevalence of gambling problems and military directives.

Assessment: Each learner will complete a self-assessment on gambling habits and discuss the warning signs of problem or compulsive/pathological gambling.

Resources: Referral resources are discussed, and mini-scenarios are used to provide for application of knowledge.

LEARNING OBJECTIVES

Terminal: After participating in this program, the “Do not Bet Your Life on It” learner will have assessed their level of gambling and know what resources are available to assist with a gambling problem.

Enabling

- The learner will complete a gambling self-assessment.
- Using mini-scenarios, the learner will identify the warning signs of problem gambling and identify appropriate referrals from a list of resources.

Print Module

Print Module Handouts

REFERENCES

- OPNAV 1500.75B: Safety Policy and Procedures for Conducting High-Risk Training (MAR 10)
- OPNAV 1620.2A: Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations (27 Jul 2006)
- OPNAV 1740.5B: Personal Financial Management (PFM) Education, Training and Counseling Program (7 May 2007)
- OPNAV 3120.32C-2: Standard Organization and Regulations of the U.S. Navy (26 May 2005)
- OPNAV 5370.2C: Navy Fraternalization Policy (26 Apr 2007)
- SECNAV 5340.7: Active-Duty Fund Drive in Support of the Navy-Marine Corps Relief Society (NMCRS) (8 Feb 1999)
- SECNAV 5350.15C: Department of the Navy (DON) Core Values Charter and Ethics Training (31 Jan 2008)
- American Gaming Association. <<http://www.americangaming.org>>.
- American Psychiatric Association. Diagnostic and Statistical Manual, Fourth Edition, Text Revision. Washington, D.C.: American Psychiatric Association, 2000.
- Blaszczynski, A., et al. "Informed Choice and Gambling: Principles for Consumer Protection." Journal of Gambling Business and Economics Vol. 2, No. 1 (May 2008): 103-118.
- Connecticut Council on Problem Gambling <<http://www.ccpg.org>>.
- "Exposing the Gambler's Fallacy," <<http://vegasclick.com/gambling/fallacy.html>>.
- Institute for Research on Pathological Gambling and Related Disorders <<http://www.divisiononaddictions.org>>.

- Kennedy, C.H. et al. "Review of the First Year of an Overseas Military Gambling Treatment Program." Military Medicine Vol. 170 (Aug 2005): 683-687.
- National Council on Problem Gambling <<http://www.ncpgambling.org>>.
- National Endowment for Financial Education and National Council on Problem Gambling, Problem Gamblers and Their Finances: A Treatment Guide for Professionals. (2000).
- Segal, J., Cutter, D., and Smith, M. "Gambling Addiction and Problem Gambling: Signs, Symptoms and Treatment." Downloaded Mar 2010. <http://www.helpguide.org/mental/gambling_addiction.htm>.
- Steenburgh, T.A. "Gambling and Health Risk-Taking Behavior in a Military Sample." Association of Military Surgeons of the U.S. (May 2008).
- Waddell, F.E. Solution-Focused Financial Counseling for the New Millennium. Moneta, Va.: Genesis Press, 2001.d
- Weis, D.R., and Manos, G.H. "Prevalence and Epidemiology of Pathological Gambling at Naval Medical Center Portsmouth Psychiatry Clinic." Military Medicine Vol. 172 (Jul 2007): 782-786.
- Wizard of Odds website <<http://www.wizardofodds.com>> (statistic and probabilities).

MODULE PREPARATION

Handouts:

- *Don't Bet Your Life on It: Gambling Awareness*
- *Gambling Case Studies*

Materials:

- PowerPoint slides
- Pens/pencils for assessment

Case studies:

Prepare case study sheets for chosen presentation method.

Facilitator prerequisites:

The facilitator should be fully familiar with all modules of the PFM Standardized Curriculum. In addition, any facilitator who will be conducting this session should read *“Problem Gamblers and Their Finances: A Treatment Guide for Professionals,”* produced by the National Endowment for Financial Education and the National Council on Problem Gambling.

Facilitators should also practice the presentation several times using the slides, because several of the animations tie directly into the content.

SUMMARY OF LEARNER ACTIVITIES:

Gambler’s Anonymous Assessment and Review: A self-assessment that gives learners the opportunity to assess if they may have a gambling problem.

Gambling Case Studies: What could you do?: Short case scenarios that gives learners the opportunity to indicate how they can help someone with a gambling problem, reinforcing available sources of help.

CONTENT OUTLINE

1. Welcome and Introduction (3 minutes)
2. Orientation to Gambling Issues (17 minutes)
 - a. The Gambler’s Fallacy
 - b. Facts About Gambling
 - c. Military Directives
 - d. Social, Problem and Compulsive Gambling
 - e. The Stages of Problem Gambling
3. Assessment (25 minutes)
 - a. The House Edge
 - b. Learner Activity: *Gambler’s Anonymous Assessment and Review*

- c. Signs of a Problem Gambler
4. Resources and Application (13 minutes)
 - a. What Does 1 in 72 Million Look Like?
 - b. Resource Listing
 - c. Learner Activity: *Gambling Case Studies: What could you do?*
5. Conclusion



CONTENT

WELCOME AND INTRODUCTION

Welcome to “Do not Bet Your Life on It,” the Fleet and Family Support Center’s gambling awareness program. The purpose of this program is to talk about gambling and the risk it can pose to you, your family, your friends, your career and maybe even your life (but hopefully not). At the end of our time together today, you will have taken a self-assessment to gauge your level of gambling risk and looked at the typical warning signs of a gambling problem. We will make sure you leave with a list of resources that can help you or someone else who might have a gambling problem.

It is obvious that most if not all of you have no problem with gambling. It would not be surprising at all to find out that there are people here who never have gambled and never plan to gamble. However, research shows that 2 percent to 4 percent of the adult population are problem gamblers, and 1.5 percent are compulsive gamblers. (We will define those two terms in a few minutes, but for now, just understand that they both have a negative influence on your life.) So it is equally likely that someone in this room *is* dealing with a gambling issue or that someone you know is. If you think you might have a problem with gambling, whether it is you or someone you love, you will leave today with concrete steps you can take to deal with it. If you think you have no reason to listen to this because you do not have a gambling problem, then listen for your shipmates, friends and family, because we will talk about the warning signs, and you might be able to help someone.

Let’s start with a math quiz to see what you already know about gambling.

ORIENTATION TO GAMBLING ISSUES

The Gambler’s Fallacy

This discussion shows how, in a fair game of chance, historical results have no bearing on future results. Follow the prompts on the slide by clicking through the coin, narrating as you go. A sample dialogue could be:

Trainer’s note: Welcome learners and introduce yourself, providing any relevant information.

Trainer’s note: This interactive discussion works directly with the slide animations. Practice the script with the slide animations before presenting.



SAY: This is a coin. It has a heads side, and it has a tails side. It is balanced; it is a "fair" coin.

ASK: You toss this coin. What is the chance it comes up heads? (Allow learners a chance to respond.)

SAY: The answer is 50 percent: You have a 1-in-2 chance to get heads.



SAY: You toss this coin nine times and it comes up heads each time.

ASK: What is the chance it will come up heads again on the 10th toss? (Allow learners a chance to respond.)

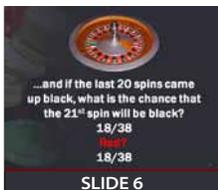
SAY: The answer is 50 percent or, again, 1-in-2. (Note: Do not explain why yet; there is a second example of this probability.)



SAY: On a roulette wheel, there are 18 black spaces, 18 red spaces and two green spaces.

ASK: When you spin the wheel, what is the chance the ball will fall in a black space? (Allow learners a chance to respond.)

SAY: 18-in-38.

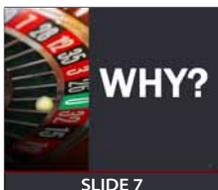


ASK: If the last 20 spins all landed on black, what is the chance that it will land on black on the 21st spin?

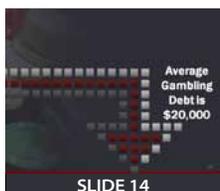
SAY: 18-in-38.

ASK: What is the chance it will land on red after 20 black spins?

SAY: 18-in-38.



ASK: Who can tell us why this happens? (Take any responses.)



EXPLAIN: In a fair game of chance, previous results have absolutely no influence on future results (none, zero, nada). If you believe anything else other than this fact, “This is not your lucky day.” (Note: This tag line will be used in two additional examples.)

FACTS ABOUT GAMBLING

Gambling seems to have become an acceptable form of entertainment in this country and abroad. There are more than 11,000 legal gambling casinos in the United States (click) and more than 2,000 online opportunities to gamble. Gambling is big business, as anyone who has been to (or seen the commercials for) Las Vegas would know. Increasingly, we are seeing casinos opening near some of our bases, and that can mean increased financial problems from gambling losses. The good news is that of the (click) 60 percent of Americans who gambled last year (whether in a casino, buying a lottery ticket or by other legal means), more than (click) 80 percent of them budgeted for their gambling money before using it. (click) The bad news is that for those who might have a problem with gambling, the average debt (click) tops \$20,000, and there are tremendous negative effects not only on your finances but on your personal and professional life, and your mental and physical health. (click)

MILITARY DIRECTIVES

As you can see, gambling, although an accepted form of social entertainment, is a lot like alcohol use: There are acceptable social levels, a time and a place for it, and if abused it can lead to significant problems in every area of your life. Although there is no specific military directive that says a Sailor cannot gamble, there are rules regarding not gambling on ships, general rules on ethics and correct behavior, and certainly rules on keeping your financial house in good order. The Navy cannot prohibit you from engaging in legal gambling; however, it has high expectations that your behavior will not bring discredit to the service.

When a person joins the military, they take an oath to uphold the Navy’s core values of honor, courage and commitment. High moral and ethical standards are set for all, as each Sailor goes about maintaining mission

Trainer’s note: This series of slides uses a “push” transition to walk the learners through some key facts about gambling. The point of the discussion is that although gambling can be fun, it can lead to trouble, and it has for many people. Problem gambling will have huge, negative consequences on someone’s personal and professional life, and they “do not want to go there.” Points in the content where specific slides should be shown are indicated with “(click)”.

readiness as an individual and as a member of a command. When gambling becomes a problem, readiness and retention are threatened and negatively affected.



SOCIAL, PROBLEM AND COMPULSIVE GAMBLING

There are three types of gamblers that we are going to discuss today: social gamblers, problem gamblers and compulsive gamblers.

Social gamblers: Social gamblers bet for the fun of it, to spend time with family members, to win some money, to show friends the local casino — basically to share a good time. Loss limits are set before gambling, and they will not let gambling interfere with work, family life, money or reputation. They are in control of gambling. Most of us would fall into this category, where if we gamble, we are social gamblers.

Problem gamblers: Problem gamblers may be heavy or frequent gamblers who do not quite meet the criteria for pathological or compulsive gambling. Problem gambling typically is defined as “participation in any form of gambling to the extent that it creates negative consequences to the gambler, their family, place of employment or community.” Problem gamblers, although not technically addicts, have a greater risk of becoming gambling addicts. A problem gambler can be any age and gender and from any social, ethnic or economic group. Characteristics of problem gamblers include the following:

- **Youth:** Young people (ages 14 to 22) have a higher rate of problem gambling than the general population.
- **Other substance abuse problems:** If a person has had a problem with substance abuse, they are a higher risk to be a problem or compulsive gambler.
- **Anything goes:** A problem gambler will wager on any form of legal and/or illegal gambling.

Trainer’s note: Before reviewing the types of gamblers, tell the learners that you want them to listen to the descriptions and characteristics and think about whether it might describe them and their gambling behavior. Tell them they will soon have a chance to do a quick self-assessment to determine more formally whether they have a gambling problem. Also, remind them that by learning this material, they may put themselves in a position to recognize a problem in a friend or loved one and to help them out.



- **Serious mental or emotional disorders:** People with serious mental or emotional disorders (especially depression) have a higher risk for problem gambling.
- **Denying, minimizing or rationalizing:** Problem gamblers usually deny they have a problem and wait to ask for help until the situation is desperate. A problem gambler also may minimize the problem, acting as though it is no big deal, or try to rationalize their way out of the situation.

Compulsive gamblers: Compulsive, or pathological, gamblers suffer from an addiction. These gamblers suffer from a mental-health disorder that is the most severe form of a gambling problem. To be diagnosed as a pathological gambler, five or more of the following criteria have to be met:

- The gambler is preoccupied with gambling.
- The gambler wagers with increasing amounts of money to achieve the desired excitement.
- The gambler makes repeated unsuccessful efforts to control, cut back or stop the behavior.
- The gambler experiences restlessness or irritability when attempting to cut down or stop gambling.
- The gambler wagers as a means to escape from problems or relieve feelings of helplessness, guilt, anxiety or depression.
- The gambler “chases” losses (tries to get the money back by gambling more).
- The gambler lies to family/therapists/others to conceal the extent of the wagering.
- The gambler commits illegal acts such as forgery, fraud, theft or embezzlement to finance wagering.
- The gambler jeopardizes or loses a significant relationship, job or career opportunity because of gambling.
- The gambler relies on others to provide money to relieve a desperate financial situation.



THE STAGES OF PROBLEM GAMBLING

Every problem gambler is different, and not every problem gambler becomes a compulsive gambler. Mental-health experts have identified four typical phases through which a problem gambler may pass: winning, losing, desperation and hopelessness.

Winning: During this phase, the gambling is considered to be a fun and entertaining activity. The gambling may begin to increase, but it is not interfering with the individual’s responsibilities. A big win or series of smaller wins may contribute to a person’s optimism and belief that they are a talented gambler or have something special that other gamblers do not.

Losing: In this phase, the gambling frequency increases and begins to replace other activities. The amount wagered begins to increase, and the gambler is losing more than winning. A preoccupation with gambling as well as how to finance the gambling begins. The gambler also may begin to hide or downplay the gambling.

Desperation: The gambler will have significant feelings of depression, anxiety and guilt about the gambling. The gambler may pull away from family and friends or blame them for the gambling losses. During this time, the gambler may begin to sell personal or family items, given that other monetary resources have been depleted. The gambler also may engage in illegal acts to fund the gambling.

Hopelessness: Once a problem gambler reaches this phase, there are overwhelming feelings of no escape. A person in this phase experiences such a sense of hopelessness that suicide becomes an option. Also during this phase, the problem gambler may reach out for, or return to, treatment.

ASSESSMENT

THE “HOUSE EDGE”

Before we move on to the self-assessment, here’s another aspect of gambling you may not have considered. There are certain facts about gambling that remain true, no matter what you may think. The coin flips



Trainer’s note: This series of slides is the second of three examples depicting how gambling is a losing proposition. In this series, the subject is the “house edge.” Read through the content and practice with the slides so you can present this information in an informative and entertaining manner. Again, the series ends with the “This is not your lucky day” tag line.

and roulette wheel results were an example of such truths. The “house edge” is another fact in gambling. The “house edge” is the profit that is built into a gambling activity. By profit, we mean the profit guaranteed to the people running the gambling activity, not the people playing! So, for a state running a lottery, there is a guaranteed profit built into the game, usually about 25 percent (they pay 75 percent in winnings and keep 25 percent for the state). All games have a built-in “house edge.”



Let’s look at a simple mathematical example of the “house edge.” Assume you have 100 coins, and you play one coin in a slot machine. After playing all 100 coins, one at a time, if the “house edge” is 10 percent, you will have 90 coins left to play.



If you run all your coins again, the house will keep another 10 percent of your coins (nine coins), and you will be left with 81 coins.

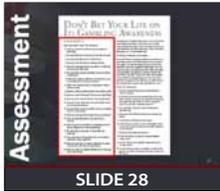
If you run all your coins again, you will end up with about 73 coins. Clearly, if you keep running your coins, you will end up with less and less as the house keeps its profit. This gradual grinding down of your money is, in fact, called “the grind.”



A few things to note about the “house edge”: For one thing, it cuts into how much you gamble. You cannot beat the “house edge” – cities like Las Vegas and Atlantic City were built on it. And know that the “house edge” doesn’t have to be a lot for you to lose, because it counts on your continued gambling so that “the grind” can take effect. (In 2007, the legal gambling industry in the United States reported profits of more than \$93 billion.)



Let’s reinforce the idea of “the grind.” If you think that you are going to gamble with \$500 and lose only \$25 because of a 5 percent “house edge,” you would be correct, but only if you bet the whole \$500 at once. Casinos count on you making smaller, continuous bets so you give “the grind” a chance to work. If you think you can beat the “house edge,” this is not your lucky day!



Learner Activity: Gambler’s Anonymous Assessment and Review

Purpose: To give learners the opportunity to assess if they have a gambling problem.

Time: 10-15 minutes

Preparation: Distribute pens and pencils and the handout *Don't Bet Your Life On It: Gambling Awareness*.

Procedure: First tell the learners that this is confidential; they will not be sharing their answers. Ask each person to read the 20 questions in the left-hand column and circle any statement to which they respond “Yes.” When they are done, tell them a score of seven or more “Yes” answers might be indicative of a gambling problem and the need to talk with a professional counselor.

Following the self-assessment is a series of questions the learners can ask if they think someone in their home has a gambling problem. Complete the activity by telling the learners that you will now look a little more at some indicators of a gambling problem.



SIGNS OF A PROBLEM GAMBLER

Indicators at home: Problem gamblers often try to blame family members for their gambling, resulting in feelings of guilt and shame. Family members begin to doubt themselves and their judgment. Inherent in pathological gambling is dishonesty, manipulation and isolation from loved ones. Family members are left confused and angry. Over time, you will begin to notice signs that the gambling has become a problem. Behavior may include:

- Neglecting responsibilities at home or work.
- Believing that gambling will solve financial problems.
- Gambling away money needed for daily necessities.
- Accumulating large gambling debts.
- Promises to cut back or quit gambling, but with minimal effort.
- Denying anything is wrong.





- Offering seemingly reasonable excuses for unreasonable behavior.

In living with a problem gambler, you probably have experienced one or more of the following:

- You are unable to pay monthly bills due to gambling debts.
- You begin to hide money, checkbooks and credit cards from the gambler.
- Creditors frequently call your home.
- Mail often is missing, because the gambler gets there first and removes the unpaid bills.
- Losses followed by lies begin to increase, and trust is broken.
- You withdraw from family and friends, and feel embarrassed and/or ashamed.
- You feel depressed, lonely, helpless and/or hopeless about the gambling.
- You generally neglect your health and have difficulty eating or sleeping.
- You fear discussing the topic of gambling with the gambler, as you fear the gambler's reaction.
- Arguments about money, often resulting in verbal and/or physical attacks, become more common.
- The children are affected by the gambling, displaying a decline in school performance, deterioration of social relationships, acting out feelings of anger, substance abuse, signs of insecurity, trouble sleeping, more frequent stomachaches or headaches, and lower self-esteem.

Indicators at work: It is highly likely that problem gambling will directly or indirectly affect the workplace.

Warning signs of a problem gambler in the workplace may include:

- Frequently being late for work or absent.
- Frequent mood swings.
- Conflicts with co-workers about unpaid loans.



- Requests for advances in pay.
- Diminished work quality.
- Abuse of phone privileges.
- Organizing office pools.
- Visits to gambling websites.
- Reading gambling literature.
- Displaying or wearing gambling paraphernalia.
- Selling personal or stolen goods at work.
- Stealing office equipment or other items to sell elsewhere.
- Defrauding clients or embezzling money.
- Using government credit cards or other government funds to gamble.



So what do we do when we see these indicators? Whether it is your own behavior, a family member's, a friend's or a co-worker's, there are many resources available to help. We are going to take a look at the resources in just a moment, but first, here is one more example of how the deck is stacked against you when it comes to gambling.

RESOURCES AND APPLICATION

WHAT DOES 1 IN 72 MILLION LOOK LIKE?

Let's say you decide to buy a lottery ticket for the Big Game. For our purposes, this game requires that you pick five numbers from a pool of 1 to 50 and a sixth number from 1 to 36. Statistically, your chances of winning that lottery are 1 in 72 million. What does 1 in 72 million look like?

Here's something for you to visualize. Imagine laying standard playing cards end to end from New York to San Francisco. The underside of just one of those cards is marked. Start to drive across country, and at some point stop and pick up a card. If you have chosen the marked card, you win the jackpot. Choose any other card, and you lose. How much would you be willing to pay to play this game? In terms of the odds, you have just played the Big Game.



Trainer's note: This is the final set in a series of three presenting issues related to gambling. In this case, the topic attempts to visualize the chances of winning the lottery. The series concludes by saying that if the learner thinks they can solve all their problems by winning the lottery, then "This is not your lucky day."



Here's another example of 1 in 72 million. Imagine a standard NFL football field, which has a playing area measuring 100 yards by 53 yards. Somewhere in the field, someone has placed a single ant marked with a spot of yellow paint. You walk onto the field, blindfolded, and push a pin into the ground. If your pin pierces the marked ant, you win. Otherwise, you lose. Want to give it a go? If you do, then in terms of the odds, you will be playing the Big Game.



If you think you are going to play the lottery, win it and solve all your financial problems, this is not your lucky day. Instead, let's look at what will make you not just lucky but smart: the available resources for gambling problems. You are not alone in dealing with these problems; there is a whole team of professionals available whenever you need them.

RESOURCE LISTING

Your resource listing includes the following sources of help:



Navy Fleet and Family Support Center: The center's counselors and personal financial-management specialists are available to offer confidential assistance to all active-duty and family members, as well as active reserves and retirees. Counselors can help with short-term therapy to address your mental-health needs. Financial specialists can help with money management, but understand that if you do not take care of the gambling problem first, the money problems will continue, no matter what you try.

TRICARE mental-health programs: For assistance through the TRICARE system, you will need to go online to get the contact information for your region. The Web address is included in your handout. The staff will do an assessment and make the proper referrals.

Hot lines: You also can obtain 24-hour assistance through various national hot lines, including Gambler's Anonymous, the National Council on Problem Gambling and Military OneSource.

On the Web: If you would like more information, you can do an Internet search on problem gambling and find easily understandable information that will help guide you in dealing with any problem-gambling issue.

Trainer's note: Ask learners to refer to the bottom of the second page of their assessment handout where they will find a resource listing. When reviewing gambling resources, provide any local agencies and contact information.

The main thing to remember is that help is available for any type of gambling problem 24 hours a day, seven days a week, through national hot lines, local Gambler's Anonymous organizations and your Navy Fleet and Family Support Center staff. Keep this listing with your important papers, in case you or someone you know needs help.



Learner Activity: Gambling Case Studies: What Could You Do?

There are four review case studies to be used as time allows. Options for presentation include:

- The facilitator reading the case studies to the whole group and the group responding.
- Printing the case studies on cards and giving them to volunteers to read.
- Providing the case studies to groups for group brainstorming and then debriefing suggestions in a large group format.

Time remaining, group size and facilities should determine which method to use.

Procedure: Let's review what we've learned today by applying it to some small case studies.

Case Study 1: A Co-worker. One of your co-workers seems to come in every Monday with stories about his visits to a casino. He is particularly proud of a "big win" he had a few months ago and keeps saying he's about due for another. What else he might say or do that would indicate a possible gambling problem?

The answer might include any of the indicators listed in the previous section. Follow-up: What can you do for this person? Provide resources, or talk to his supervisor if there are security or safety risks involved.

Case Study 2: A Spouse. Your wife hasn't been herself lately, coming to bed later and later and seeming down in the dumps. In doing some unrelated Internet research, you notice the Web browser's history shows multiple visits to online casinos. Since your wife usually handles the household budget, you decide to take a look at your bank account and note



that a savings account that had \$10,000 three months ago is down to \$5. You pull your credit report and see that there are five credit cards in your name that are maxed out for a total of \$15,000 in debt. You are shocked and angry but also very concerned for your wife's health. What could you do to help?

Answers might include:

- Seeking help from the various resources for advice on how to talk to her.
- Getting financial counseling.
- Asking her point-blank where the money has gone.
- Taking money out of her name.
- Remind yourself that she might have an illness and that there is help if she wants it.)

If a family member has a gambling problem, you can help them get treatment and offer your support. This doesn't mean bailing the gambler out of trouble or covering up the problem. It's important to hold problem gamblers responsible for their actions — including the consequences. It's also important to take care of yourself. You have a right to protect yourself emotionally and financially. Do not blame yourself for the gambler's problems. You do not control your family member's behavior; the choice to stop gambling is theirs alone. Take over the family finances, review bank and credit-card statements, pull your credit report, monitor Internet use, be honest about how you are feeling, get counseling for yourself (Gam-Anon for family members), and encourage the gambler to get treatment.

Case Study 3: A Friend. You have a good friend who is not in the military and confides in you that he has a gambling problem and he needs to talk to you about it. He swears you to secrecy. He explains how his gambling habit has resulted in him spending all of his family's money, is causing tremendous tension between him and his pregnant wife, and that he even has become physically ill over what he has done. He explains that he finally has stopped gambling, but now he doesn't have money to make his house payment and thinks it could be the last straw for his marriage

and maybe even himself. He asks you to lend him \$1,500 so he can make his payment and put this issue behind him. What will you do?

Answers might include saying “no” and suggesting he get counseling — marital, mental-health and financial. It is not a good idea to lend this person money, given his gambling habit.

Case Study 4: You. Your friends ask you to join them for a day at the race-track for some fun. One of them mentions he has a lot of experience at the horse races and has a system for betting that will double your money. What do you do?

Answers might include: Go if you want, but set a budget before you go and stick with it. Enjoy yourself, but remember that when your fun money is gone, the gambling is over. Do not make a habit of it! Invite learners to attend a financial class like Developing Your Spending Plan so they can learn to budget their money and build wealth.



CONCLUSION

We hope you have learned a few things about gambling and understand that if you are going to gamble, you need to gamble responsibly and be aware of the signs of problem or compulsive gambling. You have done an assessment today, and if you answered “yes” to seven or more of the questions, talk to someone who can give you professional advice. Even if you never have gambled and never plan to gamble, keep the resource listing in case you can help a friend . . . because if you have to use this information at some point, then it turns out that today was your lucky day.

Trainer’s note: This slide should be updated with your name and contact information.