

Addictions Foundation of Manitoba

# **Gambling Behaviour Self-Study Workbook**

(Do I have a problem with gambling?)

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# GAMBLING BEHAVIOUR SELF-STUDY WORKBOOK

## Introduction

The Addictions Foundation of Manitoba (AFM) has worked with problem gamblers and their families for several years. We have found that many people aren't really sure if gambling is a problem for them, or how their gambling affects their lives.

This workbook will help you look at your life and your gambling, and identify the problems you would like to work on. As you go through the workbook, you will learn more about gambling and how it can become a problem. You will also be able to look at your own life and your gambling behaviour. This should help you decide if you want to either cut down your gambling, or stop gambling completely. We have created this workbook based on our experience helping people who are concerned about their gambling behaviour.

If you decide your gambling is affecting your life, this workbook will help you identify possible problems as well as ways to work on those problems.

## What Is In The Workbook?

The workbook is divided into five chapters:

Chapter One	Gambling Self Assessment (starts to answer the question: Do I have a problem with gambling)
Chapter Two	Managing My Money (how to deal with your money and balance your budget)
Chapter Three	My Gambling Patterns And Triggers (how and why you gambling)
Chapter Four	Filling The Void (what to do when you are no longer gambling)
Chapter Five	Maintaining A Healthy Lifestyle (helping you keep on track)

All the chapters include:

- an overview, information on the topics, and exercises for you to complete
- an invitation to record your daily activities as a way of tracking your progress
- a checklist to help you review your work and help you decide if you are ready to move on.

This workbook is a self-study guide. In other words, it will give you all the information, instructions and activities you need to look at your gambling behaviour, identify your personal goals, and work toward those goals.

We suggest you start with Chapter One because it will help you find out if gambling is causing problems in your life. It will also help you develop some personal goals for you to focus on. You can then choose from Chapters Two, Three and Four, depending on which chapters relate to the issues and goals you have identified. Do Chapter Five last, because it will help you reinforce and maintain any plans you have made.

## **Will This Approach Work For Me?**

We believe this approach will work for you, but only you will know for sure. If, after reading through Chapter One, you decide that gambling is a problem for you, then work through all of the other chapters and complete the activities in each one.

You should know that this will take some time and commitment on your part, but if you do have a problem with gambling and would like to stop gambling, this workbook will help you.

## **The AFM Problem Gambling Help Line**

If you would like to talk to someone about your gambling, you can contact the AFM Problem Gambling Help Line at 1-800-463-1554. This is a free service available to anyone in the province of Manitoba.

## **Where Can I Get More Information on Problem Gambling?**

If you want more information on problem gambling, call the AFM Gambling Help Line for the number of the AFM office nearest to you. You can also call the AFM Library at 1-204-944-6233 for information on gambling-related materials in the AFM collection.



## **CHAPTER ONE**

# **GAMBLING SELF ASSESSMENT**



# GAMBLING SELF ASSESSMENT

## Overview

This chapter is all about gambling and problem gambling. The exercises in this chapter will look at your life and your behaviours, and will help you decide if gambling is a problem for you. When you are finished, read the checklist at the end to help you decide what to do next.

## What Is Gambling?

It is well known that different types of gambling have been around for centuries. Evidence of this has been found in archeological digs all over the world. In ancient Rome, heavy betting took place at chariot races, and gifts were distributed to guests at parties by way of a lottery.

In recent years, Manitoba has greatly expanded its gambling activities to include lottery tickets, commercial casinos, and video lottery terminals (VLT).

For most people, gambling is a form of recreation or entertainment. These people play Bingo, buy a 649 ticket, or even drop a few dollars into a VLT. When they are finished, they do other things that have nothing to do with gambling. However, for some people, gambling becomes a large part of their lives. It becomes “problem gambling”.

## What Is Problem Gambling?

In general, the number of people who have problems with their gambling is about 3% to 5% of the adult population. These problems range from minor to serious.

It takes time, energy and money to gamble. The more of these that it takes, the more serious the problem becomes. Negative effects will begin to show up in the gambler's life. This is when the gambling behaviour becomes “problem gambling”.

Here are some signs that a person may have a problem with gambling:

- spends more time gambling and less time with family, friends or other interests
- spends more money gambling, bets more often, and ‘doubles their bets’ more often
- debt begins to accumulate, they borrow from family or friends, and become secretive about money
- hopes for a ‘big win’ because it’s the only way to solve money problems
- has not been able to quit or cut down on gambling
- won’t discuss their gambling behaviour or even lies about it
- starts to exhibit mood swings, and may be irritable, depressed or withdrawn if they are losing or unable to gamble, or be on a high if they are winning
- plays down their losses, and boasts about their winnings

- starts to miss or be late for special occasions
- plans holidays or evenings where gambling is available
- gambling interferes with work: they leave early, come back late, have unexplained absences, receive numerous phone calls, and seem preoccupied with gambling

## Do I Have A Problem With Gambling?

Read the questions below, and check (  ) YES or NO for each one. Remember, this is meant to help you, so be honest with your answers:

Are any of these signs a part of your life?	YES _____ NO _____
Are you concerned about your gambling?	YES _____ NO _____ _____
Has gambling changed from a form of entertainment to something more serious?	YES _____ NO _____ _____

## What Can I Do Next?

If you answered 'yes' to any of these, you may have a problem with gambling. As you work through the next exercises, think about your life and the effects that gambling has on it. Remember, you can change your life, and if you decide you have problems with your gambling, this workbook will help you.

## Low-Risk and High-Risk Behaviours

Here are some low-risk activities and some high-risk activities related to gambling. Check (  ) which of these apply to you:

LOW RISK		HIGH RISK	
I play for fun	<input type="checkbox"/>	I play to win	<input type="checkbox"/>
I set a limit on money and stop when I get to it	<input type="checkbox"/>	I spend more money than I plan to or want to	<input type="checkbox"/>
I keep track of time	<input type="checkbox"/>	I stay longer than I plan to	<input type="checkbox"/>
I only think about gambling sometimes	<input type="checkbox"/>	I often think about gambling	<input type="checkbox"/>
I stop playing when I lose	<input type="checkbox"/>	I gamble to win back losses	<input type="checkbox"/>
I don't gamble to reduce my money worries	<input type="checkbox"/>	I gamble to solve my money worries	<input type="checkbox"/>
I know I will lose over time	<input type="checkbox"/>	I am sure that I will win over time	<input type="checkbox"/>
Gambling is only one of my entertainment options	<input type="checkbox"/>	Gambling is my only form of entertainment	<input type="checkbox"/>
I only gamble for enjoyment	<input type="checkbox"/>	I gamble to reduce stress or escape from problems	<input type="checkbox"/>
I gamble socially with friends	<input type="checkbox"/>	I gamble alone	<input type="checkbox"/>
I know that my actions may affect other people's feelings	<input type="checkbox"/>	I don't think my gambling affects others	<input type="checkbox"/>
<b>TOTAL</b>		<b>TOTAL</b>	

How many of the high-risk activities apply to you? If you counted four or more, you may want to take a more in-depth look at your life.

In the next few pages, there are two separate groups of questions which will help you look at your life and your gambling, and assess your gambling problem. The first one is the Gamblers Anonymous Twenty Questions, and the second is

the South Oaks  
Gambling Screen.

## Gamblers Anonymous Twenty Questions

Gamblers Anonymous (GA) is a group that helps people share their experience, support and hope in order to stop gambling and build better lives. These people follow a 12-Step program and go to meetings to talk about their gambling and abstinence experiences. GA uses the Twenty Questions listed below as a self test for new members. If someone answers 'yes' to 7 or more of these, GA believes that the person has a problem with gambling. Circle the questions to which you answer 'yes', and then total them.

1. Did you ever lose time from work because you were gambling?
2. Has gambling ever made your home life unhappy?
3. Has gambling ever affected your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to get money to pay debts or solve your money problems?
6. Did gambling ever affect your ambition or efficiency?
7. After losing, did you want to go back as soon as possible to win back the money you lost?
8. After winning, did you have a strong urge to go back and win more?
9. Did you often gamble until your last dollar was gone?
10. Did you ever borrow to pay for your gambling?
11. Have you ever sold anything to pay for your gambling?
12. Were you reluctant to use "gambling money" to pay for food, rent, or other expenses?
13. Did gambling make you careless of your own welfare or your family's welfare?
14. Did you ever gamble longer than you had planned to?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever done, or considered doing, anything illegal or bad to pay for your gambling?
17. Has gambling ever caused you to not sleep very well?
18. Do arguments, disappointments or frustrations make you want to gamble?
19. Did you ever want to celebrate by gambling for few hours?
20. Have you ever thought about hurting or killing yourself because of your gambling?

TOTAL 'YES' ANSWERS: \_\_\_\_\_

If you circled seven or more answers, look at the next set of questions for more information

about your gambling.



## South Oaks Gambling Screen (SOGS)

This instrument is an excellent way to help you understand how serious your problem with gambling is, and it is used in most gambling treatment programs. Work through the questions, and mark your answer in the boxes provided.

1. Please mark which of the following types of gambling you have done in your lifetime.  
Check (  ) either ‘not at all’, ‘less than once a week’, or ‘once a week or more’.

	NOT AT ALL	LESS THAN ONCE A WEEK	ONCE A WEEK OR MORE
Play cards for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bet on horses, dogs, or other animals (at OTB, the track, or with a bookie)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bet on sports (parlay cards, with a bookie or at Jai Alai)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play dice games (including craps, over and under, or other dice games for money)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gamble for money (legal or otherwise)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play the numbers or bet on lotteries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play bingo for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play the stock, options and/or commodities market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Play slot machines, poker machines, or other gambling machines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bowl, shoot pool, play golf, or play some other game of skill for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buy pull tabs or “paper” games other than lotteries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Some other form of gambling not listed above (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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2. What is the largest amount of money you have ever gambled with on any one day?

- \$1 or less
- More than \$1, less than \$10
- More than \$10, less than \$100
- More than \$100, less than \$1,000
- More than \$1,000, less than \$10,000
- More than \$10,000

3. Which of these people in your life has (or had) a gambling problem?

- Father
- Mother
- A brother or sister
- A grandparent
- My husband, wife or partner
- My child(ren)
- Another relative
- A friend or someone else important in my life

4. When you gamble, how often do you go back another day to win back the money you lost?

- Never
- Some of the time, but less than half the time I lost
- Most of the time I lost
- Every time I lost

5. Have you ever said you were winning money gambling when you were really losing?

- Never
- Yes, less than half the time I lost
- Yes, most of the time

6. Do you feel you have a problem with betting money or gambling?
- No
- Yes, in the past but not now
- Yes
7. Do you ever gamble more than you meant to?
- No
- Yes
8. Have people ever criticized your betting or told you that you had a problem with gambling, regardless of whether or not you thought it was true?
- No
- Yes
9. Have you ever felt bad about the way you gamble or what happens when you gamble?
- No
- Yes
10. Have you ever felt that you would like to stop betting money or gambling but didn't think you could?
- No
- Yes
11. Have you ever hidden betting slips, lottery tickets, gambling money, IOUs or other signs of betting or gambling from your husband or wife, children, or other important people in your life?
- No
- Yes
12. Have you ever argued with people in your house about how you handle money?
- No
- Yes



13. If you said 'yes' to question 12, have these money arguments ever been about your gambling?

- No
- Yes

14. Have you ever borrowed from someone and not paid them back because you spent it all gambling?

- No
- Yes

15. Have you ever lost time from work (or school) because you were betting money or gambling?

- No
- Yes

16. If you borrowed money to gamble or to pay gambling debts, who or where did you borrow from? Make sure you check (  ) YES or NO for each question.

	YES	NO
a. From household money	<input type="checkbox"/>	<input type="checkbox"/>
b. From your husband, wife or partner	<input type="checkbox"/>	<input type="checkbox"/>
c. From other relatives or in-laws	<input type="checkbox"/>	<input type="checkbox"/>
d. From banks, loan companies, or credit unions	<input type="checkbox"/>	<input type="checkbox"/>
e. From credit sharks	<input type="checkbox"/>	<input type="checkbox"/>
f. From loan sharks	<input type="checkbox"/>	<input type="checkbox"/>
g. You cashed in stocks, bonds or other securities	<input type="checkbox"/>	<input type="checkbox"/>
h. You sold personal or family property	<input type="checkbox"/>	<input type="checkbox"/>
i. You borrowed on your checking account (passed bad checks)	<input type="checkbox"/>	<input type="checkbox"/>
j. You have (had) a credit line with a bookie	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
k. You have (had) a credit line with a casino	<input type="checkbox"/>	<input type="checkbox"/>

## SOGS Score Sheet

SOGS scores are determined by adding up those questions that show an “at risk” or “problem” response. To find your score, look back at each question to see how you answered it. Then count 1 for each answer that matches the response below. Note that not all questions are counted.

QUESTION	ON PAGE	IF YOU ANSWERED –	COUNT 1
4	6	<i>Most of the time I lost <u>or</u> Every time I lost</i>	
5	6	<i>Yes, less than half the time I lost <u>or</u> Yes, most of the time</i>	
6	7	<i>Yes, in the past but not now <u>or</u> Yes</i>	
7	7	Yes	
8	7	Yes	
9	7	Yes	
10	7	Yes	
11	7	Yes	
12		Not counted	
13	8	Yes	
14	8	Yes	
15	8	Yes	
16 a	8	Yes	
16 b	8	Yes	
16 c	8	Yes	
16 d	8	Yes	
16 e	8	Yes	
16 f	8	Yes	

<b>16 g</b>	8	Yes	
<b>16 h</b>	8	Yes	
<b>16 i</b>	8	Yes	
		<b>TOTAL:</b>	

## How Did I Score?

If you scored between 0 and 2, you do not have a problem with gambling

If you scored either 3 or 4, you do have some problem with gambling

If you scored 5 or more, you are probably a 'pathological' or a problem gambler

What score did you get? If it was five or more, we recommend that you continue going through this workbook to help you begin working on your gambling behaviour.

<b>SUMMARY OF MY SELF-ASSESSMENT SCORES</b>		
from page 3	High-Risk Behaviours	
from page 4	Twenty Questions	
from page 5	South Oaks Gambling Screen (SOGS)	

Most people with gambling problems need to decide if they want to cut down on their gambling or stop gambling completely. If you scored 7 or more on the GA "Twenty Questions," and 5 or more on the SOGS, then we recommend you decide to stop gambling completely.

If you scored less, but still feel you are having problems, it is up to you whether you stop gambling for a while, or you try to cut down first. Look at your high-risk behaviours to help you decide what you would like to do, and what you can do.

To take the next step, please answer the questions on the next page.



## What Are My Personal Goals Related to My Gambling?

You have now taken a look at the problems that gambling may be causing in your life. One way to help you fix those problems is to complete the exercises and activities in this workbook.

Take a moment to think about the goals you have for yourself. The questions below will help you focus on your personal goals.

The most important goal I have in my life right now is:
To work toward achieving this goal, I would like to:
In terms of my gambling, I would like to:
Based on my own self assessment of my gambling and how it has affected my life, I have decided to: cut down on my gambling <input type="checkbox"/> stop gambling completely <input type="checkbox"/>
By the time I finish this workbook, I will be:

## Getting Support From Someone I Trust

Recovered gamblers will tell you that one of the most important things that helped them in their recovery was the support of another person.

Making changes in your life means facing some difficult issues. However, having someone close to you that you trust and can talk to about your recovery will build some support for you for the future. The first important step for making changes in your life is telling someone you know that you really want to do it, and you would like them to help.

Who could you ask to be your support?

- your husband or wife or partner
- a family member
- a close friend
- a minister
- someone else who cares about you and wants to help

What would your support person do?

- talk to you about personal goals in changing your gambling behaviour
- listen to and talk about your ideas on how to make changes in your life
- give you emotional support when you really need it
- help you take care of your money
- share some of the new activities in your life that you might do instead of gambling

Take some time now to plan on asking for the support of someone you trust. Your first step in talking to them could be showing them the personal goals that you have just written down on page 11.

You can also use the form below to jot down some of your own ideas on what your support person could do to help you achieve your personal goals.

## WHAT I THINK MY SUPPORT PERSON CAN DO TO HELP ME

1.

2.

3.

4.

5.

## Asking For Help

Sometimes it is really hard to ask for help. We might feel ashamed or guilty because we think we should be able to do it on our own. But asking for help is often the first step toward your own personal goals. It is important to choose the right person to ask for support, and to know why you have chosen them. You may even need to ask more than one person to help you in different ways.

Answering the questions below can help get you started.

## My Support Person

The person who I am going to ask to support me as I work toward my personal goals is:
I think they are the right person to ask because:
I am going to talk to them on _____. (date)
This is what I am going to say to them:

## My Daily Summary Record

As part of the activities in this workbook, it is a good idea to keep a daily record, like a journal or diary, of your activities. How do you spend your time? How did you feel while you went through your day? This record will help you identify when you gamble and when you don't, what feelings you have when you gamble and when you don't, and what makes you want to keep gambling. It can also help you to recognize when you are successful in making the changes you want! Photocopy as many copies of this page as you need. There is one of these pages at the end of each chapter.

DAY: _____	Fill in the details of your activities for this day in the boxes below
My desire to gamble	
My thoughts about gambling	
I did not gamble at all today	
My thoughts about not gambling	
What sort of gambling I did today	
How much time I spent gambling	
How much money I spent gambling	
What have I felt and thought about in the past 24 hours	
Healthy activities I did today: attended GA, physical exercise, relaxation, family or social outing, household chores, etc.	
Did I see or speak to my support person today?	
Other comments I would like to make	



However, we suggest that you complete *Chapter Five: Maintaining a Healthy Lifestyle* after you finish the other chapters. In other words, Chapter Five should be your last workbook activity.





## **CHAPTER TWO**

# **MANAGING MY MONEY**



# MANAGING MY MONEY

## Overview

In this chapter, you will learn more about how to:

- manage your money,
- identify money issues related to problem gambling, and
- start making changes in the way you manage your money.

These are the first concerns of most people with gambling problems. At the end of this chapter, there is a checklist to help you decide if you are ready to move on.

## How Do I Feel About Money?

The first step in dealing with money issues is to clearly understand what is happening now. Your own attitude toward money can affect how you manage your money.

It might be helpful for you to think about:

- how you feel about money,
- how your thoughts toward money may have changed since you started gambling,
- how you used to manage money,
- how you manage your money now, and
- how you would like to manage your money in the future.

## How Do I Feel About My Money?

Take a look at the following statements, and write down your responses:

For me, money means:
Before I started gambling, money to me meant:
I used to manage my money by:
Now I manage my money by:
In the future, I would like to manage my money by:

Has your attitude toward money and managing your money changed since you started gambling? Are there changes you would like to make now in how you handle your money? Being more aware about what money means to you, and how you would like to manage your money in the future, will help you start making changes. The rest of this chapter is designed to help you manage your money better as part of achieving your personal goals.

## **Money Management Issues - Two Important Steps**

If you want to make some changes in your life, there are two important money-related steps you should consider. You will need to:

1. limit your access to money, and
2. find other ways to manage your money.

Why are these two steps so important?

A “trigger” is anything that starts you gambling or makes you want to gamble. Money is both a trigger for gambling behaviour and a necessity for gambling. If you can't easily get to your money, it is difficult to continue gambling. Many problem gamblers have difficulty handling money, and need someone to help control their access to their money. By limiting your access to your money, you can help break the gambling cycle. Of course, you still need to pay bills and deposit your salary, so you have to set up other ways to manage your money. You might even ask someone else take over managing your money.

If you want to have another person help you, you will need to think about who to ask. It could be your support person, or someone else – a husband or wife or partner, a family member or close friend – who would be willing to help you manage your money for a while.

Taking these steps to limit access to your money and find other ways to manage your money is part of the commitment to make changes in your life, whether you've chosen to control your gambling or quit altogether.

How can you take these two very important steps and work toward your personal goals?

## **How Can I Change The Way I Manage My Money?**

Here are some suggestions that you may want to try:

- close your credit card accounts
- remove your name from joint bank accounts, or switch from an individual to a joint account
- cancel your bank cards
- reduce the daily cash withdrawal limits of your ATM card
- turn over signing authority to your support person
- have your paycheck directly deposited into your account
- carry only small amounts of cash
- pay bills by cheque
- ask family and friends not to lend you money
- work with your support person to set up a budget and plan for managing your money

The next exercise will help you plan for the steps that you want to use to limit your access to money and set up other ways to manage your money.

## How Can I Manage My Money?

This exercise will help you decide how to manage your money. Fill in the blanks with your suggestions.

I will limit my access to money by:
I will establish other ways to manage my money by:
Now that I know some of the things that I need to do, the person that I am going to ask to help me with my money is:
I am going to ask them to do the following:

## How Can I Improve My Money Management Habits For The Future?

To improve your money management habits for the future, you need to set up a budget and a debt repayment plan. This will help you keep track of how and where you spend your money. You will want to involve whoever it is you have chosen to help you with money management.

To start working toward good money management habits, you can fill out the following forms in this chapter:

- *monthly income sheet* – this will help you see how much money you have to work with each month (page 7)
- *creditor list* – this will help you list all of your creditors, what your debts are to each creditor, and what your monthly payments are (page 8)
- *monthly expense sheet* – this will help you see all your expenses for each month (page 9)
- *summary of my current money situation* – this will help you see whether you have extra money in your monthly budget or not enough money in your monthly budget (page 10)

Once you fill out these forms, talk about them with the person who is helping you with your money. You can then work on an action plan to help you control your money and pay your debts. You could use the “My Money Action Plan” on page 10.

Remember that it is important to be realistic when setting up payment plans. For example, you need to make sure that you can handle the payment. Use these four forms to help you get a complete picture of your money so that you and your support person can work out a clear plan.

Follow your plan slowly and regularly so that you can see the progress you are making and reinforce your personal goals.

If you find that your money situation is too difficult to sort out on your own, or even with your support person, you may want to talk to someone more experienced in money matters, such as an accountant or your local bank manager. There is also a group in Winnipeg called Community Financial Counselling Services that can help in many areas related to managing your money. Counselling is provided either in person or over the telephone. For more information call 1-204 989-1900, but remember that if you live outside of Winnipeg, you will have to pay long distance charges.



# My Monthly Income Sheet

DATE: \_\_\_\_\_

<b>MONTHLY INCOME (from your work, UIC, Social Assistance, etc.)</b>		
<b>SOURCE OF INCOME</b>	<b>GROSS (\$) (how much before tax)</b>	<b>NET (\$) (how much after tax)</b>
<b>TOTAL NET MONTHLY INCOME (\$):</b>		

# My Creditor List

Please list all loans, debits (vehicle and personal), credit cards, and any other miscellaneous bills. Please include account balance, regular payment, and amount past due, if any.

DATE: \_\_\_\_\_

CREDITOR	ACCOUNT BALANCE	REGULAR MONTHLY PAYMENT	AMOUNT PAST DUE
TOTAL MONTHLY PAYMENT (\$):			

# My Monthly Expense Sheet

ITEM	WHAT I SPEND NOW	WHAT I COULD SPEND
food at home		
kitchen and house supplies		
pet food and pet supplies		
lunches (work and school)		
laundry and dry cleaning		
car: gas and oil and maintenance		
car: parking		
bus fare		
clothing: family		
child care		
child support		
newspapers and magazines		
haircuts and perms		
toiletries		
medical and dental expenses		
entertainment and hobbies		
tobacco products		
alcoholic beverages		
mortgage or rent		
utilities		
diapers		
school activities and lessons		
savings		
Church and charities		
other (e.g., gifts, children's allowances)		
monthly payment from Creditor List		

<b>TOTAL MONTHLY EXPENSES (\$):</b>		
-------------------------------------	--	--

## Summary Of My Current Money Situation

My total net monthly income	
My total monthly expenses	
Balance (= income – expenses)	

### My Money Action Plan

Do you have a surplus in your monthly balance? In other words, do you have money left over after you pay all your expenses? If you do have a surplus, please follow Scenario A.

Do you have a shortage in your monthly balance? In other words, do you have enough money to pay your expenses? If you do have a shortage, please follow Scenario B.

### Scenario A - Working with a Surplus (money left over after you pay your expenses)

If your budget balance shows a surplus, you can use this to pay off some of your debts, put in the bank, buy something you need, or invest for the future. (Be sure to check your figures carefully to make sure you have recorded all your expenses.)

What do you think would be the best use of this surplus money? Write your ideas in the space below:

I will use my surplus income each month in the following ways:

## Scenario B - Working with a Shortage (not enough money to pay your expenses)

If your budget balance shows a shortage, you will need to reduce your expenses or increase your income so that you can balance your money. If you don't balance your money, the situation will get worse and you will increase your debt as each month goes by. For most problem gamblers, this is the most common situation.

You could reduce your expenses by walking to work instead of driving, taking your lunch rather than eating out, renting videos instead of going to the movies, or buying clothes and furniture only when you really need them. You could increase your income by starting a part-time job or taking a second job.

How do you think you could cut back your expenses and increase your income? Write your ideas in the space below:

I can cut back my expenses in the following ways:

I can increase my income in the following ways:

## My Daily Summary Record

As part of the activities in this workbook, it is a good idea to keep a daily record, like a journal or diary, of your activities. How do you spend your time? How did you feel while you went

through your day? This record will help you identify when you gamble and when you don't, what feelings you have when you gamble and when you don't, and what makes you want to keep gambling. It can also help you to recognize when you are successful in making the changes you want!

DAY: _____	Fill in the details of your activities for this day in the boxes below.
My desire to gamble	
My thoughts about gambling	
I did not gamble at all today	
My thoughts about not gambling	
What sort of gambling I did today	
How much time I spent gambling	
How much money I spent gambling	
What have I felt and thought about in the past 24 hours	
Healthy activities I did today: attended GA, physical exercise, relaxation, family or social outing, household chores, etc.	
Did I see or speak to my support person today?	
Other comments I would like to make	

### Checklist for Chapter Two - Managing My Money

Before going on to the next chapter, read the following tasks and check (  ) YES or NO:

TASK	YES	NO
I have read all of Chapter Two.	<input type="checkbox"/>	<input type="checkbox"/>
By completing the exercise <i>How I Feel About My Money</i> , I can see how my money situation is different now from what it was in the past, and how I would like it to be.	<input type="checkbox"/>	<input type="checkbox"/>
I have decided to take the two steps of limiting my access to money and setting up other ways to manage my money.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed the exercise <i>How Can I Manage My Money</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>My Monthly Income Sheet</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>My Creditor List</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>My Monthly Expense Sheet</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have completed the <i>Summary of My Current Money Situation</i> to determine whether my monthly budget has a surplus or a shortage.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>My Money Action Plan</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have talked to my support person about my money management situation.	<input type="checkbox"/>	<input type="checkbox"/>
If I decided that I need more help, I have contacted a professional for assistance.	<input type="checkbox"/>	<input type="checkbox"/>
I have started to work on my money action plan for the future.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled out <i>My Daily Summary Record</i> .	<input type="checkbox"/>	<input type="checkbox"/>

If you have checked 'yes' to all of the questions, congratulations! You are doing something about your gambling problem and are now ready to move on to another chapter.

If you did not check 'yes' for all questions, you may want to reread *Chapter Two: Managing My Money*. You may also wish to refer back to your Personal Goals from Chapter One, and perhaps talk more with your support person.

You may also decide that you are not ready to go any further at this time.

## **CHAPTER THREE**

# **MY GAMBLING PATTERNS AND TRIGGERS**



# MY GAMBLING PATTERNS AND TRIGGERS

## Overview

In the first chapter of this workbook, you decided if gambling was causing problems in your life. You then chose your personal goals to help make changes in your life, and set a goal to either cut down on your gambling or stop your gambling completely.

Chapter Three will help you take a more in-depth look at how and when you gamble, including what “triggers” your gambling. “Triggers” are things that make you want to gamble.

Once you have worked through this chapter, read through the checklist at the end to see if you are ready to move on.

## How Does Gambling Work?

One of the things gamblers need to understand is how gambling works. Whether you want to quit completely or cut down on your gambling, knowing how gambling works can help you reach your goal.

Gambling works in two ways:

1. Gambling operates on a “*variable reinforcement*” system. This means that, at random or by chance, gamblers experience “wins” of varying amounts. Many gamblers believe that they somehow make the win happen, when in fact they have little or nothing to do with it.
2. Organized gambling operates with a “*house advantage*”. Each gambling game run by an operator (except for private bets) takes a certain percentage of the money wagered by the players. For example, for every dollar wagered on VLTs in Manitoba, the house returns 92% to the player. This does not mean that you have a 92% chance to win, but it does mean that the house retains 8% of every wager. Many players re-wager their ‘winnings’ over and over again, which often results in them losing not just 8% of their money, but often close to 25% of their money.

Understanding these concepts is important. Because winning is random and variable, there is no guarantee that you will win or win back any lost money. The “house advantage” clearly shows that if you gamble over a significant length of time, you will have to pay a price – you will eventually lose.

If you want to stop gambling, knowing that you will eventually lose, might help you stay away

from gambling. If you want to cut down on your gambling, knowing that you will eventually lose, might help you remember that if you gamble, then over time, you will have to pay a price. It is important, therefore, to set limits on your gambling – a financial limit and an emotional limit:

- a financial limit tells you what you can spend on gambling within your budget, and
- an emotional limit tells you what you can spend on gambling without always chasing the money (always trying to win it back).

This chapter will help you understand your limits. You will then be better able to decide how to change your behaviour and set those limits to meet your personal goals.

To make changes in your behaviour, you need to think about when and why you do things. The next exercise – What Are My Gambling Triggers? – will help you recognize what you feel or what you do that makes you want to gamble. These feelings or situations are called “triggers” because they can “trigger” or set off your gambling behaviour. Once you know what your triggers are, you are better able to deal with them and not go back to gambling.

## What Are My Gambling Triggers?

Here are some of the more common reasons why people gamble. Read each one to see how or if it applies to you. Check (  ) YES or NO as appropriate. If you check YES, read 'something else I could do' and then write down your own ideas on to cope with that "trigger":

TRIGGER	SOMETHING ELSE I CAN DO	OTHER THINGS I CAN DO
I gamble because I'm bored  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I feel bored, I'm going to phone my support person or a friend	When I feel bored . . .
I gamble because I want to win money  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I want to win money, I'll remind myself that gambling usually costs me money	When I want to win money . . .
I gamble when I feel stressed  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I feel stressed, I'll get out of the house and go for a walk	When I feel stressed . . .
I gamble when I feel lucky  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I feel lucky, I'll tell myself that the odds of winning are against me	When I feel lucky . . .
I go gambling when I'm	When I'm angry, I'm going to	When I'm angry . . .

TRIGGER	SOMETHING ELSE I CAN DO	OTHER THINGS I CAN DO
angry  YES <input type="checkbox"/> NO <input type="checkbox"/>	have a break, and go and talk to my support person	
I gamble when I want to forget my problems  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I want to forget my problems, I will remind myself that my problems don't go away when I gamble	When I want to forget my p r o b l e m s . . 
I gamble when I want to win back the money I've lost  YES <input type="checkbox"/> NO <input type="checkbox"/>	When I want to win back the money I've lost, I'll talk to my support person about my thoughts	When I want to win back the m o n e y I' v e l o s t . . 

TRIGGER	SOMETHING ELSE I CAN DO	OTHER THINGS I CAN DO
<p>I gamble when I want to have some fun and excitement</p> <p>YES <input type="checkbox"/></p> <p>NO <input type="checkbox"/></p>	<p>When I want to have fun and excitement, I will do something else I know is fun and ask a friend to join me</p>	<p>When I want to have fun and excitement . . .</p>
<p>I gamble when I feel depressed</p> <p>YES <input type="checkbox"/></p> <p>NO <input type="checkbox"/></p>	<p>When I feel depressed, I'll remind myself that I usually lose when I gamble which makes me even more depressed. Instead I'll go and talk to a friend</p>	<p>When I feel depressed . . .</p>
<p>I gamble because my friends want me to</p> <p>YES <input type="checkbox"/></p> <p>NO <input type="checkbox"/></p>	<p>When my friends ask me to go gambling, I'll suggest doing something else</p>	<p>When my friends ask me to go gambling . . .</p>

TRIGGER	SOMETHING ELSE I CAN DO	OTHER THINGS I CAN DO
<p>I gamble because it's a habit</p> <p>YES <input type="checkbox"/></p> <p>NO <input type="checkbox"/></p>	<p>At those times I usually go gambling, I'll plan ahead to do something different</p>	<p>At those times I usually go</p> <p style="text-align: right;">g a m b l i n g . . .</p>
<p>I gamble when I have too much money with me</p> <p>YES <input type="checkbox"/></p> <p>NO <input type="checkbox"/></p>	<p>I'm going to ask someone to help me manage my money for a while</p>	<p>When I have too much money</p> <p style="text-align: right;">w i t h m e . . .</p>
<p>I gamble when I feel lonely</p>	<p>When I feel lonely, I am going</p>	<p>When I feel lonely . . .</p>

TRIGGER	SOMETHING ELSE I CAN DO	OTHER THINGS I CAN DO
YES <input type="checkbox"/> NO <input type="checkbox"/>	to talk to a friend or my support person about how I feel	
I gamble when I have too much time on my hands  YES <input type="checkbox"/> NO <input type="checkbox"/>	I am going to make a list of things I would like to do and keep it handy for when I have too much time on my hands	When I have too much time on my hands . . .

Now that you know some of the reasons you gamble and know what you can do in those situations instead of gambling, the information on the next few pages will help you see how your own thinking can affect your gambling.

## Thoughts That Can Keep Me Gambling

Have you ever wondered if some of the thoughts you have could actually be keeping you gambling?

Sometimes gamblers use certain thoughts to “justify” or “explain” their gambling. This can be a trap, because these irrational thoughts can help gamblers hide from reality when their gambling is causing problems. Do you think certain thoughts that justify or explain your gambling? Use the checklist below to look at some of your own thoughts.

### Checklist For My Thoughts

For each thought, place a check (  ) in the appropriate category for how often this applies to you.

THOUGHTS THAT JUSTIFY OR EXPLAIN YOUR GAMBLING	I hardly ever think like this	I sometimes think like this	I almost always think like this
<p><i>Mistaken Beliefs</i></p> <p>“I won because of something I did and not because of any random operation of the machine or role of the dice or fall of the cards.”</p> <p>“I can win back what I lost.”</p> <p>“This time, things will be different.”</p>			
<p><i>Magical Thinking</i></p> <p>“I won because I hoped or wished I would win, or thought that I was going to win.”</p> <p>“I will win because I really need to win.”</p>			
<p><i>Superstitions</i></p> <p>“I won because I was wearing my lucky shirt, or holding my lucky toy, or sat at my lucky machine.”</p>			
<p><i>Selective Recall</i></p>			



THOUGHTS THAT JUSTIFY OR EXPLAIN YOUR GAMBLING	I hardly ever think like this	I sometimes think like this	I almost always think like this
"I always win . . . I never lose."			
<p><i>Giving the machine a personality</i></p> <p>"This machine hates me . . . it is trying to make me mad . . . the machine is punishing me because I didn't play yesterday . . . the machine likes me so it helped me win."</p>			
<p><i>"Near miss" beliefs</i></p> <p>"I nearly won by playing this way, so if I keep trying, I'll win next time."</p>			
<p><i>"Chasing" losses</i></p> <p>"That machine still has my money that I lost last night, and I can win it all back."</p>			
<p><i>Other thoughts I have:</i></p>			

## Self Talk

Gamblers sometimes have irrational or unreasonable thoughts about themselves and how other people see them. One way these irrational thoughts can affect them is through "self talk". Gamblers may have "self talk" that keeps them gambling, even when gambling becomes

a problem.

Everyone does some “self talk”, that is, they say things to themselves with their “inner voice”:

- “self talk” can be negative and hurtful, and will stop you from making the changes you want
- “self talk” can be positive and helpful, and is very important in helping you achieve your personal goals.

We can change our “self talk” from negative to positive. We can learn to say good things to ourselves, to help us do the things we want to do. The next exercise will help you practice this.

## Changing My Hurtful Self Talk Into Helpful Self Talk

Here are some examples of negative, hurtful self talk. Read through these, and then write down how you can change these examples into positive, helpful self talk.

Example:      Negative:      “My willpower will be enough, I don’t need help.”  
                 Positive:      “I’m going to talk to my friend and ask for help.”

Negative:	“Now that I’m seeing a financial counsellor, I can afford to gamble all I want.”
Positive:	
Negative:	“It’s my only form of entertainment. No one can deny me that.”
Positive:	
Negative:	“It’s not my fault I need gambling to help me get away from things. I have so many problems, they get me down.”
Positive:	
Negative:	“They shouldn’t treat me this way. I’ll show them.”
Positive:	
Negative:	“Everyone sees me as a loser. I might as well be one, I’m so good at it.”
Positive:	
Negative:	“I can’t tell anyone. What would they say? They’d hate me and I’d be both broke <u>and</u> alone.”
Positive:	

## My Own Self Talk

What kinds of self talk do you use? Is it mostly positive or mostly negative? Write down any positive self talk you use, and then when you get depressed or are being particularly hard on yourself, remember these good things and give yourself some helpful self talk.

Positive:

Positive:

Positive:

Positive:

Positive:

Positive:

Now record your negative self talk, and try to turn it into positive, helpful self talk. Discuss this with your support person if you need to.

Negative:
Positive:
Negative:
Positive:
Negative:
Positive:
Negative:
Positive:

Always give yourself credit for trying, and don't be too hard on yourself. Using your 'inner voice' for positive self talk can really make a difference in changing your life to be the way you want it to be.

You have now had an opportunity to look at your own gambling triggers, and decide how to deal with them. Sometimes it is really hard to remember these plans. When you fill out the next worksheet, make a copy of it, take it with you, and use it when you need it.

## My Gambling Triggers Worksheet

Fill out this worksheet with some of the plans you worked on in this chapter (see Chapter 3, Page 5). Carry it with you and use it to remind you of your plans whenever you want to or need to.

<p>MONEY:</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>	<p>TIME:</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>
<p>OPPORTUNITY:</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>	<p>CHANGED MOODS/FEELINGS:</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>
<p>IRRATIONAL THINKING :</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>	<p>GAMBLING FRIENDS:</p> <p>RISKS:</p> <p>PLAN:</p> <p>SUPPORTS/STRENGTHS:</p>

## My Daily Summary Record

As part of the activities in this workbook, it is a good idea to keep a daily record, like a journal or diary, of your activities. How do you spend your time? How did you feel while you went through your day? This record will help you identify when you gamble and when you don't, what feelings you have when you gamble and when you don't, and what makes you want to keep gambling. It can also help you to recognize when you are successful in making the changes you want!

DAY: _____	Fill in the details of your activities for this day in the boxes below
My desire to gamble	
My thoughts about gambling	
I did not gamble at all today	
My thoughts about not gambling	
What sort of gambling I did today	
How much time I spent gambling	
How much money I spent gambling	
What have I felt and thought about in the past 24 hours	
Healthy activities I did today: attended GA, physical exercise, relaxation, family or social outing, household chores, etc.	
Did I see or speak to my support person today?	
Other comments I would like to make	

### Checklist for Chapter Three - My Gambling Patterns and Triggers

Before going on to the next chapter, read the following tasks and check (  ) YES or NO:

TASK	YES	NO
I have read all of Chapter Three.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>What Are My Gambling Triggers</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have chosen the situations that are the most difficult for me to deal with.	<input type="checkbox"/>	<input type="checkbox"/>
I have looked at these situations and tried to find other ways to cope with them.	<input type="checkbox"/>	<input type="checkbox"/>
I have discussed these situations and my ideas of how to cope with my support person.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed the <i>Checklist For My Thoughts</i> , and looked at some of my own irrational thoughts.	<input type="checkbox"/>	<input type="checkbox"/>
In the exercise <i>Changing My Hurtful Self Talk Into Helpful Self Talk</i> , I have practised changing negative self talk into positive self talk.	<input type="checkbox"/>	<input type="checkbox"/>
In the exercise <i>My Own Self Talk</i> , I have looked at my own self talk and written down my positive self talk.	<input type="checkbox"/>	<input type="checkbox"/>
I have practised changing my own negative self talk into positive self talk.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled out <i>My Gambling Triggers Worksheet</i> and will carry it with me to help me remember my plans to change my gambling behaviour.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled out <i>My Daily Summary Record</i> .	<input type="checkbox"/>	<input type="checkbox"/>

If you have checked 'yes' to all of the questions, CONGRATULATIONS! You are doing something about your gambling and are ready to move on.

If you did not check 'yes' to all the questions, you may want to re-read *Chapter Three: My Gambling Patterns and Triggers*. You may also want to look back at your Personal Goals from *Chapter One: Gambling Self Assessment*, and perhaps talk more with your support person.

You may also decide not to go any further at this time.



## **CHAPTER FOUR**

# **FILLING THE VOID**



# FILLING THE VOID

## Overview

Deciding to change your gambling behaviour is going to be stressful, and following through on those changes in your life will be even more stressful.

There are several reasons for this. It is hard work changing your gambling habits. It might affect your moods and your personality, and your friends may not understand the reasons for this. Repaying your creditors and dealing with your money worries might also cause you stress. And all the while, the problems that started you gambling so much might still be part of your life. You will probably have a big void or hole in your life that you used to fill with gambling.

This chapter will help you deal with the stress you may be feeling by helping you understand how stress affects your body. It will also help you find healthy ways to fill the void in your life now that you have either cut back on your gambling or stopped completely. You will see there are good ways to make new, healthier lifestyle choices. Getting involved again in social life, hobbies, personal development, and your family life are all part of the balanced lifestyle you are working toward.

At the end of this chapter, there is a checklist that will help you decide if you are ready to move on.

## What Is Stress?

We all have stress in our lives – it is a normal part of being human. Stress in itself is neither bad nor good; it is how stress affects us that can be harmful.

Each of us has different things that cause us to feel stressed or strained. What causes stress for you may be very different from what causes stress to your friend or your neighbour.

It is important to find out what causes stress in your life so that you can understand why you feel the way you do. Stress can affect your physical and emotional and mental health. Chronic stress can cause problems with your body, affect the way you sleep, and change your relationships with others. The best way to deal with stress is to find out how your body responds to it.

Humans have a 'fight' or 'flight' response to stressful events. If you feel alarmed or scared, you will either want to meet the scary event (fight), or feel like running away from it (flight). In some cases, this natural response is okay; in your daily life, however, things are usually more complicated.

The next exercise will help you identify your own responses to stress. Once you are aware of these responses, you will be better able to deal positively with your stress.

## My Body's Reaction To Stress

Check (  ) all the responses to stress that you have experienced in the past and are now experiencing:

<b>PHYSICAL (how it affects you)</b>	<b>I have experienced this</b>	<b>I am now experiencing this</b>
rapid pulse		
increased perspiration		
pounding heart		
tight stomach muscles		
tensed muscles in arms and legs		
shortness of breath		
clenched jaw		
grinding teeth at night		
strong emotions that are difficult to control		
other:		

<b>PSYCHOLOGICAL (the way you feel)</b>	<b>I have experienced this</b>	<b>I am now experiencing this</b>
unable to concentrate		
difficulty making simple decisions		
loss of self-confidence		
irritable or angry		
craving drugs, food, other		
anxiety		
panic		
depression		
other:		

<b>BEHAVIOURAL (the things you do)</b>	<b>I have experienced</b>	<b>I am now experiencing</b>
--	---------------------------	------------------------------

	<b>this</b>	<b>this</b>
increased use of drugs, alcohol, gambling		
smoking		
increased medication		
nervous tics		
absentmindedness (forgetting things)		
hair pulling, nail biting, other mannerisms		
increased/decreased eating		
increased/decreased sleeping		
increased recklessness, e.g., while driving		
uncalled for aggressiveness		
other:		

How many of these responses to stress have you experienced in the past? How many of these responses to stress are you now experiencing? Think about how often, and for how long you have had these responses. You may want to circle those that are especially difficult or frequent for you.

Now that you are more aware of how your body responds to stress, you can start to deal with it. Turn to the next page to find out ways to deal with stress.

## How Can I Manage Stress?

Stress is normal. It comes from everyday living, from making changes in our lives, and from adjusting to those changes. If stress becomes chronic or serious, it can affect your overall physical health, your sleeping patterns, your relationships with others, and your ability to think and function. It can also affect the way you feel about yourself.

You can manage stress by:

- becoming more aware of what causes you stress and how you respond to them
- building your health through exercise, good nutrition, and getting enough rest
- finding relaxing responses instead of stress responses
- having a balanced lifestyle, with time for yourself, as well as time for a family and social life

You can learn to cope with stress. It will take time, but you can try new ways of living with or reducing the stressful factors in your life.

The next exercise – *Filling The Void* – will help you start planning how to deal more positively with stress in the future. It will also show you how to replace gambling activities with other things that will help you to enjoy your life more, and feel less stressed as a result.

## Filling The Void

You may have been gambling as a way to escape some stresses in your life. Gambling may also have become such a big part of your daily activities that, when you stop gambling or reduce the amount of time you spend gambling, you will find a big empty place or void in your life.

Think about your life when you are not gambling, or what your life was like before you started gambling. What did you enjoy doing? How did you relax and have fun? What were the social things that you did with your friends and family? Were there things that you enjoyed doing on your own? Are there things that you do now that you enjoy, that don't involve gambling? Fill in the form below with your answers to these questions.

Before I gambled so much, I used to enjoy:
Before I gambled so much, I relaxed by:
Before I gambled so much, the things I enjoyed doing with other people were:
Before I gambled so much, the things I enjoyed doing on my own were:
The things that I enjoy doing now that don't involve gambling are:

## What I Can Do Instead Of Gambling

For you to make permanent changes in your gambling behaviour, you will need to find other ways besides gambling to enjoy yourself and relieve stress.

Here are some ideas that other problem gamblers have suggested. There is extra space for you to add other things you would like to try.

To relieve boredom and generate excitement . . .

- try active sports like skiing or in-line skating
- get out and socialize
- volunteer at an organization you care about
- take your kids on an outing
- join an amateur theatre group
- enjoy a challenging chess game or puzzle
- 
- 
- 
- 

To relax and relieve stress . . .

- do Yoga
- use a meditation tape or exercise
- take a candlelight bath
- walk for at least 20 minutes every day
- try fishing or bird watching
- learn a new skill
- listen to your favourite music
- take your dog for a walk
- 
- 
- 
- 

You may want to talk about these ideas with someone close to you, someone who will help you follow through on these activities. Write down each activity you try, and make a note in your *Daily Summary Record* about how you did or did not enjoy the activity.

## Healthy Lifestyle Choices

A healthy lifestyle is all about leading a balanced life. You probably have had problems in your life where your gambling consumed so much of your time, money and energy that there wasn't much opportunity to do anything else.



Social gamblers keep their gambling in proportion to the rest of their activities. Gambling for them is only one way to relax and have fun, but not the only way. A balanced lifestyle means that you spread your time evenly between work or school, family activities, and your social life.

You have already looked at other ways besides gambling to relieve boredom, generate excitement, relax, and relieve stress.

The next chapter will give you even more suggestions for healthy lifestyle choices that might work for you as you balance your own lifestyle.

## **Natural Highs**

“Natural highs” are good feelings that come from the healthy things we do to make us feel happy, energetic and fulfilled. These “highs” don’t involve using chemicals or gambling. Physical activity is one example of a natural high that causes the body to feel good. Remember that although these activities won’t immediately give you the same feelings you got from gambling, feeling good about yourself through natural highs is a start, and important in helping you achieve your personal goals.

On the next page is an exercise that will help you look at the natural highs you used to have in your life, the ones that you have now, and ones that you would like to try. These ideas should help you make those lifestyle changes that you need to stop or cut down on your gambling.

Have fun looking at all of the many healthy ways you can enjoy yourself!

## What Are My Natural Highs?

Check (  ) the activities that you used to do but don't do any more, and check (  ) the ones that you still do. Then go through and check those that you would like to try, as you "fill the void" left by not gambling. This two-page exercise can help you plan how to fill your time, and enjoy yourself in healthy ways. There is space at the end for your own suggestions.

Suggestions	I used to this	I still do this	I want to do this now
enjoy a home-cooked meal			
help out another person in need			
read a good book			
work out with free weights			
watch a great video			
keep a personal journal			
write poetry			
go jogging			
attend church			
meditate			
collect sports cards			
go tobogganing with the neighbours			
listen to my favourite music			
ice fishing			
crafts			
become a youth group leader			
join a service club			
take a friend for coffee			
go shopping with my kids			
take a trip to somewhere I've never been			

<b>Suggestions</b>	<b>I used to this</b>	<b>I still do this</b>	<b>I want to do this now</b>
go camping			
phone a relative I haven't talked to in a long time			
grow my own flowers			
watch the sunrise			
prepare a special meal for my husband or wife or partner			
take a candlelight bath			
play on a sports team			
try a difficult new recipe			
play volleyball			
go cross-country skiing			

Talk to your support person about the things you would like to do now – perhaps they would like to join you in some of them!

## My Daily Summary Record

As part of the activities in this workbook, it is a good idea to keep a daily record, like a journal or diary, of your activities. How do you spend your time? How did you feel while you went through your day? This record will help you identify when you gamble and when you don't, what feelings you have when you gamble and when you don't, and what makes you want to keep gambling. It can also help you to recognize when you are successful in making the changes you want!

DAY: _____	Fill in the details of your activities for this day in the boxes below
My desire to gamble	
My thoughts about gambling	
I did not gamble at all today	
My thoughts about not gambling	
What sort of gambling I did today	
How much time I spent gambling	
How much money I spent gambling	
What have I felt and thought about in the past 24 hours	
Healthy activities I did today: attended GA, physical exercise, relaxation, family or social outing, household chores, etc.	
Did I see or speak to my support person today?	
Other comments I would like to make	

## Checklist for Chapter Four – Filling The Void

Before going on to the next section, read the following tasks and check (  ) YES or NO:

TASK	YES	NO
I have read all of Chapter Four.	<input type="checkbox"/>	<input type="checkbox"/>
I have identified the symptoms of stress that I have experienced by completing <i>My Body's Reaction To Stress</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have completed the exercise <i>Filling The Void</i> , to help me find other ways to relieve boredom, generate excitement, relax, and relieve stress.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about how I could deal with the stress in my life without gambling, and completed the exercise <i>What I Can Do Instead of Gambling</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about how I could enjoy myself without gambling.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>What Are My Natural Highs?</i> and identified some healthy ways to have fun.	<input type="checkbox"/>	<input type="checkbox"/>
I have talked to my support person about this.	<input type="checkbox"/>	<input type="checkbox"/>
I have tried some of the ways to relieve stress and enjoy myself that don't involve gambling.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled out <i>My Daily Summary Record</i> .	<input type="checkbox"/>	<input type="checkbox"/>
I feel that I am making progress toward my personal goals.	<input type="checkbox"/>	<input type="checkbox"/>

If you have checked 'yes' to all of the questions, CONGRATULATIONS! You are doing something about your gambling and you are ready to move on. You are working very hard to make your goals a reality.

If you did not check 'yes' to all questions, you may want to re-read *Chapter Four: Filling The Void*. You may also want to refer back to your Personal Goals from Chapter One, and perhaps talk more with your support person.

You may also decide not to proceed further at this time.



## **CHAPTER FIVE**

# **MAINTAINING A HEALTHY LIFESTYLE**





# MAINTAINING A HEALTHY LIFESTYLE

## Overview

This chapter will help you think about your future. Now that you are more aware of your own gambling behaviours and the impact gambling has had in your life, you know how important it is to plan how to make the necessary changes and achieve your personal goals.

A big part of maintaining a healthy lifestyle is understanding the difference between a “lapse” and a “relapse”, knowing what to do if you gamble again, and planning how to avoid gambling. We want to help you maintain your healthy lifestyle, now and in the future. The exercise *My Steps for Success* should help you review your plans and make sure that they will work for you.

## What Is A Lapse?

A lapse is when you gamble only once. For example, if your goal was to quit playing the VLTs, then one day you put \$5.00 into a machine and immediately stopped because you realized that you didn't want to start gambling again, that is a lapse.

## What Is A Relapse?

A relapse is when a person starts to fall back into their old gambling habits because they cannot deal with their day to day problems very well. For example, troubles at work, and problems with relationships, money or health, may cause someone to “relapse” or return to their addictive patterns and behaviours. Difficulty dealing with these problems causes more and more stress, until eventually this excessive stress causes a person to return to gambling in an unhealthy way. For you, this could mean returning to your old gambling behaviour, instead of sticking to your personal goals. It is very important for you to identify and recognize your relapse warning signs. Turn to the next page for some examples of common relapse situations.

## What Are Some Common Relapse Situations?

Certain situations and feelings can place you at high risk of relapse. It is important for you to identify when you are most at risk and decide how to cope with these situations without gambling. Here are some examples of situations that could trigger your desire to gamble and lead to relapse:

- emotional states (e.g., I am feeling depressed, anxious, angry, stressed, or lonely)
- interpersonal conflict (e.g., I argued with my partner or my boss)
- testing personal control (e.g., I sat in a bar where there were VLTs)
- social pressure (e.g., a friend wants me to go gambling)
- urges and temptations (e.g., I am feeling lucky, I just got paid)
- habit (e.g., I haven't planned other activities for myself)
- physical states (e.g., I feel tired)
- boredom (e.g., I have too much time on my hands)

## Thoughts That Can Lead Me To Relapse

Remember the irrational thoughts from Chapter Three? These can also cause you to relapse. For example, thinking that "I've already been here longer than I planned, so a few minutes more won't hurt" or "nobody cares if I try to gamble less" or "I've shown that I can control this so I don't need to worry about it anymore" can all lead you to relapse. Remember your positive self talk, and use it to counter these irrational thoughts to help you get back into your healthy lifestyle.

## What If I Do Relapse?

No matter how much you try to plan ahead, there is a chance you could still relapse and not maintain your personal goals. So what would you do if that happens? It is really important to not give up. Change takes time and you may have to try several times to make changes in your life before you are successful.

Ask yourself the following questions, and write down your responses:

What does relapse mean to me?
How would I feel if I relapsed?
What could I do to get back on track?
What role could my support person play in helping me get back on track?

It is important to not give up, even if you do relapse. You can re-read this workbook and look at ways to cope with your stress and change your behaviour, or you can talk to your support person and the other people in your life who care about you.

Changing your lifestyle will take time and commitment. Just take things “one day at a time”, and start again if you relapse. And remember to give yourself credit for what you have done!

## What Are My Plans For High-Risk Situations?

Make a list of the feelings or situations you think would put you at risk for a relapse. Then make a list of healthy choices you could make to keep you from gambling. Remember that every time you gamble, you do have a choice, and each time you make a healthy choice, you will be closer to reaching your personal goals.

<b>My High-Risk Situations Are:</b>	<b>My Healthy Choices Are:</b>
1.	a.  b.  c.
2.	a.  b.  c.
3.	a.  b.  c.
4.	a.  b.

<b>My High-Risk Situations Are:</b>	<b>My Healthy Choices Are:</b>
	c.
5.	a.  b.  c.
6.	a.  b.  c.

## My Steps For Success – A Summary Review Exercise

To help you succeed in cutting down or stopping your gambling, it is important to plan how to make healthy choices and avoid situations where you might relapse into gambling. This will also help you to focus on your successes and your intent to stop or cut down on your gambling, as well as build and maintain supports for yourself.

The next exercise lists ways to keep working toward your personal goals. Check (  ) the ideas that you think will work for you, and then write in your own ideas at the end.

My Steps for Success	This idea will work for me
I will set some personal goals and work toward them.	
I will review my personal goals on a regular basis, to make sure that they are realistic and that I am making progress toward achieving them.	
I will handle money as little as possible:	
I will get rid of my bank cards and credit cards	
I will use direct deposit for my paycheques	
I will have someone else manage my money	
I will leave money at home if I am going to gambling places	
I will consider locking money into investments	
I will set up a budget and follow it.	
I will reduce my expenditures and/or increase income to help balance my budget.	
I will get involved with other people so I am not alone.	
I will get involved with people who don't gamble.	
I will build my own support network.	
I will use <i>My Daily Summary Record</i> to track my feelings and my progress toward my personal goals.	
I will talk to my support person about my personal goals and my progress.	

<b>My Steps for Success</b>	<b>This idea will work for me</b>
I will get financial counselling if I need professional help with my money.	
I will get professional help if I am very depressed or feeling suicidal.	
I will avoid using alcohol or drugs to change my mood.	
I will save up to reward myself with something special.	
I will get involved in fun activities that don't involve gambling.	
I will change my lifestyle and habits, and avoid my gambling triggers.	
I will schedule my time so that I am busy and not left with time on my hands.	
I will include physical exercise into my daily life.	
I will learn more about problem gambling.	
I will use my positive self talk to help me make healthy choices.	
I will be realistic about relapse, and plan what I will do if it happens.	
I will be kind to myself and recognize my accomplishments.	
I will take things one day at a time.	
My ideas:	

## Staying In Control

How will you know if you are making progress? If you decided to stop gambling, of course you will know whether or not this is working. If you decided to cut down on your gambling, it will take some time to know whether your life is improving, and if this is the right choice. You will also need to watch carefully that you don't gradually return to your old habits. You may decide at this time that trying to cut down on your gambling isn't working for you, and that stopping gambling completely should be your new personal goal.

People sometimes think that if they stop gambling, everything in their lives will suddenly become perfect. Of course, life is not that simple. If things don't improve, there is a temptation to fall back into gambling as a way of escape. That's why you need a plan.

You have a lot of information about changing your lifestyle and making healthy choices, and you know that a good plan will help you achieve your personal goals.

And remember to **STICK TO YOUR PLAN.**

If you relapse, just start over – don't give up just because it didn't work the first time! It is normal to find it difficult to make lasting changes in your life, and to occasionally relapse into old habits, despite your best intentions. It may help to keep in mind that since it took some time for you to recognize that gambling is a problem in your life, it is bound to take you some time to make things better.

Regularly review your personal goals, and talk to your support person. **IF YOU ARE REALLY COMMITTED TO MAKING CHANGES, THEY WILL HAPPEN.**



## My Daily Summary Record

As part of the activities in this workbook, it is a good idea to keep a daily record, like a journal or diary, of your activities. How do you spend your time? How did you feel while you went through your day? This record will help you to identify when you gamble and when you don't, what feelings you have when you gamble and when you don't, and what makes you want to keep gambling. It can also help you to recognize when you are successful in making the changes you want!

DAY: _____	Fill in the details of your activities for this day in the boxes below
My desire to gamble	
My thoughts about gambling	
I did not gamble at all today	
My thoughts about not gambling	
What sort of gambling I did today	
How much time I spent gambling	
How much money I spent gambling	
What have I felt and thought about in the past 24 hours	
Healthy activities I did today: attended GA, physical exercise, relaxation, family or social outing, household chores, etc.	
Did I see or speak to my support person today?	
Other comments I would like to make	

## Checklist for Chapter Five - Maintaining A Healthy Lifestyle

Read the following tasks and check (  ) YES or NO:

TASK	YES	NO
I have read all of Chapter Five.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed the exercise <i>What If I Do Relapse?</i>	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about the healthy choices I need and want to make in my life.	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>What Are My Plans For High-Risk Situations.</i>	<input type="checkbox"/>	<input type="checkbox"/>
I have completed <i>My Steps For Success.</i>	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about how I will stay in control.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about how I will guard against relapse.	<input type="checkbox"/>	<input type="checkbox"/>
I feel that I have made progress toward my personal goals.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled out <i>My Daily Summary Record.</i>	<input type="checkbox"/>	<input type="checkbox"/>

If you have checked 'yes' to all of the questions, CONGRATULATIONS! You have completed Chapter Five and successfully worked through all the chapters in this workbook. Turn now to the last exercise, the *Closing Exercise*.

If you have not checked 'yes' to all questions, you may want to re-read Chapter Five and try again to do the exercises. Perhaps you could discuss them with your support person.

## Closing Exercise – My New Personal Goals

Please re-read your Personal Goals from Chapter One. Have you achieved them? If yes, CONGRATULATIONS! Be sure and take the time to thank the person who was your support during the process. Now is the time to think about what you would like to do next.

If you did not achieve your goals, why not? Were your goals realistic? Is there something else that you can do? Once again, talk to your support person. Thank them for their help so far, but tell them there is more you need to do. Perhaps you can set some new goals for yourself that you can achieve. In any case, give yourself a pat on the back for trying! Remember that you can always come back to the workbook and use it as your resource if you need it.

To get started on your next step, take a few minutes to complete the closing exercise below:

Now that I have gone through the workbook, I would like to:
The most important issue that I need to deal with now is:
To deal with that issue, I will:
In terms of my gambling, I would like to:
To do that, I will:

**YOU DESERVE A LOT OF CREDIT** for working toward your personal goals.

Take some time to **CELEBRATE YOUR EFFORTS WITH A “NATURAL HIGH!”**