BIG MONEY, BIG PROBLEMS

Are you a compulsive gambler? Let's find out! Honestly answer these 20 questions.

1.	Did you ever lose time from work or school due to gambling?	0	YES	0	NO
2.	Has gambling ever made your home life unhappy?	0	YES	0	NO
3.	Did gambling affect your reputation?	0	YES	0	NO
 4.	Have you ever felt remorse after gambling?	0	YES	0	NO
5.	Did you ever gamble to get money with which to pay debts or				
	otherwise solve financial difficulties?	0	YES	0	NO
6.	Did gambling cause a decrease in your ambition or efficiency?	0	YES	0	NO

7. After losing did you feel you must return as soon as possible O YES O NO and win back your losses?

8. After a win did you have a strong urge to return and win more? O YES O NO O YES O NO 9. Did you often gamble until your last dollar was gone?

O YES O NO

10. Did you ever borrow to finance your gambling? O YES O NO 11. Have you ever sold anything to finance gambling? O YES O NO

12. Were you reluctant to use "gambling money" for normal expenditures?

13. Did gambling make you careless of the welfare of yourself or your family?

14. Did you ever gamble longer than you had planned?

15. Have you ever gambled to escape worry, trouble, boredom or O YES O NO

16. Have you ever committed, or considered committing, an illegal act to finance gambling?

17. Did gambling cause you to have difficulty in sleeping?

18. Do arguments, disappointments or frustrations create within you an urge to gamble?

19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?

20. Have you ever considered self-destruction or suicide as a result of your gambling?

Most compulsive gamblers will answer YES to at least seven of these questions.

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OUT OF CONTROL

Getting Help

If you are concerned that you or someone you know may be having gambling related problems, help is available. First, try and talk to your parents or a counselor. Don't be afraid to admit that you have a problem. You can also get help at one of the following resources:

- Gamblers Anonymous (12 step self-help group): www.gamblersanonymous.org
- Gam-Anon, International Service Office (A 12-step self-help group for family members of problem gamblers): www.gam-anon.org
- National Council on Problem Gambling: www.ncpgambling.org

INTERNET GAMBLING



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ONLINE OBSESSION

GAMBLING

So What is it Anyway?

Gambling is when someone takes a risk with something of value (usually money) on an event or activity in which the outcome is uncertain. The primary intent of gambling is to win additional money and/or items. Gambling problems almost always start with smaller risks, like playing a game of bingo or putting a few dollars in the slot machines, but nowadays gambling has become as easy as one click of the mouse.

INTERNET GAMBLING

Virtually Bad Odds

You're off of work and you've had a really long day. Nothing seemed to go right. When you get home you decide to blow off a little steam and log on to an online gambling site to play poker. At first you start winning big, but little by little your winnings disappear. You started with \$150, and now you have nothing to show for it. You were just looking to relax and relieve some stress. That's not really gambling is it?



Yes! Online gambling, or internet gambling, is quickly becoming one of the most popular activities on the internet. Internet gambling involves using the internet to place bets on casino games, sports, etc. Gamers' bets are usually placed through credit card accounts, and wins and losses are paid and collected accordingly. Gambling has been around for decades, but now with the invention of online gambling, access to gambling is even greater, bringing with it a new form of addictive behavior.

WHY INTERNET GAMBLING IS MORE DANGEROUS THAN REGULAR GAMBLING

Although online gambling is diagnosed using the same measures as "regular" gambling, there are many reasons why internet gambling can potentially be more addictive and dangerous than gambling in a casino:

- If a person spends a few days gambling at a casino, someone will likely notice. In contrast, online gamblers can play at work, home or even on their phone unnoticed.
- An important part of gambling addiction treatment is avoiding play. With online gambling avoiding this temptation can be very difficult because every device with internet access (whether at work, home or on your phone) can become a virtual casino.
- Online gamblers can have access to their bank accounts in one click
 which makes impulse betting more likely compared to going to "regular casinos", where one must physically withdraw cash.
- When gambling online, it is sometimes easy to forget that electronic money is still real money.
- Internet gamblers can unknowingly be the victims of deceptive opponent practices. For example, collusion between online poker players is a technique when several players in the same location share information to give themselves an advantage over other players.

RISKY BUSINESS

Fraudulent Gambling Sites

Gambling on the internet comes with many risks. Unlike licensed and regulated gambling activities, online gamblers have no idea who is operating the site they are gambling on. They can't be sure if the games are honest, if they will be paid their winnings, or if the money they wager will be used for criminal purposes. Many online casinos have no official product safety standards and regulations. Players who gamble online essentially do so at their own risk by disclosing information that should be kept secure. These risks include financial crimes like identity theft and credit card fraud.

ON THE WRONG TRACK

The 4 Phases of Problem Gambling

Phase 1: The Winning Phase — Most problem gamblers experience a "big win" in the beginning, which results in more frequent gambling and increased wagers. This inflates the gambler's self-esteem and they begin to fantasize about future winnings.

Phase 2: The Losing Phase — Losses eventually outweigh the winnings, and the gambler tries to catch back the money lost. At this stage the gambler always thinks about gambling, and can no longer control it. Relationships with family and friends begin to deteriorate.

Phase 3: The Desperation Phase — At this point, the gambler is considered a compulsive gambler. Depression, irritability and thoughts of suicide are usually present.

Phase 4: The Hopeless Phase — Serious consequences begin to occur, and some are irreversible, such as arrests, alcohol or substance abuse problems, loss of job or failing out of school. Studies show that 20% of gamblers, during this stage attempt suicide.

RESPONSIBLE GAMBLING

5 Tips for Online Gamblers

- Decide how much you're willing to lose before logging on.
 When you reach this point, stop and do not chase losses.
- Set a time limit for how long your gaming session will last.
- Do not gamble if you are stressed, depressed or trying to avoid any negative emotions.
- Explore other interests and hobbies. Online gambling should not be your only means of entertainment.
- If you are unable to gamble responsibly, install software to block access to online gambling sites.

