

# PATHOLOGICAL GAMBLING

## Can't Fight the Urge

It is estimated that 80% of college students engage in some type of gambling during their time in college. Close to 20% reportedly gamble on a weekly basis, and 5% have already become pathological gamblers.

What is pathological gambling? Pathological gambling, or compulsive gambling is when someone is unable to resist the urge to gamble. This usually leads to severe personal and financial consequences.

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? ● YES ● NO
2. Has gambling ever made your home life unhappy? ● YES ● NO
3. Did gambling affect your reputation? ● YES ● NO
4. Have you ever felt remorse after gambling? ● YES ● NO
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties? ● YES ● NO
6. Did gambling cause a decrease in your ambition or efficiency? ● YES ● NO
7. After losing did you feel you must return as soon as possible and win back your losses? ● YES ● NO
8. After a win did you have a strong urge to return and win more? ● YES ● NO
9. Did you often gamble until your last dollar was gone? ● YES ● NO
10. Did you ever borrow to finance your gambling? ● YES ● NO
11. Have you ever sold anything to finance gambling? ● YES ● NO
12. Were you reluctant to use "gambling money" for normal expenditures? ● YES ● NO
13. Did gambling make you careless of the welfare of yourself or your family? ● YES ● NO
14. Did you ever gamble longer than you had planned? ● YES ● NO
15. Have you ever gambled to escape worry, trouble, boredom or loneliness? ● YES ● NO
16. Have you ever committed, or considered committing, an illegal act to finance gambling? ● YES ● NO
17. Did gambling cause you to have difficulty in sleeping? ● YES ● NO
18. Do arguments, disappointments or frustrations create within you an urge to gamble? ● YES ● NO
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling? ● YES ● NO
20. Have you ever considered self-destruction or suicide as a result of your gambling? ● YES ● NO

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. Don't be afraid to admit that you have a problem. You can get help at one of the following resources:

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

# COLLEGE GAMBLING



### STAY SAFE SERIES

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## DEGREE OF UNCERTAINTY



## GAMBLING

### So What is it Anyway?

You're on your way to pick up your friend for the first home game of the season. The excitement is building and all you can talk about is the game. But then your friend says he made a bet that the home team wins by more than seven points. He asks you to go in on half with him. You decide to join in the fun; after all, it'll only cost you thirty dollars. That's not gambling, right?

Wrong! 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 betting on a friendly game of basketball, or even playing on online poker sites. No matter how small the risk, it's still a risk, and it's still gambling.

## BIG MONEY, BIG PROBLEMS

### Risky Business

What are some of the risks involved in gambling? Here's a few:

- Damaged relationships
- Loss of income
- Feelings of isolation
- Failing in school
- Suicidal thoughts
- Arrests for crimes related to gambling

## WARNING SIGNS OF A GAMBLING PROBLEM

- Absences from school and drop in grades
- Asking to borrow money
- Unexplained debt
- Stealing from family or friends
- Displays large amounts of cash

## ONLINE OBSESSION

### Matt's Story

Matt was a very bright 19 year old college student who had everything going for him. He only had one problem. As a hobby, Matt started playing online poker. At first, he enjoyed playing for free. Then one night he decided to try to bet for real. He started off at the smaller online tables, and after a little success, moved up the larger ones.

After a few months, he was in the hole for almost \$10,000 and he began to get very depressed. He started sleeping late; missing classes and his grades began to drop. He realized that he needed to find a way to pay off the debt, so he decided to rob a nearby bank. He walked up to a teller with a note, demanding money. After the teller gave him the money, he fled to his parent's home. That night, he was arrested and charged with robbery. He was later sentenced to two years in prison.

Matt no longer attends college. He's now someone's cell mate. The result of a mistake he made from getting over his head in debt from gambling.

## RESPONSIBLE RISKS

### Recreational Gambling

Gambling, for most college students, is a fun, social activity that doesn't cause problems. There are ways to make sure that recreational gambling does not lead to problems.

- Make sure the benefit of gambling is always to have fun, and not for financial gain.
- Always gamble with others. Never gamble alone.
- Set limits on how much you plan to spend gambling. Leave the credit/bank cards behind.
- Before you gamble, always be prepared for the reality of losing.



## 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 tends to inflate the gambler's self-esteem and they begin to fantasize about future winnings. Losses are chalked up to "bad luck." (Not all gamblers experience phase 1)

**Phase 2: The Losing Phase.** Losses eventually outweigh the winnings, and the gambler starts to "chase losses," or try to catch back the money lost. During this phase the gambler always thinks about gambling, and can no longer control it. Relationships with family, friends and employers begin to deteriorate.

**Phase 3: The Desperation Phase.** At this point, the gambler is considered a compulsive gambler. They can no longer pay debts and they look for legal and illegal bailouts. They then use this new money to try to recover money lost. The gambler's belief is that a winning streak is right around the corner. Depression, irritability and thoughts of suicide are usually present.

**Phase 4: The Hopeless Phase.** Serious consequences begin to occur, such as arrests, alcohol or substance abuse problems, divorce or failing out of school. They realize that catching back their losses is not possible, but they no longer care. Studies show that 20% of gamblers, during this phase, attempt suicide.

