

# 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?  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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## GETTING HELP

If you are concerned that you or someone you know may be having gambling related problems, you are not alone and help is available. First, try and talk to a loved one or a counselor. Don't be afraid to admit that you have a problem or are struggling in a relationship with an individual who may have a gambling disorder. Help can be found at one of the following resources:

- By calling 1-800-BETS-OFF or visiting:  
[www.1800betsoff.org](http://www.1800betsoff.org)
- 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)

# SPORTS GAMBLING



### STAY SAFE SERIES

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# ALL BETS ARE OFF

## 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.

Some of the more popular sporting events that people bet on are:

- Fantasy Sports
- Baseball
- Basketball
- Horse racing
- Boxing

Gambling problems almost always start with smaller risks, like participating in an office pool for a sporting event, fantasy sports or betting on a horse to win at the track. No matter how small the risk, it's still a risk, and it's still gambling.

## SPORTS GAMBLING

### A Personal Foul

You've been really stressed lately, so you call your best friend up and ask her if she wants to go to the horse track (legal gambling) this weekend. You walked in with \$200 and within no time, you've lost it all. So, you go the ATM and withdraw another \$200. That lasts you the rest of the day, but by the time you leave, you have nothing left. But you had a great time. That's not really gambling, is it?

Yes! People have been betting on sports for as long as there have been sporting events. Organized sports betting took off in the United States in the 1800s at the horse racing tracks. Whether it's the Olympics, the Super Bowl or the World Series the public loves its sporting events. Unfortunately, this fascination with sports has a dark side. Despite some of these activities being illegal, gambling on sporting events is a very common activity. The biggest risk in sports betting is Problem Gambling (Gambling Disorder – DSM-5).



## GAMBLING DISORDERS

### Can't Fight the Urge

A Gambling Disorder may be present when someone is unable to resist the urge, or impulse to gamble. This usually leads to severe personal, social and financial consequences. If you have any of these symptoms, you may be a problem gambler who has a Gambling Disorder:

- Using bill money for gambling
- Stealing to get money to gamble
- Gambling to escape problems, sadness or anxiety
- You've lost a job or a relationship due to gambling
- Gambling to try and win back money lost
- Feeling irritable when trying to quit gambling
- Lying about the amount of time or money spent gambling
- Trying unsuccessfully to quit gambling
- Borrowing money to gamble or to pay back debts from gambling
- Needing to spend larger amounts of money in order to feel excitement
- A lot of your time is spent thinking about gambling, such as remembering past experiences or ways to win more money gambling



## WANNA BET?

### Legality of Sports Betting in the United States

Betting on sports activities is illegal throughout most of the United States, however, it's a huge part of the gambling industry in Nevada. Several other states, like Iowa and New Jersey, have legalized horse racing, dog racing and online sports betting, which are regulated, policed and taxed. It is estimated that 1 in 6 people in the U.S. gamble on sports on a regular basis. Men are nearly twice as likely to place a bet on a sporting event.

Depending on the state where the sports betting takes place, there are penalties an individual could face if charged and convicted of gambling illegally:

- Fines
- Probation
- Jail or prison

## ON THE WRONG TRACK

### The 3 Phases of a Gambling Disorder

**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** – Problem gamblers go through this phase just before they hit rock bottom. During this phase, individuals feel depressed, hopeless, cling to the fantasy of winning with the hope to make everything well again. They finally realize that they cannot win, but keep gambling anyway. They are irritable, have little concern for others. They may steal, write bad checks or commit illegal activities to finance their gambling. Some problem gamblers attempt suicide before they seek treatment.

## RESPONSIBLE RISKS

### Recreational Sports Gambling

Gambling, for most people, is a social or recreational activity. It's fun and entertaining, and it doesn't cause problems. And there are ways to make sure that recreational sports gambling does not lead to problems.

- Make sure the benefit of gambling for you is always to have fun, and not for financial gain. Over time, almost everyone who gambles loses.
- Always gamble with others, like family, friends or fellow students. Never gamble alone.
- Set limits in advance on how much you plan to spend gambling. Your limits should be no more than you can afford to lose. Stick to your limits. Leave the credit/bank cards behind.
- Before you gamble, always be prepared for the reality of losing. Remember, money spent on gambling needs to be considered entertainment.