



# THE SAFEST BET:

## A Guide to Understanding Problem Gambling for Veterans and Clinicians



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# HOW TO USE THIS WORKBOOK

Problem gambling is a significant concern for those that gamble and society as a whole. The intention of this education workbook is to help Veterans and others learn more about issues related to gambling and to locate additional resources for problem gambling. It can be used in sessions with a clinician, in a group with other Veterans, or as a self-help resource.

The first section of this workbook contains an outline for an introduction and orientation session, which is recommended to be completed with a provider that is knowledgeable about problem gambling and related issues. After this section, the remainder of the workbook is divided into four modules with multiple lessons. Each module focuses on a specific topic relevant to problem gambling. If a Veteran is working with a treatment provider, they can complete the modules in individual sessions. Clinicians should recognize that it may not be necessary to cover every module or lesson in the workbook, and so you can tailor the number of sessions to fit the needs of each individual Veteran. This allows providers working in Primary Care and similar settings to review topics on problem gambling in brief, structured sessions. Alternatively, this workbook can be used in a group format and spread out over eight or more sessions. Our recommendation to clinicians using a group format would be to complete the introduction and orientation session individually with each new member. Otherwise, if starting a group with all new members, you can complete the introduction and orientation session during the first group session. Afterwards, one lesson can be completed in each group session until all materials have been covered. Finally, for Veterans lacking access to a provider, this workbook can be given as a resource to work through at home. However, Veterans using this workbook for self-help are encouraged to seek out a VHA provider or other helping professional to answer additional questions or address any concerns. Please review the resources list in the back of the workbook for more information.

This workbook is intended to be a resource for educating Veterans and others on issues related to problem gambling. It is NOT to be used for formal treatment of problem gambling. Those interested in evidence-based treatment for problem gambling are encouraged to consult with a treatment professional that has expertise with gambling disorder. It might also be helpful to examine the resource list in the additional resources section at the end of this workbook for information on help for problem gambling.

# **INTRODUCTION AND ORIENTATION**

Gambling and Problem Gambling

Similarities to Substance Use

Identifying Signs of Problem Gambling

# INTRODUCTION AND ORIENTATION

## In this session we are going to discuss:

- What is the difference between games of skill and games of chance?
- What is social gambling, and what is problem gambling?
- How is problem gambling like problematic alcohol and substance use?

## Section 1: What is Gambling?

The *Random House Unabridged Dictionary* defines gambling as:

**Gambling** - “The activity or practice of playing at a game of chance for money or other stakes.”

There are a few parts that are important to determining whether an activity counts as gambling. To be considered gambling, the following must be true:

1. Money or stakes are bet or wagered on the outcome of the game or event.
2. The outcome of the game or event must be uncertain, based on chance or probabilities.

Common gambling activities include playing lottery tickets, slot machines, and card games such as blackjack. There is no way to predict the outcome of any of these games of chance. However, people can be confused about the difference between a game of chance and a game of skill. Betting on a game in which you control the outcome (for example, pool, bowling) is different than betting on a game of chance. For sports and **skill** games, you can improve your chances of winning by practice. With enough practice, you could remove any chance of losing. This is different from other types of gambling in which chance events play a big part in the outcome. Even though there are some games of chance (blackjack, horse racing) that allow you to improve your chances of winning to some degree, these games are not games of skill because no amount of knowledge or strategy can make winning certain (the chance part of the game cannot be overcome by practice).

*Social gambling*, by definition, is gambling for entertainment that does not cause significant financial difficulties and does not cause disruptions in a person’s family life or occupational pursuits. However, gambling sometimes leads to such difficulties. Let’s consider some problems that can arise from gambling.

## Section 2: What is Problem Gambling?

Problem Gambling is defined as having some gambling-related difficulties, which can also be called symptoms. Having many of these symptoms, at the same time or within the same year, could mean that you have something called a gambling disorder. However, the terms problem gambling and gambling disorder are often used to mean the same thing. Generally, having a few gambling-related problems indicates problem gambling; and the more gambling-related problems you have, the more likely it is that you might have a gambling disorder.

According to the American Psychological Association, gambling disorder is considered an addictive disorder, just like alcohol use disorder.

The main symptom of gambling disorder is ***“repeated problematic gambling behavior that causes significant problems or distress.”***

Let’s look more closely at this sentence.

The first part says that problem gambling is repeated, problematic gambling behavior. **The *repeated* part means that you keep gambling even when you do not intend to.** You go back to gambling establishments, even though you tell yourself that you need to stop.

**The *significant problems or distress* part means that the way you gamble hurts you and other people.** One example of this is spending your whole paycheck at the casino and then not having money to pay bills or buy food.

Gambling disorder often ***disrupts personal, family, or vocational pursuits.*** Simply put, this is when gambling has caused you problems with your job, your family, and your life.

Problem gambling is very different from social gambling. Social gamblers:

- Do not have any problems because of their gambling
- Only gamble once in a while and for a set period of time
- Set aside a certain amount of money for gambling (entertainment money), and when it is gone, they stop

So, to sum up, people who have issues with problem gambling (which includes those with gambling disorder) often:

- Lose control when they gamble
- Keep on gambling even though they want to stop
- Gamble in a way that hurts them
- Have family, legal, and job-related problems because of their gambling

## Section 3: How is Problem Gambling like Other Addictions?

Problem gambling is a lot like other addictions. However, you might notice they are different in some ways:

- Gambling does not **automatically** alter a person's mind like alcohol or drugs.
- You don't **have to** smoke or drink anything when you gamble.
- A person cannot die from an overdose of gambling.
- Unlike many drugs, gambling is legal in most places.
- A person **might** win a lot of money gambling.

However, to help you better understand how problem gambling **IS** like other addictions, let's take a closer look at some things they have in common. See this side-by-side comparison of **SIGNS** for both problem gambling and problematic substance use.

### SIMILARITIES BETWEEN PROBLEM GAMBLING AND PROBLEMS WITH SUBSTANCE USE

#### People who have problems with Problem Gambling:

- have a preoccupation or **obsession** with obtaining money to gamble
- gamble with **larger amounts** of money, and for **longer periods of time**, than they plan to
- **need to increase** the size and how often they bet to get the same level of excitement (called TOLERANCE)
- often have **characteristic withdrawal symptoms** when they stop gambling
- often return to gambling to **try and win back lost bets**
- **keep trying to cut down** on gambling (that is, three or more times).
- **give up friends, work, and hobbies to gamble**
- **continue to gamble** even though they cannot pay their debts

#### People who have problems with Substance Use:

- have an **obsession** with taking or getting drugs or alcohol
- drink or **use more**, and for **longer periods of time**, than they plan to
- **need to increase** the amount of alcohol and drugs they take to feel drunk or high (called TOLERANCE)
- often have **characteristic withdrawal symptoms** when they stop drinking or using
- often drink or **use to avoid withdrawal** symptoms
- **keep trying to cut down** on their drinking or drug use (that is., three or more times).
- **give up friends, work, and hobbies to drink or use**
- **continue to drink** or use even though they know that it is causing problems with their families, jobs, health, and the law

When we look at the table, it becomes clear that problem gambling has a lot in common with other addictions. One of the biggest symptoms is that the person **CANNOT STOP GAMBLING even though HE/SHE WANTS TO OR NEEDS TO.**

## ACTIVITY 1: IDENTIFYING SIGNS OF PROBLEM GAMBLING

**Directions:** Read the following story about a gambler named Andre, and see if you can spot any signs of problem gambling:

Andre is a 39-year-old man from Florida who likes to gamble at the casino. He usually goes every Friday and Saturday night and gambles for three or four hours. Though he also bets on skill games such as darts and bowling, he has consistently been spending more and more money on slot machines over the past year. When Andre first started gambling a few years ago, he played nickel slots; but in the past year he has gone from nickel machines to quarter machines, and now most nights he plays the dollar machines. Sometimes, Andre ends up staying at the casino all night and misses out on sleeping. He also tends to drink more alcohol and eats a lot when he gambles, and he has started to put on weight. A few months ago, Andre's wife got mad because he was spending so much time at the casino. Andre explained to her that he doesn't enjoy other activities as much as gambling. She threatened to leave him if he didn't stop going to the casino; and for a few weeks, he tried to quit. However, Andre was so irritable during that time that his wife finally gave in and told him he could go. Now Andre is trying to keep his gambling under control but continues to stay at the casino longer than he plans to.

In what ways does Andre seem like he might be experiencing problem gambling? Which of the signs does he show?

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_

Just as you were able to identify signs of problem gambling in the story above, it might also be helpful to examine your own life for such signs.

## ACTIVITY 2: PERSONAL SIGNS OF PROBLEM GAMBLING

**Directions:** The following 20 questions include various difficulties that are sometimes associated with gambling. Read through and answer each of the “Yes” or “No” questions. When you are done, count the number of “Yes” answers and read over the information on the next page.

QUESTION	YES	NO
1. In the past year, have you ever lost time from work or school due to gambling?		
2. In the past year, has gambling made your home life unhappy?		
3. In the past year, has your gambling affected your reputation?		
4. In the past year, have you felt sorry after gambling?		
5. In the past year, have you gambled to get money with which to pay debts or otherwise solve financial difficulties?		
6. In the past year, has gambling caused you to lose motivation?		
7. After losing did you feel you must return as soon as possible and win back your losses?		
8. After a win did you have a strong urge to return and win more?		
9. In the past year, did you ever gamble until all your money was gone?		
10. In the past year, have you borrowed money to finance your gambling?		
11. In the past year, have you sold anything to get money for gambling?		
12. Did you try not to use “gambling money” for normal bills?		
13. In the past year, has gambling made you not take good care of yourself and your family?		
14. In the past year, did you gamble longer than you had planned?		
15. In the past year, have you gambled to “get away” from your problems?		
16. In the past year, have you done or thought about doing something illegal to get money for gambling?		
17. In the past year, has gambling caused you to have sleep problems?		
18. In the past year, have you wanted to gamble after you got some bad news or got mad or had a fight with someone?		
19. In the past year, have you wanted to gamble after you got some good news?		
20. In the past year, have you thought about hurting or killing yourself because of gambling?		

Note: Questions adapted from “The 20 Questions of Gamblers Anonymous” Retrieved from Gamblers Anonymous at <http://www.gamblersanonymous.org/ga/content/20-questions>.

If you answered “Yes” to many of the questions in Activity 2, then your gambling may be interfering with your life. In fact, the more questions you answered “Yes” to, the higher the chance that your gambling can be classified as problem gambling. Also, your activities might put you at risk for other problems, such as with alcohol, drugs, or depression. This does not necessarily mean that you have a gambling disorder, but ***it might mean you should think about making some changes in your gambling habits.***

If you have identified that your gambling is causing problems in your life, consider working through this education workbook to learn more about problem gambling and ways to get help. Turn to the next section for a brief introduction to the different modules and lessons contained in this workbook. You might also consider showing your answers to a friend, family member, or treatment provider whom you trust. They can give you feedback, and professional treatment providers might also have some good ideas about what you can do to learn more.

In addition to this education workbook, **there are many resources available online that can help (see additional resources section at the end of the workbook).** If you are enrolled in VHA healthcare, talking to your doctor can also be beneficial. Some medications can help to manage urges to gamble or to address anxiety, depression, substance use, and other problems that may be linked to problem gambling. **Talk to your doctor or other treatment providers if you would like to explore these options.**

**Important Note:** If you answered “Yes” to thoughts of hurting or killing yourself because of gambling, it is important that you let a provider or other qualified health professional know. If you are currently having thoughts of hurting or killing yourself, call the Veterans crisis line at 1-800-273-8255 and Press 1, call “911,” or go to your nearest emergency room to receive care.



# **EDUCATION MODULES OVERVIEW**

# EDUCATION MODULES OVERVIEW

If you would like to gain more knowledge about the topics presented in the introduction and orientation, we welcome you to continue to work through the lessons within the following education modules. These lessons have a lot of information in them, and we believe the information will help you develop a better understanding of your gambling. After learning more, you can decide if you are **READY** to change your gambling in some way. Whether you just want to cut down on gambling or decide that your life can be better without gambling, these lessons and the additional resources provided can give you some ideas about **HOW TO CHANGE IT**.

If you feel this is something you can manage on your own, take this workbook and complete each lesson within the four modules. If you think you will need help working through these materials, consider scheduling an individual session with a treatment provider or other support person and come up with a plan to complete the workbook together. In some settings, you might even be able to complete this workbook in a group with other Veterans.

Let's look at a brief overview of the materials contained in this workbook:

In the **Introduction and Orientation** session, we discussed the basics of **gambling**:

1. What is gambling?
2. What is problem gambling?
3. How is problem gambling similar to alcohol and drug addiction?
4. How is problem gambling different from problems with substance use?

Next, in **Module A: Lesson #1**, you will learn about **Readiness to Change** and how to increase it.

1. What is motivation?
2. How do you find reasons to change?
3. What is readiness to change and how do you increase it?

In **Module B: Lessons #1 & #2**, we will discuss **chance and odds** and learn about some special ways problem gamblers **think about gambling**.

1. What is chance?
2. What affects the odds (and what doesn't)?
3. What is the "gambler's fallacy"?
4. How do you "fix" thinking mistakes?

In **Module C Lessons #1 & #2**, you will learn some skills and tools you can use to help **change your gambling.**

1. What are “gambling cues”?
2. How can I deal with urges to gamble?
3. What is S-T-A-R-E Problem Solving?
4. How can problem solving help with gambling?

**Last but not least**, in Module D during **Lessons #1 and #2** we discuss **Gamblers Anonymous**

1. What is Gamblers Anonymous and how does it compare to Alcoholics Anonymous and Narcotics Anonymous?
2. What are the first three steps of Gamblers Anonymous?
3. Where can I find a Gamblers Anonymous meeting or a contact?



# MODULE A

## Lesson 1: Readiness to Change

# READINESS TO CHANGE

In this lesson, we are going to discuss:

- What is motivation?
- How do you find reasons to change?
- What is readiness to change and how do you increase it?

## Section 1: Motivation and Reasons for Change

Motivation is *inside* us; no one knows anything about your motivation until you **DO** or **SAY** something. Making decisions about someone's motivation based on what they say is not very reliable: people often "talk the talk" without "walking the walk." So, what you DO is the best way you have to show others (and yourself!) what your inside motivation really is.

There are a few very important things to remember about motivation:

### 1. Motivation is not a feeling or emotion.

Motivation can have a positive feeling or emotion with it but not always. There are lots of things we do that we do not have positive or excited feelings about. Think about your motivation to brush your teeth, to go to bed, to go to a doctor's appointment, or to mow the grass. We DO these things, but we don't usually get excited about them or have happy emotions about them.

### 2. Motivations compete against each other.

Think what happens when your alarm clock rings early in the morning. You want to keep on sleeping but you feel you have to get up and go to work. The motivation to keep sleeping fights against the motivation to keep your job. We sometimes want two different things at the same time. For instance, you might want to keep gambling at the same time that you want to stop gambling.

### 3. Motivation changes. Sometimes it changes fast.

Once you finish a big meal, how does your motivation to eat compare to what it was before the meal? Is there anyone you dislike that you used to love being around? How strong is your motivation to gamble while you are sitting in church? How about when you are in the parking lot of the casino? Motivations can sometimes change in a "blink of an eye."

#### 4. People, places, or things that change our motivation to do something are called “motivators.”

We are surrounded by motivators. The smell of bacon frying in the morning can be a motivator to eat. The sight of a police car can be a motivator to drive slower. The sound of dominoes, a slot machine, or a roulette wheel can be a motivator to gamble. There are “cues” inside and outside us that make our motivations stronger or weaker.

So, many people feel motivated to continue gambling at some times and not others. It depends on the people, places, and things that you experience, your mood, and other things, too. With so many different things motivating gambling, it is important to discuss why a person would want to make a change. **Reasons for change** can take many forms. They might include getting into arguments with family members over money, not living up to some personal value, or being broke. Although some of these are also considered signs of problem gambling, the difference is that **reasons for change must be personal!**

Unlike signs of problem gambling, which anyone can identify, **NOBODY** can tell a person what his/her reasons for change are. For instance, if a gambler is okay with getting into arguments with family members at times, then this would not be a reason for change. If a gambler feels good about his/her values while gambling, this is not a reason for change. However, if the same person is tired of being broke all the time, being broke would be a reason for change. Let’s take a look at some different reasons for change that people have.



## ACTIVITY A1: REASONS FOR CHANGE

**Directions:** Here is a worksheet that will help you understand some of the reasons people choose to change their gambling. Remember, a change can involve reducing the consequences of problem gambling, cutting down on gambling, or stopping gambling altogether.

**Step 1:** List all the possible reasons for change that a person might have in each of the following areas. They do not have to be your own personal reasons. List any reasons at all that a person might have, in general, for making changes to his/her gambling.

LIFE AREA	REASON FOR CHANGE
Financial	
Social	
Legal	
Occupational	
Recreational	

**It can sometimes be surprising to discover all the possible reasons there are!** As you think of them, write down new Reasons for Change on your list.

**Step 2:** Now, ask your peers what their reasons are. Ask your counselor, call a relative who gambles, or ask your friends. Try to add at least six more reasons to change to your list. You might even learn some that could apply to you.

**Family**

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**Peers**

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**Counselors**

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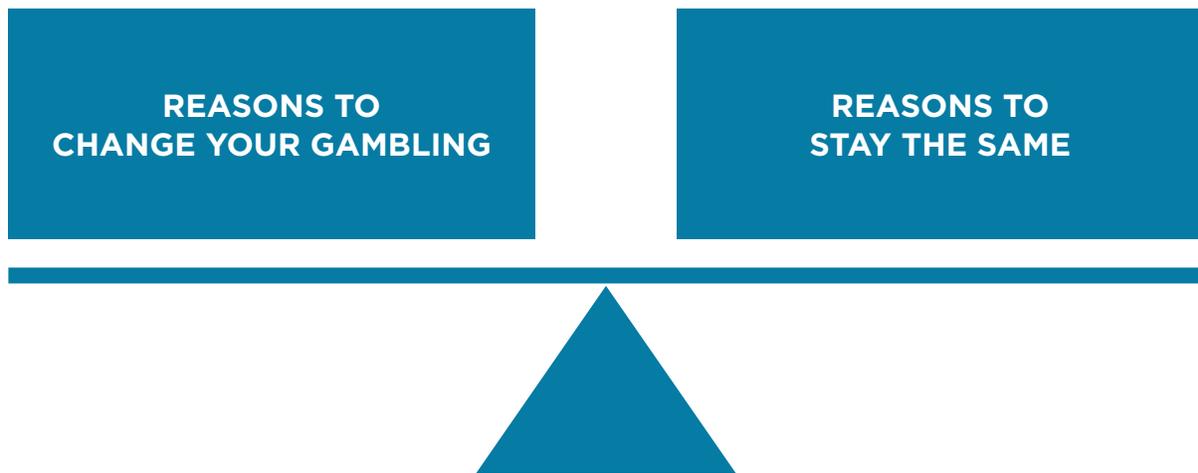
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**Step 3:** When you are finished, go over all the reasons you've listed and place a check mark next to any that apply to you and your own gambling.

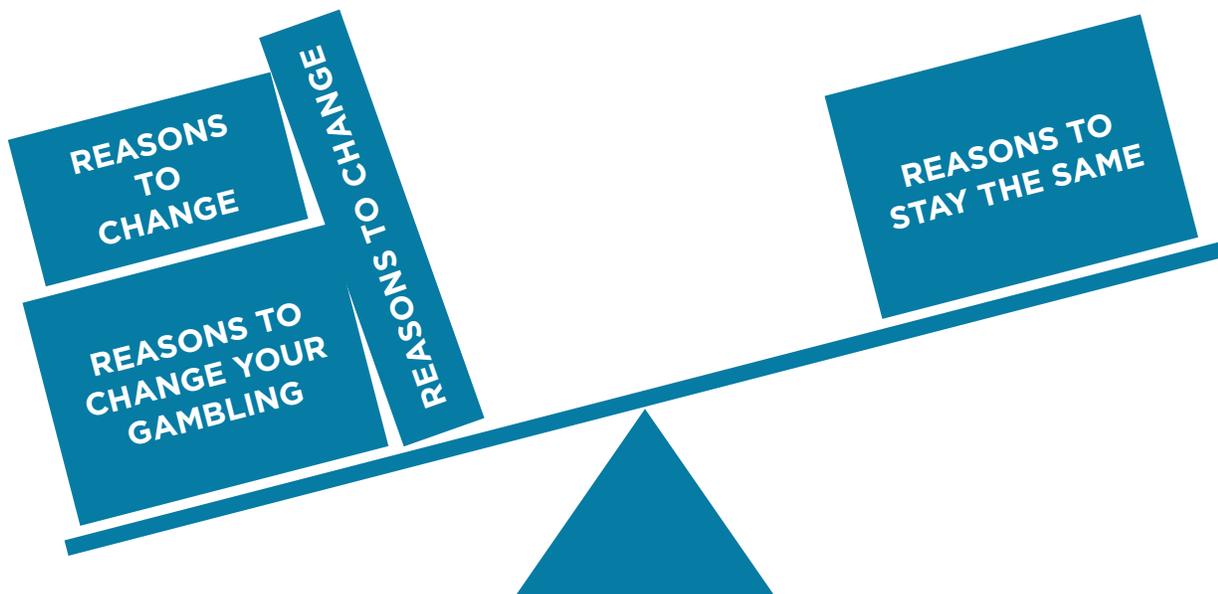
## Section 2: Readiness to Change

Readiness to change means how ready you are to begin making some type of change to your gambling. We use what we call a “decision scale” to weigh our readiness to change. The scale has two “weights”: Reasons to Change and Reasons to Stay the Same. For many people, the two sides balance each other, making it more difficult to begin making changes.

It looks like this:



A goal of the exercise on the next page is to increase the “weight” on the Reasons to Change side of the scale. Hopefully, when you are done, your scale will look more like this:



### Section 3: Increase the WEIGHT of Reasons to Change.

Now that you have found some of your own reasons, try giving them more personal meaning; make them important parts of your life, and feel good about yourself when you do. Read the sample below and fill out your own PERSONAL WEIGHTING sheet on the next page.

**Step 1:** Look at your list from Activity A1, and select the most important reason that you checked off for yourself (your most important reason for change). For example, a person's reason to change might be:

***Gambling is affecting my marriage.***

Imagine yourself changing your gambling and then experiencing the BENEFIT of your change in this area. The BENEFIT of change for a person affected in their marriage might be:

***To become a better spouse.***

**Step 2:** Now, imagine successfully living out this BENEFIT. Write down seven (or more) SPECIFIC things you could do to show that BENEFIT in daily life. Here is an example:

**BENEFIT:** *To become a better spouse.*

**SPECIFICS:** *(What a good spouse does and looks like)*

1. Does chores around the house.
2. Expresses love
3. Is faithful
4. Brings home ALL of his/her paycheck
5. Shares his/her possessions

(Of course, there are MANY others; but you get the idea.)

**Step 3:** Pick one of the "specifics" and GO OUT AND DO IT (DON'T WAIT)!

**Step 4:** After you've done it, congratulate yourself for starting to become (as in the example) -- a better spouse -- for that is what you've done. Notice how you feel about yourself for actually starting to live out your reasons for change. Now look at the next page, and fill out your own PERSONAL WEIGHTING SHEET.

## ACTIVITY A2: PERSONAL WEIGHTING SHEET

**Directions:** First, select your most important reason for change from the previous activity. Then, list the *BENEFIT* that changing your gambling would have for this area of your life. Afterwards, fill in specific things you could do to begin living out this *BENEFIT* and then complete steps 3 and 4. Refer to the example on the previous page if you need help.

**Step 1: REASON FOR CHANGE** \_\_\_\_\_

**BENEFIT** \_\_\_\_\_

**Step 2: SPECIFICS** (things that are proof that the *BENEFIT* is in my life.)

\_\_\_\_\_ 1: \_\_\_\_\_

\_\_\_\_\_ 2: \_\_\_\_\_

\_\_\_\_\_ 3: \_\_\_\_\_

\_\_\_\_\_ 4: \_\_\_\_\_

\_\_\_\_\_ 5: \_\_\_\_\_

\_\_\_\_\_ 6: \_\_\_\_\_

\_\_\_\_\_ 7: \_\_\_\_\_

\_\_\_\_\_ 8: \_\_\_\_\_

\_\_\_\_\_ 9: \_\_\_\_\_

\_\_\_\_\_ 10: \_\_\_\_\_

**Step 3:** Pick one of the “specifics,” and GO OUT AND DO IT (DON’T WAIT)! Then pick another one; and do it, too. In fact, mark every one that you can do in the next week, and make a commitment to do them.

**Step 4:** Place a “CHECK” in front of each one after you have completed it. Then, find a way to reward yourself for your hard work and progress: see a movie, have a meal out, buy yourself a treat, or something like that. You can be proud and thankful that this *BENEFIT* has started becoming a real part of your life. In this way, your readiness to change can increase as you recognize the benefits of change in your life. Continue to “tip the scale” in favor of changing your gambling.

# MODULE B

Lesson 1: Gambling, Chance, and Odds

# GAMBLING, CHANCE, AND ODDS

In this lesson, we are going to discuss:

- What do *chance* and *odds* mean?
- What affects probability, and what doesn't?

## Section 1: What is Chance?

Remember the definition of **gambling**? Let's do a quick review...

The *Random House Unabridged Dictionary* defines gambling as:

**Gambling** - "The activity or practice of playing at a game of chance for money or other stakes."

OK, so far, so good. But what is **chance**?

This time the dictionary says:

**Chance** - "An unpredictable event or accidental happening"

So, if we've got this right, gambling involves:

### 1. An unpredictable event

A predictable event is one that is not based on probabilities; you can determine within a reasonable margin of error whether or not it will occur. Rather, unpredictable events are based on probabilities, which are based on the chances of one outcome or another. The chances are what "odds" are based on, and "odds" are what bets are based on!

Let's try to understand these topics in greater detail.

## ACTIVITY B1: PREDICTABLE OR UNPREDICTABLE

**Directions:** Here is a list of “events” in the real world. Put an “X” next to each one that you think is an “unpredictable”:

- \_\_\_\_\_ The next full moon
- \_\_\_\_\_ A flip of a coin
- \_\_\_\_\_ The next town in the US to have a tornado go through it
- \_\_\_\_\_ The fifth playing card I pull out of a full deck
- \_\_\_\_\_ Your age seven years from now
- \_\_\_\_\_ Who will win the next Super Bowl
- \_\_\_\_\_ The date of the next Super Bowl
- \_\_\_\_\_ The winner of the next Kentucky Derby
- \_\_\_\_\_ The date on the next coin I get from the cashier

How did you decide which were chance?

Some events are predictable because, barring some very rare circumstance, **the outcome is fixed**. The sun will likely rise tomorrow morning. It is possible that some catastrophe could prevent this from happening (we hope not!), but the chances of such a catastrophe are extremely unlikely. For these reasons, the sun rising is considered to be predictable.

Games of chance and other events that people bet on are not predictable. You cannot know for sure if a coin will be heads or tails, if the winner of the next Super Bowl will be one team or the other, or if certain numbers will show up on the next coin you get from the cashier (among others). The chance involved in the outcomes of these different events is too great for any of them to be considered predictable. Even if one of the outcomes is more likely, the chance in games of chance ensures that you could be wrong.

For these reasons, people bet on the outcomes of such events, because not knowing the outcome and betting money on what you believe will happen causes excitement. Though many gamblers feel certain that they can predict the outcome of games of chance, all games of chance are, by definition, unpredictable. If not, nobody would ever win (or lose) money gambling. Most gamblers **HOPE** their prediction is correct, but hoping something will happen does not make it a predictable event.

## ACTIVITY B2: COIN FLIP EXAMPLE

**Directions:** *To better understand probabilities and odds, work out the percentage chance and odds for the following scenarios:*

**Scenario 1:** What is the probability that, when I flip a penny, it will land with tails up?

The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

**Note:** You can answer this one fast because we flip coins all the time. A penny can't land on its edge, so there are only two things that can happen: it will either land with tails up or with heads up.

**Scenario 2:** OK, now I leave that penny where it is and pull out another penny to flip. For THIS penny:

The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

**Scenario 3:** Find a penny, and do your own flip. If you flip YOUR penny:

The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

**Scenario 4:** If I have a pocket full of pennies, I could keep doing it until they are all flipped. Each time I do it:

The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

**Scenario 5:** Carrying around a pocket full of pennies is a drag; let's say that, instead of flipping five different pennies once each, I flip the same penny five times. What happens to probability and odds then?

Flip #1: The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

Flip #2: The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

Flip #3: The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

Flip #4: The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

Flip #5: The probability of tails is \_\_\_\_\_ %

The probability of heads is \_\_\_\_\_ %

The odds are \_\_\_\_\_ to \_\_\_\_\_ .

In the previous activities, you hit on one of the most important points in the world of gambling:

## INDEPENDENCE

**Fact:** The outcome of each flip is independent of the one before it or the one after it. The flip does not have a memory. It doesn't know or care what happened to the other flips.

Do you believe it? If you don't, you're not alone. Independence of events is what makes games of chance unpredictable. You cannot use information collected from previous outcomes to predict future outcomes with certainty. The chances built into the game always outweigh the gambler's ability to make predictions; otherwise, it would not be "gambling." Think about this some more, and discuss this in depth in Lesson 2, where we review thinking errors that people make when they are gambling.

# MODULE B

Lesson 2: Thinking Errors, Thinking Tools

# THINKING ERRORS, THINKING TOOLS

In this lesson, we are going to discuss:

- What common thinking mistakes do gamblers make?
- What is the “gambler’s fallacy”?
- How do you “fix” thinking mistakes?

## Section 1: Thinking Mistakes

Now it is time to look at the thinking (cognitive) styles people use when they gamble. **The bottom line is that thinking styles that work just fine in day-to-day life can get us into big trouble if and when we use them to make decisions about gambling.** In this lesson, we will teach you a little about these styles. If you understand them and correct your thinking, it will be easier to stay away from gambling.

**For most day-to-day decisions, we can use a shortcut like a “rule of thumb” or an “educated guess”; and most of the time, things will work out okay.** In other words, the decisions we make may not be perfect; but they will get the job done most of the time. Can you think of a “rule of thumb” that works well for you as you go about your daily business? Can you think of an example of the last time you used an “educated guess?”

In gambling, rules of thumb and educated guesses steer us wrong. Why? **The answer is that the odds of winning and losing are only true when they are based on thousands and thousands of bets.** In the short run, they don’t work. And when people bet, they only look at the short run. Gamblers TRY to develop rules of thumb that work in the short run - we call these superstitions. Superstitions don’t work in either the short run or the long run!

In this section, we will look at three rules of thumb that people often use when they gamble. We will also look at the problems they might have and some ways to avoid them.



**RULE OF THUMB #1:  
"THE NEXT RESULT IS AFFECTED BY THE PREVIOUS RESULTS."**

Imagine that you just flipped a coin six times and got this result:

***Heads, Heads, Heads, Heads, Heads, Heads.***

Now, if you were going to bet \$10 on the next flip, which bet would you make?

**a. Heads**

**b. Tails**

Did you put your money on tails? If you did, then you have just committed the gambler's fallacy. **The gambler's fallacy is the belief that, in games of chance (flip of a coin, pull of a slot machine, or roll of dice), the next outcome is affected by the outcome we got before.**

So, the truth is that after getting six heads in a row, the seventh flip is just as likely to be heads as it is to be tails. You'd have to flip a coin to see which way to bet. Strange but true!

Remember, that in games of chance, each event is INDEPENDENT of the one before. Coins, cards, and dice do not have memories. People have memories. In games of chance, each event is brand new! Our rule of thumb is that things will "even out," It is true that our results will get closer and closer to the true mathematical odds if we have thousands and thousands of plays, **but the mathematical odds are always against the gambler.**

Look at this quote from the October 2000 issue of Casino Player magazine, **"Of course, the casinos themselves don't believe in luck and they certainly don't rely on luck to win magical amounts of money from us. The casinos believe in math...They believe in the power of percentages and short pays..."** (p. 77).

The same rules of independence also apply to slot machines that advertise a 98% payout. We can see that the hundreds of pulls we might make on a 98% payout slot machine are very few compared to the millions of pulls that occur every day. So even if we spend a hundred dollars, there is no guarantee that we will win 98 of it back. In fact, because each pull is independent, and the outcome is random, even if we have lost 99 times in a row, the chances of losing on the hundredth pull would be exactly the same as they were on the very first pull.

The key thing to remember is that every pull of the slot machine, every roll of the dice, and every flip of a coin is independent. What happened in the past does NOT affect the chance of winning in the future. There is only one guarantee in gambling: the more you play, the closer your results will be to the true odds. Put another way, the more you play, the better the guarantee that you'll lose overall. That's built into the gambling business!

**RULE OF THUMB #1: ~~"THE NEXT RESULT IS AFFECTED BY THE PREVIOUS RESULTS"~~**

**CORRECT THINKING: "INDEPENDENCE RULES. EACH CHANCE I TAKE IS BRAND NEW."**

## RULE OF THUMB #2: "I KNOW RANDOM WHEN I SEE IT."

Try this:

**You're going to toss a coin six times. Which outcome is more likely? Circle your answer.**

***a. Heads, Heads, Heads, Tails, Tails, Tails***

***b. Heads, Heads, Tails, Heads, Tails, Heads***

How did you choose your answer? People know that a coin toss is random. They think "b" looks more random than "a," so they choose "b." Did you? The truth is that this is a trick question: each one of these outcomes is just as likely to happen as the other one. The odds are one to one.

This is the first thinking mistake that gamblers make. People take the general rule of thumb **"A coin toss is random, so if I flip a bunch of times the outcome will be a mix of heads and tails"** and they try to apply it to a specific situation with a small number of tosses. **Each coin toss is independent, so a mix of heads and tails is just as likely as all heads and then all tails.** We covered this in the first lesson, so if you need to refresh your memory about independence, you can go back and look at that section.

What about winning streaks and losing streaks? Well, pure and simple, they are examples of our not being able to recognize randomness in the short run. Remember that "a" and "b" above are both random, even though "a" looks like a short streak of heads followed by a short streak of tails. **Streaks are in your head. They are random! There is nothing going on!**

Let's return to the example of a slot machine with a 98% payout. Over the very long run, a slot machine that advertises a 98% payout will payout 98 cents for every dollar that is put into it. BUT, that average payout is based on the millions and millions of pulls that happen every day of every year. It DOES NOT mean that if you play \$100 you will win \$98. In the short run, you might lose everything or might win big. However, the more plays you make, the closer your results will be to the true (mathematical) odds. In other words, the more you gamble, the more of a guarantee there is that you will lose. The odds are **ALWAYS** in favor of the house.

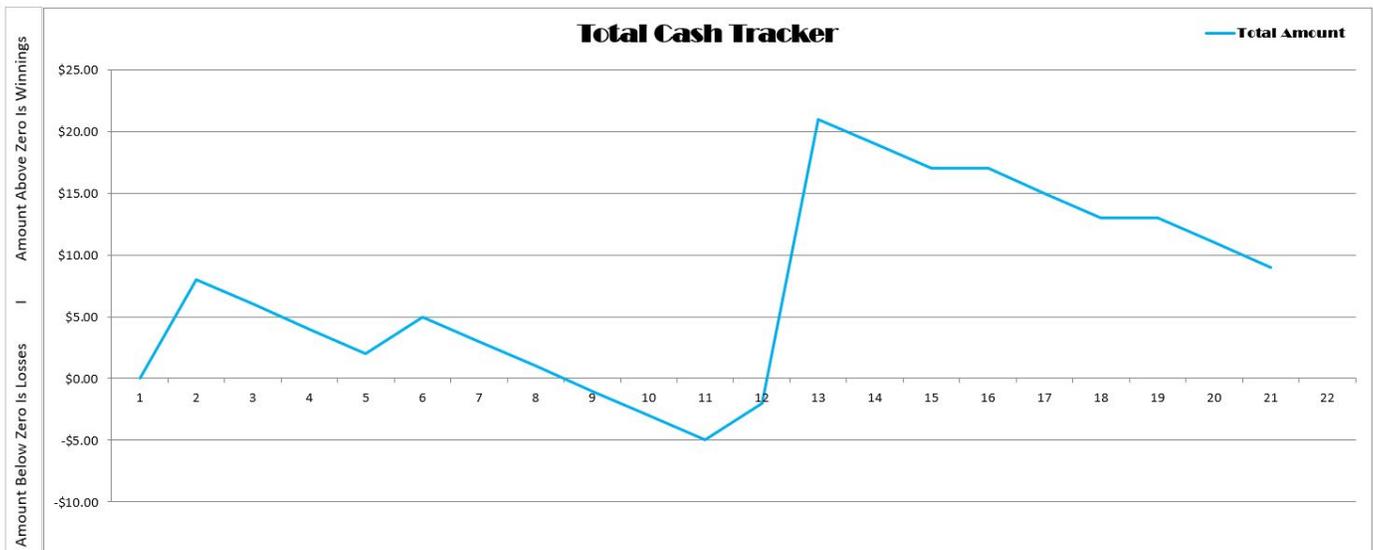


**SIMULATION 1:** To demonstrate, here is a table showing the outcomes of 20 scratch-off tickets. In the chart below, you can see the outcomes of all 20 tickets. The first ticket was a win, so the prize was \$10, and total cash went up by \$8 (the prize minus the cost of the ticket). Winning tickets are shaded white, and you can see that total cash increases after each winning ticket. However, the second ticket was a loss, and reduced total cash by \$2 (the cost of the ticket). Tickets that are losses are shaded red, and when total cash is below zero then total cash will also be shaded red.

### Overview Chart

Tickets	Prize	Total Cash	Time
1	10	\$8.00	0:00:15
2	0	\$6.00	0:00:30
3	0	\$4.00	0:00:45
4	0	\$2.00	0:01:00
5	5	\$5.00	0:01:15
6	0	\$3.00	0:01:30
7	0	\$1.00	0:01:45
8	0	-\$1.00	0:02:00
9	0	-\$3.00	0:02:15
10	0	-\$5.00	0:02:30
11	5	-\$2.00	0:02:45
12	25	\$21.00	0:03:00
13	0	\$19.00	0:03:15
14	0	\$17.00	0:03:30
15	2	\$17.00	0:03:45
16	0	\$15.00	0:04:00
17	0	\$13.00	0:04:15
18	2	\$13.00	0:04:30
19	0	\$11.00	0:04:45
20	0	\$9.00	0:05:00

Let's look at the results in a different way. See the line graph below. The line starts on the left and tracks total cash that was gained and lost over the 20 tickets. Every time money is won on a ticket, the blue line goes up by the amount won; every time money is lost on a ticket, the blue line goes down.

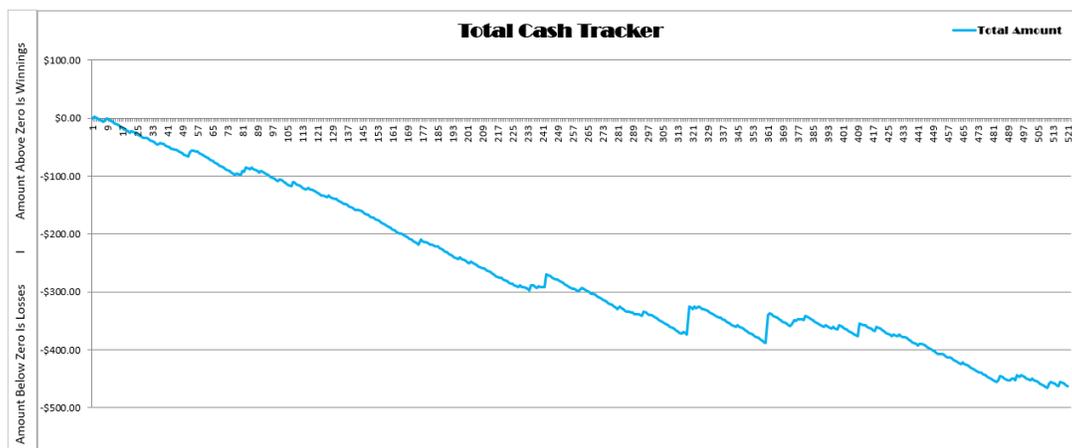


The line graph shows, over time, total winnings going up and down. In this random sequence of 20 tickets, in the short run the person had some larger wins in the middle but lost most of their money back as they continued and ended up almost even! If you look only at the short run, you might think the chances of breaking even or winning are pretty good. Let's look at another example.

**SIMULATION 2:** Instead of looking at the short run, let's see what happens over many hundreds of tickets. Also, keep in mind that, even with several hundred tickets, this is still too few to accurately show the long-term odds.

**Overview Chart**

Tickets	Prize	Total Cash	Time
1	5	\$3.00	0:00:15
2	0	\$1.00	0:00:30
3	0	-\$1.00	0:00:45
4	0	-\$3.00	0:01:00
5	0	-\$5.00	0:01:15
6	0	-\$7.00	0:01:30
7	5	-\$4.00	0:01:45
8	5	-\$1.00	0:02:00
9	0	-\$3.00	0:02:15
10	0	-\$5.00	0:02:30
11	0	-\$7.00	0:02:45
12	0	-\$9.00	0:03:00
13	0	-\$11.00	0:03:15
14	0	-\$13.00	0:03:30
15	0	-\$15.00	0:03:45
16	0	-\$17.00	0:04:00
• • •			
513	0	-\$459.00	2:08:15
514	0	-\$461.00	2:08:30
515	0	-\$463.00	2:08:45
516	10	-\$455.00	2:09:00
517	0	-\$457.00	2:09:15
518	0	-\$459.00	2:09:30
519	0	-\$461.00	2:09:45
520	0	-\$463.00	2:10:00



Over the course of 500 tickets, do you notice a trend in the total cash line? What about wins compared to losses? As you can see, the wins do not make up for the losses; and the line goes down (you lose more than you win). This is the payout percentage at work. This same negative sloping line exists in every game of chance, without exception. Not quite breaking even, is it?

To sum it up, in the short run it is possible to win or break even. However, in the long run, the overall pattern of wins and losses is always negative. This is because the payout in games of chance is very stable, and casinos and game designers make sure that the odds are against you (known as the house advantage). Games with better odds have a payout line that isn't as steep, but it is still negative (showing overall losses over time). Wins occur randomly throughout gambles, but **in the long run the overall payout is always negative.** Another thing to remember is that, even if you do not gamble all at once on the same day, when you go back another time you are continuing the same run of gambles (if you were down when you left, you are still down when you return).

What this shows is that a 98% payout doesn't mean you collect 98 cents on the dollar. It means that **the longer you play, the more likely you are to lose.** Your losses on the game finance all wins over the life of the game (during millions of plays), not just the plays you make in the short run! This means that for the game to have a 98% payout, most gamblers have to lose more, usually much more, than they will ever win!

**RULE OF THUMB #2: “~~I KNOW RANDOM WHEN I SEE IT~~”**

**ALTERNATIVE THINKING: “RANDOM RESULTS CAN LOOK PRETTY STRANGE IN THE SHORT RUN, BUT IN THE LONG RUN THE PAYOUT IS FIXED AND NEGATIVE.”**



### RULE OF THUMB #3:

**“THINGS I SEE A LOT ARE COMMON, AND THINGS I DON’T SEE VERY MUCH ARE RARE.”**

Now, let’s shift gears a little. Please read the following question, and come up with your own answer. Write it in the box below:

***“I think the following percent of adults (men and women) in the United States drink more than seven alcoholic drinks a week.”***

What was your answer? Was it 50%, 40%, 30%? 20% of adults drink more than seven drinks a week. Was your answer higher? If so, how did you figure out your answer? Did you try to think of all the adults you know and how much each of them drinks? For those in recovery, did some people in your treatment group or AA meeting come to mind right away? If so, you used a very common strategy with a fancy name: “the availability heuristic.”

What we do is this: when we are trying to figure out how often something happens, we use our memories. If we can remember or think of something very easily, we say it happens a lot. If it is very hard for us to think of or remember something, we say that it does NOT happen very often. Most of the time, this rule of thumb gives us a pretty good idea of how often something happens. If something happens a lot, we will see it or hear about it a lot, and that will make it easier to remember. On the other hand, if we hardly ever see or hear about something, then there is a pretty good chance that it does not happen all that much.

Sometimes this rule of thumb can get us in trouble. For example, if you thought about the people in a treatment group or AA when figuring out how many people drink more than seven drinks a week, then your answer would be pretty high. This is because it is very easy to see, hear, and remember people that you are around frequently. However, there are a lot of people who do not drink. If you are a drinker, it may be harder to think of or remember those people because you do not see them very often. The problem is that when you forget about all those other people, you overestimate how much most adults actually drink. If there was anything riding on the answer you arrived at in this way, you’d be in trouble.

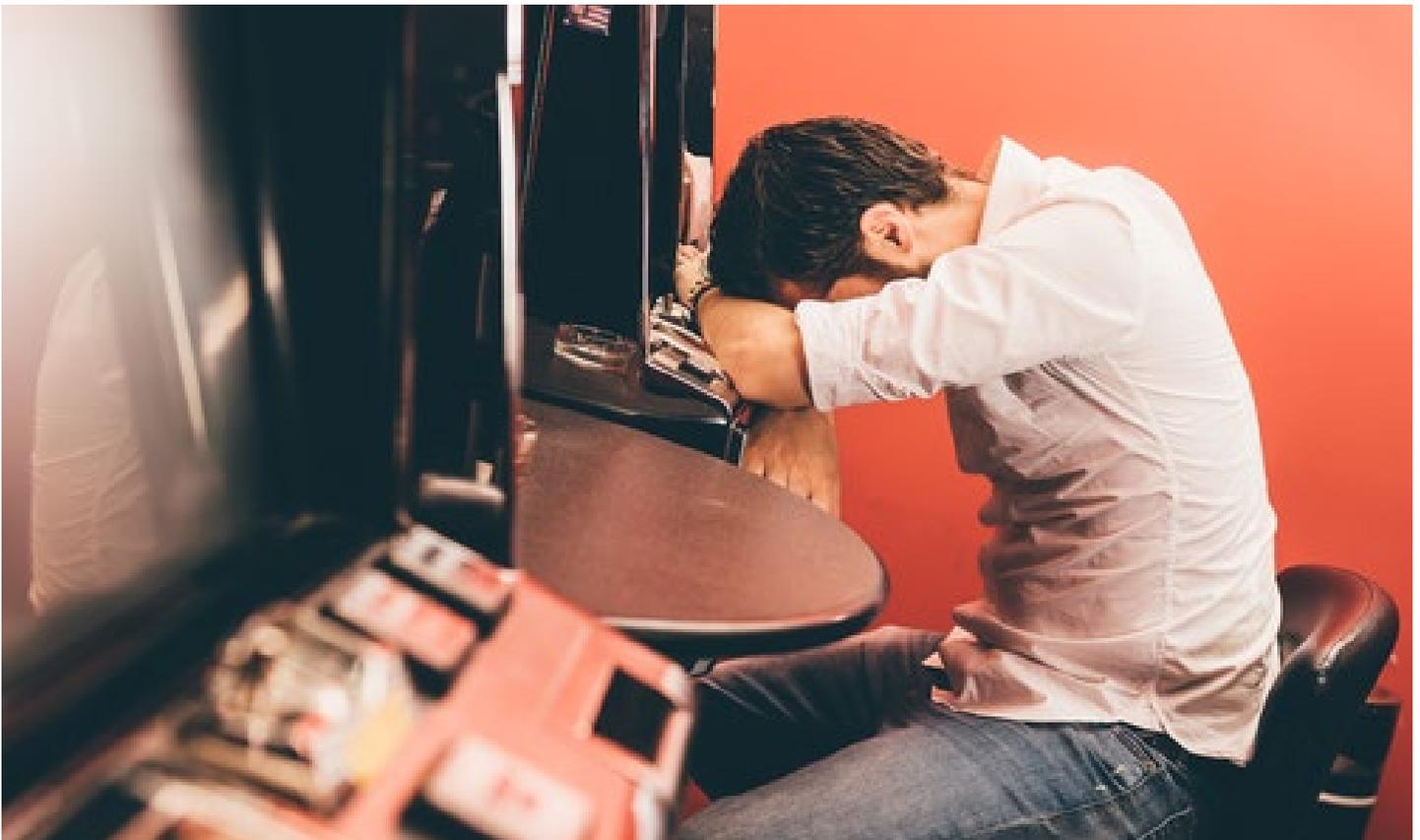
The same thing happens when we gamble. In a casino, you are surrounded by flashing lights, bells going off, and people cheering. This makes it very easy to see, hear, and remember the people who are winning. In fact, you can't escape it. You know that someone is ALWAYS winning! At the same time, it also makes it very hard to see, hear, and remember that there are a lot of other people who are losing and that most people lose when they go to a casino. **If the lights and sounds came when people LOST, it would be so bright and loud in the casino that you'd need to wear earplugs and sunglasses!**

So, casinos are set up so that information about winning is VERY AVAILABLE; and information about losing is UNAVAILABLE. When you put these two things together, you will make the mistake of overestimating how often people win when they gamble. As a result, you are likely to gamble longer than you planned and spend more money than you wanted because you believe that, if all those other people are winning, you will, too.

The truth is that every machine and every pull, roll, and bet are independent. So, if you are playing slots and the people on each side of you win, your chances of winning are no better than if the people on each side of you lost.

**RULE OF THUMB #3: ~~"THINGS I SEE A LOT ARE COMMON AND THINGS I DON'T SEE VERY MUCH ARE RARE"~~**

**CORRECT THINKING: "THINGS THAT ARE EASY TO SEE ARE NOT NECESSARILY COMMON, AND THINGS THAT ARE HARD TO SEE ARE NOT NECESSARILY RARE."**



## Section 2: Fixing Thinking Mistakes

In this lesson, we have discussed many thinking errors that can happen when we gamble. The real question is, what do we do about them? In other words, how do we change our thinking?

Well, the good news is that by keeping three things in mind when you gamble, you will be less likely to make these thinking errors.

### Three Things to Remember:

1. Most important! You must avoid the gambler's fallacy! **Always, always, always remember that every pull of a slot machine, roll of a dice, and spin of a roulette wheel is INDEPENDENT.** So even if you have lost 100 bets in a row, the chance that you will lose on the next bet, pull, roll, or spin is just as big as the first bet, pull, or roll.
2. Don't be fooled into believing that you can recognize what is random just by looking at the results. **Remember, odds refer to what happens in the very long run. In the short run, things can happen quite differently.** People get trapped when they believe that something that is really random is a "streak." Still don't believe it? Ask a provider to let you play one of the **Digital Gambling Accelerator programs** referred to in the Additional Resources section. You can also try downloading the programs yourself at home or watching the videos online to learn more.
3. Remember, all the bells and flashing lights that you hear and see in a casino are designed to make you think that people are winning all the time and that there is a good chance it will happen to you too. **Just because certain information is EASILY AVAILABLE, does not mean that it is true.** The truth is that most people lose money when they gamble and that every game is **independent**. So, no matter what is happening around you, your chances of winning stay the same: your chances of losing are always better than your chances of winning.

If you have any questions about the thinking errors covered in this lesson, please consult with a provider or group leader familiar with problem gambling for additional tools and resources.

# MODULE C

Lesson 1: Recovery Tools:  
Dealing with Cues and Triggers

# RECOVERY TOOLS: DEALING WITH CUES AND TRIGGERS

In this lesson, we are going to discuss:

- What are “gambling cues”?
- How can I deal with urges to gamble?

## Section 1: Gambling Cues

Now it is time to look at some tips and strategies for changing gambling behaviors. First off, **what is a cue or a trigger?**

**Well, a cue or a trigger is a reminder or something that “sets you off.”** It is something that has a strong relationship with something else. The relationship can be so strong that it seems to actually take control of you.

Let’s look at an example:

First, make a rating on a 0 to 10 scale of how much you feel like having your favorite food right now: “0” means you don’t feel like having your favorite food at all; “10” means you have a strong craving for your favorite food.

**RATING:** \_\_\_\_\_

Now, close your eyes and think of the last time you had your favorite food. Imagine the way it looked, how it smelled, the first bite, all the different flavors. Think about it for 10 or 20 seconds more.

OK, it’s time to make another rating on the same scale. How much do you feel like having your favorite food RIGHT NOW?

**RATING:** \_\_\_\_\_

Did your rating change? If it did, why did it?

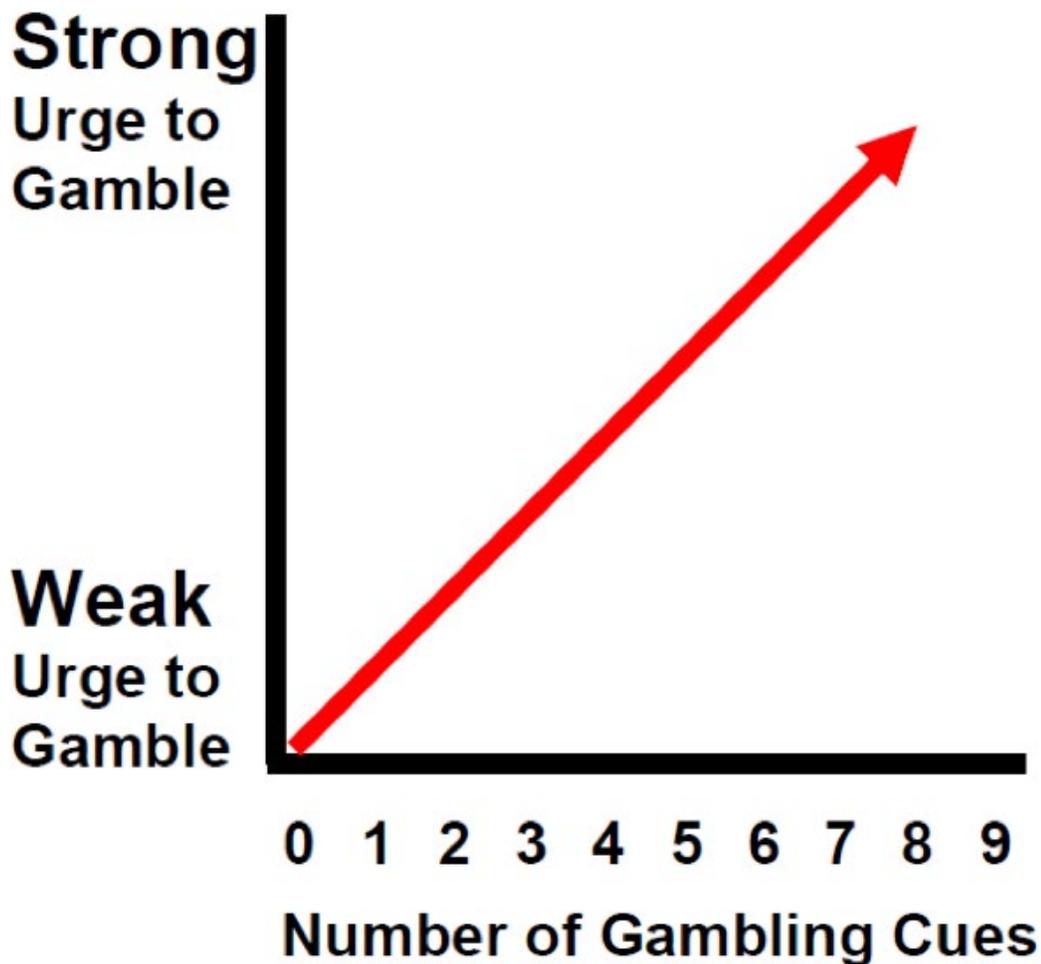
This shows a very important point: **cues lead to urges.** There are drinking cues that lead to urges to drink. There are sex cues that lead to sexual desire. There are gambling cues that lead to urges to gamble.

## Section 2: Urges to Gamble

A gambling cue is anything that gives you an urge to gamble.

Cues are not magic. They come from experience. ***Gambling cues give urges to gamble because they have been associated with gambling many times.***

Now take a look at this graph:



What the graph shows is that gambling cues and urges to gamble work together. So, if you come in contact with a lot of gambling cues, such as hearing the bells, seeing the craps tables, and watching people gamble, your urge to gamble will be a lot stronger than if you avoided those cues. If you have access to a group, discuss this with the other participants.



**Cues can be outside us.** An example is the sound of a slot machine or a jackpot. We call these **OUTSIDE WORLD CUES**. Outside world cues can be particular people. They can be particular places. Or they can be events, times of day, or dates on the calendar. Go back to your list for a minute, and put an "O" next to each of your gambling cues that is an outside world cue.

**Cues can be inside of us.** An example is a sad or depressed mood. We call these **INSIDE WORLD CUES**. Inside world cues can be particular moods or emotions. They can be particular thoughts. Or they can be particular physical sensations. Now, go back to your list for a minute; and put an "I" next to each of your gambling cues that is an inside world cue.

You might wonder why we spend so much time talking about cues and triggers. The reason is that, if you can learn to recognize your gambling cues, you can begin to manage your urges to gamble.

**THE MORE CUES YOU HAVE AROUND YOU, THE GREATER YOUR URGE TO GAMBLE WILL BE!**



## Section 2: Coping with Cues and Triggers

In the last part of this lesson, we are going to discuss ways to manage urges to gamble by dealing with gambling cues and triggers.

There are three ways to deal with cues and triggers:

**AVOID**

**COPE**

**ESCAPE**

You can remember these steps using the word **ACE**.

**AVOID** - This means to go out of your way to stay away from the cue. You don't go around it. If the cue is a person, you do what you can to keep him or her from coming around you. Avoiding cues takes planning. It takes willingness to go out of your way. Avoidance can be the best plan for Outside World cues, but it doesn't work for Inside World cues.

**COPE** - This means to use skills to deal with the cue or trigger while it is with you. We cope with cues that we can't stay away from. There are some Outside World cues that we just have to live with. A casino billboard is an example. Also, coping is really the only healthy way to deal with Inside World cues. When we cope with something, we are able to manage it without doing anything that is harmful to ourselves or someone else.

**ESCAPE** - We all know what escape means: get the heck out of there! We are sometimes exposed to cues that we never could have thought about ahead of time. We can get "ambushed." Escape is the best way to deal with unexpected Outside World gambling cues.

Now it's time to go back to your own list of gambling cues and triggers.

*Next to each one, make a mark to show whether the best way to deal with that cue is to Avoid, Cope, or Escape. Use an "A" for Avoid, a "C" for Cope, and an "E" for escape.*

Remember, that for each Inside World cue, there should be a "C" for Cope. For each Outside World cue that you can plan around, there should be an "A" for Avoid and maybe an "E" for Escape in case you come across it by surprise. Finally, for each Outside World Cue that you have no good way of avoiding, there should be a "C" for Cope.

# MODULE C

## Lesson 2: Recovery Tools: Problem Solving

# RECOVERY TOOLS: PROBLEM SOLVING

In this lesson, we are going to discuss:

- What is S-T-A-R-E Problem Solving?
- How can problem solving help with gambling?

## Section 1: Problem Solving

We all have problems, but people with gambling problems have more difficulties than most people. The purpose of this lesson is to teach a way to go about solving problems in life. It can be useful for big problems and for little problems, too.

These problems can include daily life issues, as well as problems with substances or other mental health conditions, such as depression, anxiety, and posttraumatic stress disorder.

Like any skill, problem-solving skills get stronger and stronger the more you practice. When you first learn how to do it, problem solving can seem like more of a chore than it's worth. You might even have to look at some things differently. But the more you practice, the more benefit you will get from it.

Staring means looking at something directly and with intent. The problem-solving method we use is called **S-T-A-R-E PROBLEM SOLVING**. By looking at the problem in detail, you might solve the issue rather than making it worse by gambling.

In this lesson, we will go over each of the five steps, and then work on a real gambling-related problem.

Let's get started!

## S Stands for STOP!

You are not going to be able to solve your problem unless you stop what you are doing and take some time to look over the situation. Sit down, pull over, take the afternoon off - whatever. Stop! Another important part of this step is that you need to Define the Problem. If you misunderstand the problem, you are not going to solve it! Say that you have financial problems, and you blame them on your spouse's spending instead of on your gambling debts. Sometimes we call this denial. You can avoid this mistake. Talk About the Problem with Someone You Trust. See how he/she defines the problem.

## T Stands for THINK OF POSSIBLE SOLUTIONS!

We sometimes call this brainstorming. When we brainstorm, We Want As Many Ideas As Possible. We don't worry yet whether they are good ideas or bad ideas. That trusted friend can be a big help in coming up with possible solutions to your problem. In fact, it can be a good idea to ask several different people for ideas. No one person is going to be able to think of all the good ideas. When you are done with this step, you should have a pretty long list. Some things on the list might seem ridiculous, and some might seem to have a good chance of making the problem better.

## A Stands for ASSESS THE CONSEQUENCES!

What are consequences? Consequences Are What Happens If We Do Something. Everything we do has consequences. It is important to know there are different kinds of consequences:

SHORT-TERM POSITIVE	SHORT-TERM NEGATIVE
LONG-TERM POSITIVE	LONG-TERM NEGATIVE

What do we mean by **that**?

**SHORT TERM** means a consequence that happens pretty soon. The pain from stubbing your toe is a short-term consequence. It hurts RIGHT NOW.

**LONG TERM** means the consequence happens later; it comes "down the road." Getting a better job because of a college degree is a long-term consequence. It feels good LATER.

**POSITIVE** means that we like the consequence. Eating a nice meal when we're hungry is an example of something we like at the time we're doing it, and that is also healthy for us. When we are doing STARE problem solving, we look for solutions that have positive consequences.

**NEGATIVE** means that we do not like the consequence. Think about the last time you had an extra piece of pie, even though you were already full. It tastes good at the moment, but that bellyache comes right after. When we are doing STARE problem solving, we try to avoid solutions that have negative consequences.

**To Become Aware of Consequences, We Go Through the Possible Solutions We Listed in Step 2.** We go one by one; and for each solution, we think about what would happen if we used it. Would it help solve the problem? If so, would it help in the short term or the long term? Would it make the problem worse? If so, would it make things worse in the short term or the long term?

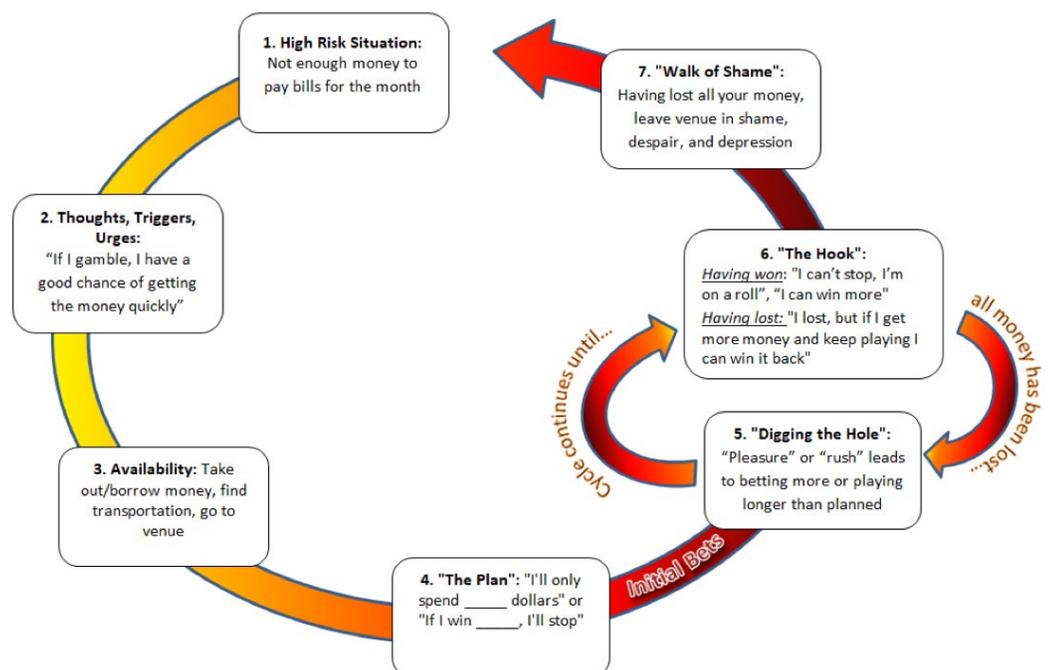
### R Stands for REMOVE THE BAD SOLUTIONS!

It's time to trim your list down. You do not need to trim the list down to one possible solution, but you should cross everything off the list that won't work. Keep in mind that something might not work because it's the wrong kind of solution for that kind of problem. For example, getting a new credit card is not a solution to financial problems. That should be crossed off the list right away! Something also might not work because you don't personally have access to the solution. For example, becoming a professional baseball player WOULD solve your financial problems. However, you need to cross it off your list because chances are that if, you were good enough to play professional baseball, you'd already be playing. You don't have access to professional baseball as a possible solution.

**E Stands for ENGAGE IN A SOLUTION!** Now that you've come this far, you should be left with a list of a few options that will actually help you solve your problem and that you are actually able to use. Your conclusion might include some options that will help in the short term and some options that will work in the long run. These are good kinds of solutions to use together. Please keep in mind that it is usually not possible to completely eliminate a problem. A better goal is to gradually make the problem less of a problem. Eventually, it might be no problem at all.

It is often normal problems or daily life stressors that create a "snowball effect" that eventually leads to gambling. Problem solving can help you face these problems, reduce stress, and also prevent gambling.

Look at each step in the Cycle of Problem Gambling shown right. In Step 1, not having enough money to pay bills creates stress and worry, and gambling seems like the only solution. However, as the cycle continues, you can see that the situation quickly gets out of hand, and **gambling just makes the problem worse.**



Note: Adapted with permission from Wulfert, E. and Broussard, J.D. (2019). Cognitive-Motivational Behavior Therapy (CMBT) For Gambling Disorder. Unpublished manuscript, University at Albany, Albany, NY.

In the example above, if the person had found another way to pay his/her bills, then he/she could have prevented the cycle of problem gambling from going any further. **It is important to use problem solving to find other solutions to problems rather than trying to use gambling as a “quick fix.”**

## ACTIVITY C2: STARE PROBLEM-SOLVING WORKSHEET

Directions: Now it is time to practice. Imagine a problem you have, or use the example presented in the Cycle of Problem Gambling on the previous page. Complete each step of the STARE problem-solving approach for this problem. See the Additional Resources section for extra worksheets.

**STOP!!**--*What is the Problem?*

**THINK**--*What are possible solutions to this problem?*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

**ASSESS** --*What are the consequences to each of my solutions?*

IDEA #	POSITIVE CONSEQUENCES	NEGATIVE CONSEQUENCES
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

**REMOVE!!** --*Which solutions are bad? (Cross them off the list above.)*

**ENGAGE** -- Which remaining solutions are the best?

- Keepers:
1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
  4. \_\_\_\_\_
  5. \_\_\_\_\_
  6. \_\_\_\_\_

Once you have gone through the STARE Problem-Solving process, the next step is to actually put it into action. You should plan on making a **“To Do”** list and **Making Some Deadlines** for yourself. Start with some things you can do right away.

Plan #1: I will \_\_\_\_\_  
I want to have it done by \_\_\_\_\_

Plan #2: I will \_\_\_\_\_  
I want to have it done by \_\_\_\_\_

Plan #3: I will \_\_\_\_\_  
I want to have it done by \_\_\_\_\_

Plan #4: I will \_\_\_\_\_  
I want to have it done by \_\_\_\_\_

**THE MORE SPECIFIC YOU ARE ABOUT YOUR PROBLEM, YOUR SOLUTIONS, and YOUR “TO DO” PLANS, THE BETTER CHANCE YOU HAVE OF SOLVING YOUR PROBLEMS.**

*Go to the Additional Resources section to find some extra S-T-A-R-E worksheets.*

# MODULE D

Lesson 1: Introduction to  
Gamblers Anonymous (GA)

# INTRODUCTION TO GAMBLERS ANONYMOUS (GA)

In this lesson, we are going to discuss:

- Why is social support important?
- What is Gamblers Anonymous (GA)?
- How does GA compare to Alcoholics Anonymous and Narcotics Anonymous?

## Section 1: Social Support

Being around others who gamble or invite us to gamble with them can trigger urges. Having people who are supportive of your decision not to gamble can be helpful to your recovery. Supportive friends or family members can keep you accountable to the goals you have set and can help you choose other enjoyable, meaningful activities instead of gambling.

### ACTIVITY D1: SOCIAL SUPPORTS LISTING

**Directions:** *Who are people in your life who will support your recovery? List them below along with their phone numbers:*

1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____

**If you have a lack of supportive people in your life or would like to meet people that know about recovery, GA can help you meet people in recovery and find the support you need.**

## Section 2: GA

It also can be helpful to have the support of others who have gone through similar experiences with problem gambling. That brings us to **GA**.

GA is a fellowship of people who share their **experience, strength and hope** with each other. They do this to solve their common gambling problem and help others to recover from problem gambling.

So, like AA and Narcotics Anonymous (NA), **GA is a fellowship** that helps people recover from problem gambling. GA is also like AA and NA in other ways. All three programs

- **Are anonymous**
- **Have regular meetings in groups**
- **Are open to anyone who wants help and**
- **Use 12 steps to help people recover**

As an example, we are going to compare the 12 Steps of the AA program to the 12 Steps of GA.

### ALCOHOLICS ANONYMOUS

1. We admitted we were powerless over alcohol — that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood him.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. 6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people whenever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to alcoholics and to practice these principles in all our affairs.

### GAMBLERS ANONYMOUS

1. We admitted we were powerless over gambling — that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to a normal way of thinking and living.
3. Made a decision to turn our will and our lives over to the care of this Power of our own understanding
4. Made a searching and fearless moral and financial inventory of ourselves.
5. Admitted to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have these defects of character removed.
7. Humbly asked God (of our understanding) to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people whenever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact only for knowledge of His will for us and the power to carry that out.
12. Having made an effort to practice these principles in all our affairs, we tried to carry this message to other compulsive gamblers.

You can see that GA is a lot like AA. However, there are a couple of big differences between these groups. Compared to both AA and NA, GA:

- **Does not** stress God and spirituality in the same way as AA
- Emphasizes making a **financial inventory** in addition to a moral one.
- Talks about returning to a **normal way of thinking and living** instead of being restored to sanity

One important part of these differences is that, even though GA has a similar way of helping people work on their recovery, it is separate from AA and NA. The biggest part of GA has to do with **helping people work on the problems that have been caused by their problem gambling.**

How do you know if GA could help you? How do you know if you have a gambling problem? Consider attending a GA meeting and asking questions. You can also go online and do research on the GA program on your own (see Additional Resources section for web address).

Another way to answer these questions would be to talk about your gambling with someone such as your case manager, treatment coordinator or a group leader. They will listen to any concerns you might have about gambling and ask you questions about how, when, and where you gamble. They might also ask you to fill out some questionnaires about gambling. In fact, you may have already done this.



# MODULE D

Lesson 2: Steps 1, 2, and 3  
of Gamblers Anonymous

# STEPS 1, 2, AND 3 OF GAMBLERS ANONYMOUS (GA)

In this lesson, we are going to discuss:

- What are the first three steps of GA?
- Where can I find a GA meeting or a contact?

## Section 1: Working Through Steps 1-3

We have discussed GA and how it is like 12-step groups such as AA and NA. We also listed some ways that GA is different from these other 12-step groups and how GA can be part of a program of recovery for people with gambling problems.

Now, we are going to take a closer look at GA. We provide a summary of the first three steps of GA and discuss what they mean. We also provide some resources to aid you in locating GA meetings if you are interested in attending.

### *How does someone stop gambling through the GA self-help program?*

Just like treatment programs, self-help programs like GA require that participants have a basic level of **HONESTY, OPENMINDEDNESS, AND WILLINGNESS**. These are keywords in recovery.

GA, just like treatment programs for problem gamblers, is based on **ABSTINENCE** from gambling. This means trying to stop gambling completely. This is based on the best advice of professionals and the experience of individuals in GA who are now recovering from gambling problems.

Like both AA and NA, **GA uses its 12 steps to help bring about a step-by-step character change within oneself**. GA teaches that there are no short cuts. Abstinence will be possible only through behavior change, and long-lasting behavior change will happen only through character change. Like everything worthwhile, this requires hard work over a long period of time.

Okay, let's turn the page and start with step one.

**Step 1: WE ADMITTED THAT WE WERE POWERLESS OVER GAMBLING - THAT OUR LIVES HAD BECOME UNMANAGEABLE.**

The first step of GA is very similar to that of AA and NA. Before we can start to work on our recovery, we need to openly and honestly admit that we are **powerless** over our gambling. We have to look at ourselves and see that our gambling is out of control. Even when we think about the problems gambling has caused and want to stop, we keep going back.

Step one provides you with a very difficult choice that ONLY YOU can make. You can either:

**CONTINUE TO GAMBLE  
OR  
ABSTAIN AND BEGIN TO THE PROCESS OF RECOVERY**

One way to help you make this choice is to look closely at problems in your life that are:

**Caused by gambling  
or  
Caused by something else, but made worse by gambling**

For your own sake, it is important to do this as honestly as possible (see next page).



## ACTIVITY D2: PROBLEMS CAUSED BY GAMBLING

**Directions:** Consider some problems in your life caused or made worse by gambling. Write them in the two spaces below. Include problems that other people think are due to your gambling, even if you don't. Put a "\*" next to them to keep them separate:

**Problems Caused by Gambling**

**Problems Made Worse by Gambling**

Just like with drinking and drugging, problems are one of the best signs that it might be time to make a change. People usually stop doing things that cause them problems. **If you keep gambling even though it has caused you problems, it means you have lost some of your “power” or control over gambling behavior.**

The second part of GA’s Step One talks about Unmanageability.

**According to the dictionary, when something is *unmanageable*, it is reckless and out of control.**

For people who have difficulties with problem gambling, unmanageability means that gambling is running their lives. The need to gamble takes over; and everything else, such as food, family, and health, take a back seat. Problems build up faster and faster, and pretty soon they’re so big and there are so many of them that it’s hard to see any way out. In short, gambling has made life unmanageable.

***Now, go back a page to your list and put a “U” after each problem that you think is a sign that your gambling is unmanageable.***

The last part of Step One asks people to **ADMIT** that they are powerless over gambling and that their lives have become unmanageable. ***For many people who have problems with problem gambling, this is the hardest step.*** The good news, though, is that if they can take that step, they can start to get help from others and stop suffering alone.

**Now we’ll move on to Step Two of GA.**

**Step 2: WE CAME TO BELIEVE THAT A POWER GREATER THAN OURSELVES COULD RESTORE US TO A NORMAL WAY OF THINKING AND LIVING.**

The second step in GA talks about coming to believe in a power greater than ourselves or a higher power. For many people who are new to GA, this can be a very hard thing to swallow. After all, when we gamble, we usually think we have a lot of control over whether we win or lose. We might say that “Lady Luck” is on our side or that we are on a “hot streak,” but deep down we think that we won because of something we did.

- Do you hold the dice a certain way when you play craps?
- Do you have a sure-fire strategy when you play blackjack or poker?
- Do you carry a lucky charm or wear a lucky hat when you gamble?

In our minds, we think that we are the ones that control the outcome. We think that it is what we do that determines whether we win or lose.

The problem is that thinking we are in control is what causes us to keep gambling even after we lose everything. The **TRUTH** about gambling is:

- You are more likely to lose than to win.
- Whether you win or lose is decided by **chance** and **chance alone**.
- No lucky charms, magic words, or betting strategies will ever beat **chance**.

Chance is something that is outside you. No matter what you think, say, or do, chance is always beyond your control; and it is the only thing that determines whether you win or lose.

Let us review the quote presented in Lesson 2 of Module B, **“Of course, the casinos themselves don’t believe in luck; and they certainly don’t rely on luck to win magical amounts of money from us. The casinos believe in math...”** (*Casino Players Magazine*, 2000, p. 77).

Since you can’t control chance, the only things you can control are how much money you will spend gambling and when you will stop. People who have problems with problem gambling, however, **can’t** control how much is spent and when to stop. **When they gamble, they lose control.** So, for a person who has issues with problem gambling:

- Chance controls whether he or she wins or loses. **This is always true, and nothing can change that fact.**
- He or she has lost control over how much is lost and when to quit.
- Once the money is gone, he or she is alone and must deal with the problems gambling has caused.

When you look at gambling this way, you might start to see that the life of a person who has difficulties with problem gambling is both very lonely and full of problems.

People with gambling problems often have a false sense of control over what happens when they gamble. This false sense of control also causes a problem gambler to feel that he or she alone must solve the problems that gambling has caused. **Not asking for help can make a person who has problems with gambling feel very isolated and alone.** He or she might see gambling as the only solution and desperately try to find a way to keep making bets. Unfortunately, chance is usually not on his or her side, and so the losses and the problems caused by gambling continue to get worse

Now let’s look at the other side of Step 2.

As we have said, chance is something that is outside ourselves and the only thing that decides whether we win or lose when gambling. Given this situation, it is only fair that there also be something outside ourselves that will help us recover. In GA that something is called a power greater than ourselves, or a higher power.

Now before we discuss what it means to believe in a power greater than ourselves, let's spend a couple of minutes covering what it doesn't mean. Believing in a power greater than ourselves **DOES NOT** mean that:

- We are weak;
- We have to become religious;
- We have to believe in God;
- We have given up all responsibility for our lives.

Okay, that being said, we can now take a look at what believing in a higher power does mean, and how it can help people who have difficulties with problem gambling.

**In GA, working on Step 2 means that we begin to understand that it is chance and not us that controls whether we win or lose bets and that most of the time we will lose.** From this understanding, we also begin to see that gambling is, actually, a bad way to try and solve our problems.

So, if we don't gamble as a way out of our problems, then what do we do? Step 2 begins to answer that question by showing us that:

- We do not have to face our problems alone and that it is okay to ask for help;
- Recovery will take a lot of work, but with help we can recover and experience the benefits of our efforts.

**Another part of Step 2 deals with spirituality.** Now, many people think that spirituality is the same as believing in God and being religious. According to the dictionary, however, spirituality has more to do with being in touch with ourselves and nature than it does with God and religion.

GA also says that you do not have to believe in God to be spiritual. For GA members, the spirituality part of Step 2 is where you start to learn to accept who and what you are. You might have done things in the past that you feel were bad or wrong, but you as an individual are still a good person who deserves a chance at recovery.

If your spirituality includes a belief in God, then this is okay, too. The main point is that you should believe in a higher power of your own understanding.

**Step 2 helps us to start to understand that it is not money or having lots of material things that makes us happy.** The spiritual side of Step 2 says that real happiness comes from how we feel about ourselves and how we lead our lives.

### ACTIVITY D3: INTRO TO STEP TWO

**Directions:** *Try to think of some things that do not cost money but can make you feel good about yourself. Write your answers in the spaces below. To help get you started, we have included a couple of examples:*

The things that make me really happy are:

Example: Keeping a promise that I made

Example: Being able to look in the mirror and smile at what I see

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

Next, answer the following questions and use your answers to decide on one or two places or things that could serve as your higher power. Remember, these are places or things that are more powerful than you and can help you.

1. What are some things or places that are bigger or stronger than me?
2. What is one place or thing that, every time I think about it, I smile or feel happy?
3. What is a place or thing that, no matter how bad things are, lets me know that there is at least a little bit of good in the world?

Finally, list one or two places or things that could serve as your higher power:

1. \_\_\_\_\_
2. \_\_\_\_\_

### **Step 3: WE MADE A DECISION TO TURN OUR WILL AND OUR LIVES OVER TO THE CARE OF THIS POWER OF OUR OWN UNDERSTANDING.**

Step 2 of GA asks you to believe in a power greater than ourselves. Step 3 asks you to take it one step further and to turn your will and your life over to the care of your higher power. Before we take a closer look at Step 3, we want to remind you that turning your will and life over to a power greater than yourself is not a sign of weakness and does not mean that you are trying to take the easy way out of your problems.

**The key point in Step 3 is that you are asking for help and are stating that you are willing to go to any lengths to recover from your gambling problem.** Turning over your will and life to a power greater than yourself will still leave you with a lot of work to do. However, you will not have to do the work alone; and you can get support from a power that you feel is strong enough to help you stay on the road to recovery.

**Another part of Step 3 is that, by turning yourself over to your higher power, you can stop feeling desperate and hopeless about your situation.** Once the feeling of desperation stops, you can start to feel like your problems will be solved and that you can resume a more balanced and happy way of life.

**Finally, by turning yourself over to a higher power, you can begin to work on your spirituality.** In Step 2 you learned that spirituality has to do with feeling good about yourself and what you do.

A higher power helps build spirituality by:

- Accepting you for who you are and not what you do;
- Letting you see that, although you may have done bad things in the past, you are still a good person;
- Showing that no matter how hardy our recovery becomes, there are at least a few good things in the world that make it worth the effort.

#### **ACTIVITY D4: WORKING WITH STEP 3**

Directions: As a way to begin thinking about Step 3, write your higher power in the space below. Then list the ways that your higher power can help you to feel good about yourself and your recovery. In other words, list out the good things about yourself and the good things that recovery can bring you but that money cannot buy.

My higher power is: \_\_\_\_\_

The good things about me and my recovery are:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

## Section 2: Finding A GA Meeting

There are many additional steps to work through in GA. If you found value in our introduction to the first three steps, consider learning more about GA and/or going to a GA meeting in your area.

For a list of more information and a list of local GA meetings, please visit: <http://www.gamblersanonymous.org/ga/locations>. The meetings are open to anyone and can give you a first-hand look at how the GA program helps people recover from problem gambling.

### ACTIVITY D5: MY MEETINGS

**Directions:** Locate a list of GA meetings in your area (either online or through another reliable resources), and list five meetings in your area that you could potentially attend. You do not have to go to every meeting, but it can be helpful to have a range of options to choose from:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

# CONCLUSIONS

## CONGRATULATIONS!

You have completed our Gambling Education Workbook. Hopefully, you understand a lot more about gambling than you did before. We also hope you have a better idea of whether you have a gambling problem and how you might be able to begin making changes to your gambling.

What is your next step? Well, that is up to you. If you would like to learn more, please let a provider or other helping professional know. Many facilities offer individual and group sessions with trained counselors that can help address gambling problems. Call your primary treatment provider, primary care physician, or the main phone number to your local VHA for referral. The last section of this workbook also has a list of some resources you might want to think about using.

Additionally, consider trying a GA or other self-help meeting in your area.

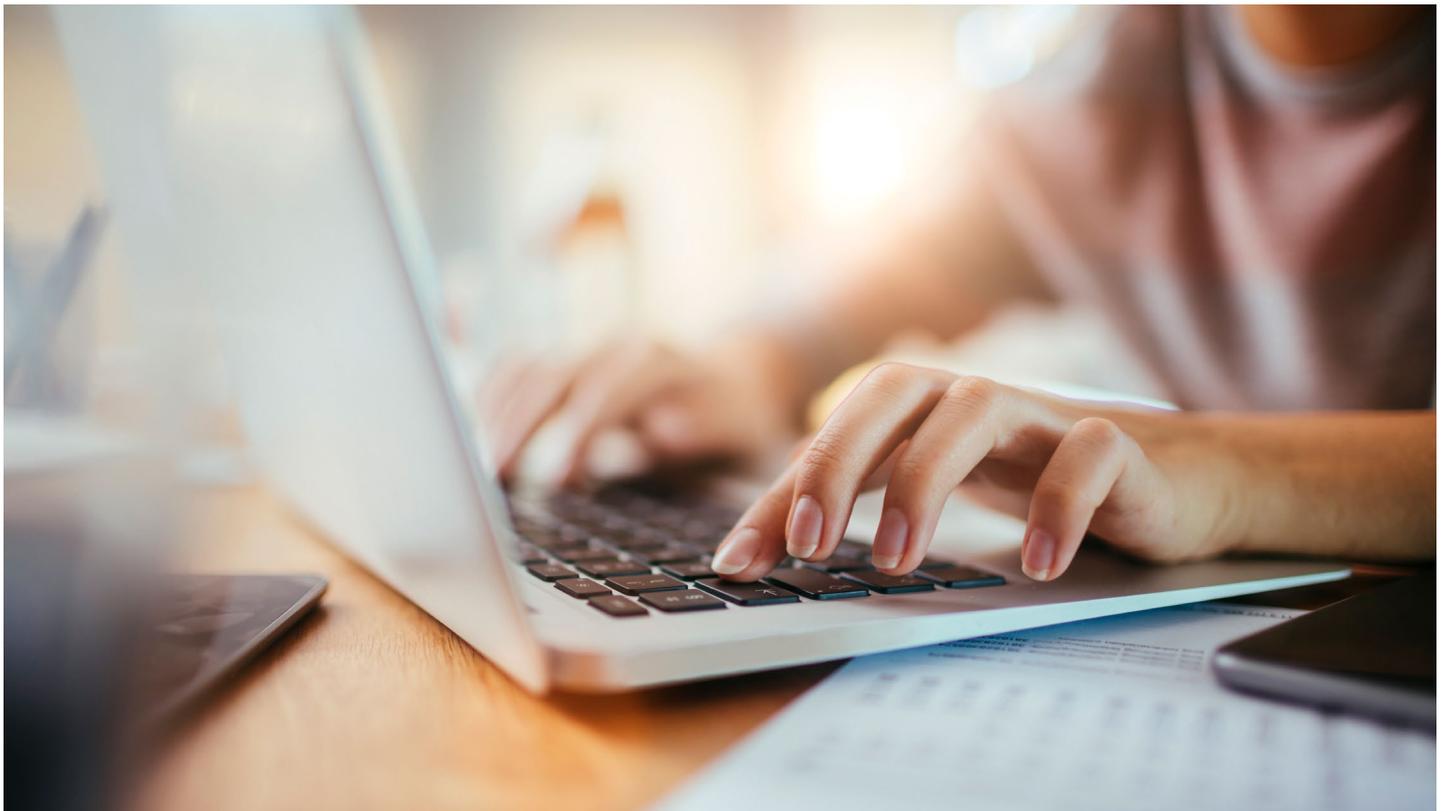
***Thank you for all your hard work!***



# **ADDITIONAL RESOURCES**

# FINDING HELP FOR PROBLEM GAMBLING

- If you are a Veteran in crisis — or you're concerned about one — free, confidential support is available 24/7. Call the Veterans Crisis Line at 1.800.273.8255 and Press 1.
- Contact the National Council for Problem Gambling (NCPG) for additional resources and referrals. [www.ncpgambling.org](http://www.ncpgambling.org)
- Examine the GA website to locate meetings, find important readings on topics related to problem gambling, or to chat with another person in recovery for gambling issues. [www.gamblersanonymous.org](http://www.gamblersanonymous.org)
- For a list of local GA meetings, please visit: <http://www.gamblersanonymous.org/ga/>
- The Canadian Centre for Addiction and Mental Health has many excellent self-help tools, including ways to monitor your gambling and urges. [www.problemgambling.ca](http://www.problemgambling.ca)
- Ask a VHA provider about the Brief Digital Accelerator Treatment for Gambling (BDAT-G), which can be obtained from the South Central MIRECC website. <https://www.mirecc.va.gov/visn16/gambling-accelerator-guide.asp>



# PERSONAL SIGNS OF PROBLEM GAMBLING

**Directions:** The following 20 questions include various difficulties that are sometimes associated with gambling. Read through and answer each of the “Yes” or “No” questions. When you are done, count the number of “Yes” answers and compare your number to those found on the next page.

Question	Yes	No
1. In the past year, have you ever lost time from work or school due to gambling?		
2. In the past year, has gambling made your home life unhappy?		
3. In the past year, has your gambling affected your reputation?		
4. In the past year, have you felt sorry after gambling?		
5. In the past year, have you gambled to get money with which to pay debts or otherwise solve financial difficulties?		
6. In the past year, has gambling caused you to lose motivation?		
7. After losing did you feel you must return as soon as possible and win back your losses?		
8. After a win did you have a strong urge to return and win more?		
9. In the past year, did you ever gamble until all your money was gone?		
10. In the past year, have you borrowed money to finance your gambling?		
11. In the past year, have you sold anything to get money for gambling?		
12. Did you try not to use “gambling money” for normal bills?		
13. In the past year, has gambling made you not take good care of yourself and your family?		
14. In the past year, did you gamble longer than you had planned?		
15. In the past year, have you gambled to “get away” from your problems?		
16. In the past year, have you done or thought about doing something illegal to get money for gambling?		
17. In the past year, has gambling caused you to have sleep problems?		
18. In the past year, have you wanted to gamble after you got some bad news or got mad or had a fight with someone?		
19. In the past year, have you wanted to gamble after you got some good news?		
20. In the past year, have you thought about hurting or killing yourself because of gambling?		

**Note:** Questions adapted from “The 20 Questions of Gamblers Anonymous” Retrieved from Gamblers Anonymous at <http://www.gamblersanonymous.org/ga/content/20-questions>.

# STARE PROBLEM-SOLVING WORKSHEET

**STOP!!** --What is the Problem?

**THINK** --What are possible solutions to this problem?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

**ASSESS** --What are the consequences to each of my solutions?

IDEA #	POSITIVE CONSEQUENCES	NEGATIVE CONSEQUENCES
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

**REMOVE!!** --Which solutions are bad? (Cross them off the list above.)

**ENGAGE** -- Which remaining solutions are the best?

- Keepers:
1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
  4. \_\_\_\_\_
  5. \_\_\_\_\_
  6. \_\_\_\_\_

Once you have gone through the STARE Problem-Solving process, the next step is to actually put it into action. You should plan on making a **"To Do"** list and **Making Some Deadlines** for yourself. Start with some things you can do right away.

**Plan #1:** I will \_\_\_\_\_

I want to have it done by \_\_\_\_\_

**Plan #2:** I will \_\_\_\_\_

I want to have it done by \_\_\_\_\_

**Plan #3:** I will \_\_\_\_\_

I want to have it done by \_\_\_\_\_

**Plan #4:** I will \_\_\_\_\_

I want to have it done by \_\_\_\_\_

**THE MORE SPECIFIC YOU ARE ABOUT YOUR PROBLEM, YOUR SOLUTIONS AND YOUR "TO DO" PLANS, THE BETTER CHANCE YOU HAVE OF SOLVING YOUR PROBLEMS.**