



SELF-HELP

W O R K B O O K

FOR PROBLEM GAMBLING



OAPGG

Oklahoma Association on Problem Gambling & Gaming

Self-Help Workbook for Problem Gambling

Oklahoma Association on Problem Gambling and Gaming

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CONTENTS

Introduction	1
SECTION 1: SELF-ASSESSMENT AND CONSEQUENCES OF GAMBLING CHECKLIST	
Self-Evaluation for Problem Gambling	3
Consequences of Gambling Checklist	4
SECTION 2: INCREASING AWARENESS AND HARM REDUCTION	
Are You Ready for Change?	7
Seek More Information.	8
Practice Healthy Avoidance	10
Sign up for Self-Exclusion	11
Self-Monitoring.	12
More Ways to Monitor Your Thoughts	13
Facts about Slot Machines	14
Challenging Mistaken Beliefs	15
Changing Thoughts about Gambling	16
Triggers that Have Led to Gambling.	17
Harm Reduction Techniques	18
Urge Management.	19
Work on Your Well-Being	22

SECTION 3: FINANCIAL WORKSHEETS

Financial Worksheets 24

Self-Test for Financial Troubles. 25

Money and Gambling 27

Readiness For Change 27

Motivation. 27

Thoughts and Feelings about Money 28

Questions about Life and Money. 30

Track the Money You Spend. 33

Financial Inventory 34

SECTION 4: FINDING ALTERNATIVE ACTIVITIES, SEEKING SOCIAL SUPPORT, AND CREATING YOUR VALUES

Finding Alternative Activities to Gambling 41

Seek Social Support. 43

Creating Your Values 44

SMART PLAY OK

INTRODUCTION

Problem gambling is the most familiar term that will be used throughout this booklet. The official diagnostic term is *gambling disorder*, but you will also see the terms *pathological gambling* and *compulsive gambling*.

This workbook is *not* intended to replace the need for counseling or Gambler's Anonymous meetings. It is a matter of personal need and desire if a problem gambler seeks individual or group help.

Even if you seek other or professional help, it is possible that this workbook can help you to limit or quit gambling (whichever is your goal). OAPGG recognizes that abstinence is the best alternative for problem gambling for most, but there are some who wish to cut back or to gamble more responsibly. For some, Smart Play means not to gamble, and for others, Smart Play means to stick to limits of time and money.



Wiley D. Harwell

Wiley D. Harwell, DMin, LPC, ICGC-II

Executive Director of OAPGG

SECTION 1

**SELF-ASSESSMENT
AND CONSEQUENCES OF
GAMBLING CHECKLIST**

SELF-EVALUATION FOR PROBLEM GAMBLING

Problem gambling is a complex and progressive disorder. Many people develop a problem because they play often and then become habituated to the gambling experience. It is easy to spend more time and money than intended. Others find that gambling serves as a means to escape life problems or personal moods or dispositions, such as depression, anxiety, trauma, etc.

In all cases, it is important that the individual comes to realize that gambling has become a problem. Answer the following questions and assess for yourself if you might have a problem. If so, it is advised to seek a problem gambling counselor or attend a local Gambler's Anonymous meeting. Both are found at www.oapgg.org, or call 1-800-GAMBLER.

Answer *yes* or *no* to the following questions relating to the past 12 months.

	YES	NO
1. Are you preoccupied with gambling (e.g. preoccupied with reliving past gambling experiences, handicapping, or planning the next venture, or thinking of ways to get money with which to gamble?)	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you need to gamble with increasing amounts of money in order to achieve the desired excitement?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you made repeated unsuccessful efforts to control, cut back, or stop gambling?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you restless or irritable when attempting to cut down or stop gambling?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you gamble as a way of escaping from problems or of relieving feelings of helplessness, guilt, anxiety, or depression?	<input type="checkbox"/>	<input type="checkbox"/>
6. After losing money gambling, do you often return another day to get even?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you lie to family members, therapists, or to others to conceal the extent of involvement with gambling?	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you jeopardized or lost a significant relationship, job or education or career opportunity because of gambling?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you rely on others to provide money to relieve a desperate financial situation caused by gambling?	<input type="checkbox"/>	<input type="checkbox"/>

MILD
4–5 criteria met

MODERATE
6–7 criteria met

SEVERE
8–9 criteria met

(From the *Diagnostic and Statistical Manual of Mental Disorders*)

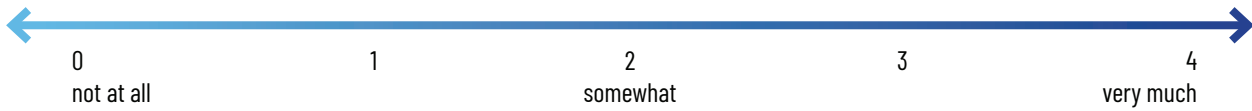
CONSEQUENCES OF GAMBLING CHECKLIST

At the beginning, it may be difficult for you to see the consequences that gambling has caused. The realization of consequences is a sign of your brain/thinking is clearer. As you begin to notice consequences, you might date the check marks as a way to track your progress.

Place a check mark next to any item that occurred as a result of gambling. For each item check, please rate how bothered you were by that consequence:



	Occurred (check mark)	Bothered (0-4)
Occupied too much time	<input type="checkbox"/>	<input type="checkbox"/>
Conflict at work	<input type="checkbox"/>	<input type="checkbox"/>
Felt out of control	<input type="checkbox"/>	<input type="checkbox"/>
Couldn't keep mind on job	<input type="checkbox"/>	<input type="checkbox"/>
Arguments with spouse/partner	<input type="checkbox"/>	<input type="checkbox"/>
Arguments with children	<input type="checkbox"/>	<input type="checkbox"/>
Arguments with other family members	<input type="checkbox"/>	<input type="checkbox"/>
Lost self-respect	<input type="checkbox"/>	<input type="checkbox"/>
Felt guilty	<input type="checkbox"/>	<input type="checkbox"/>
Spent less time at work	<input type="checkbox"/>	<input type="checkbox"/>
Time away from family activities	<input type="checkbox"/>	<input type="checkbox"/>
Spent less time with non-gambling friends	<input type="checkbox"/>	<input type="checkbox"/>
Told lies	<input type="checkbox"/>	<input type="checkbox"/>
Didn't give others attention	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid debts to friends	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid debts on credit cards	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid debts to banks/lending institutions	<input type="checkbox"/>	<input type="checkbox"/>
Late paying households bills	<input type="checkbox"/>	<input type="checkbox"/>
Late paying loans	<input type="checkbox"/>	<input type="checkbox"/>
Late paying credits cards	<input type="checkbox"/>	<input type="checkbox"/>



	Occurred (check mark)	Bothered (0-4)
Illegal acts (other than gambling itself)	<input type="checkbox"/>	<input type="checkbox"/>
Unable to take vacations	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/partner criticized you	<input type="checkbox"/>	<input type="checkbox"/>
Friends criticized you	<input type="checkbox"/>	<input type="checkbox"/>
Family members criticized you	<input type="checkbox"/>	<input type="checkbox"/>
Employer/coworkers criticized you	<input type="checkbox"/>	<input type="checkbox"/>
Violated your personal values	<input type="checkbox"/>	<input type="checkbox"/>
Unable to reach your career goals	<input type="checkbox"/>	<input type="checkbox"/>
Unable to reach your family goals	<input type="checkbox"/>	<input type="checkbox"/>
Unable to reach your financial goals	<input type="checkbox"/>	<input type="checkbox"/>
Unable to reach your spiritual goals	<input type="checkbox"/>	<input type="checkbox"/>
Kept secrets from people you're close to	<input type="checkbox"/>	<input type="checkbox"/>
Became violent	<input type="checkbox"/>	<input type="checkbox"/>
Thought about dying	<input type="checkbox"/>	<input type="checkbox"/>
Thought about hurting yourself	<input type="checkbox"/>	<input type="checkbox"/>
Tried to hurt yourself	<input type="checkbox"/>	<input type="checkbox"/>
Lost a job	<input type="checkbox"/>	<input type="checkbox"/>
Had things you purchased repossessed	<input type="checkbox"/>	<input type="checkbox"/>
Late paying rent	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 2

**INCREASING AWARENESS
AND HARM REDUCTION**

There are multiple ways to help liberate your life if gambling has become a problem. This section covers seeking information, healthy avoidance, self-exclusion, and self-monitoring.

Research indicates that conscious awareness is one of the key factors in recovery. The following exercises are intended to increase awareness, reduce harm, and begin the process of liberation. If you find it difficult to answer any of these questions, it might indicate you need more help.

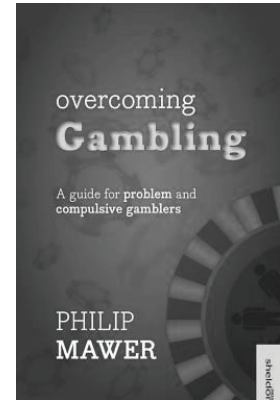
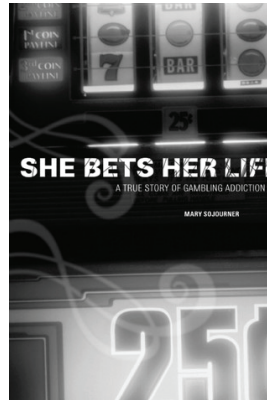
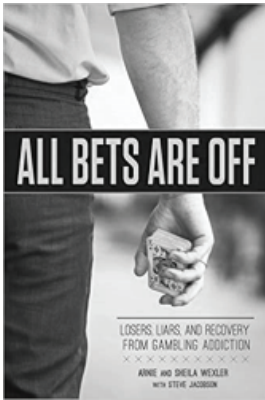
ARE YOU READY FOR CHANGE?

To begin, assess your readiness for change.

- PRECONTEMPLATION**
Not seriously considering change at this time. Seems too difficult.
- CONTEMPLATION**
Thinking about changing and beginning to question relationship to gambling.
- PREPARATION**
Taking steps for change.
- ACTION**
Have begun the change process. Finding alternative activities, changing thoughts and beliefs about gambling.

SEEK MORE INFORMATION

Visit <https://www.oapgg.org/gambling/resources> and consider what information might be helpful to you.



Books I could read/have read about gambling recovery:

TITLE	AUTHOR	DATE STARTED	DATE FINISHED	RATING
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★
				★★★★★



Web-based shows about problem gambling:

VIDEOS

PODCASTS

Gamblers Anonymous materials:

- "A New Beginning" Red Book
- A Day at a Time Meditation Book
- Sharing Recovery Through Gamblers Anonymous
- Towards 90 Days Booklet
- Step One Recovery Workbook
- Pressure Relief Workbook

PRACTICE HEALTHY AVOIDANCE

There are several starting points to address problem gambling. In the beginning phases, it is important to develop a strategy to avoid gambling urges and triggers.

Add other ideas that can help you avoid gambling.

Avoid chasing losses.

Avoid people who gamble irresponsibly.

Avoid alcohol while gambling.

Avoid gambling by scheduling alternative activities.

Avoid gambling by setting priorities.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

SIGN UP FOR SELF-EXCLUSION

A statewide self-exclusion is available for those individuals who would like to voluntarily ban themselves from the state's many gambling establishments.

There are four time frames to choose from:

1 YEAR

3 YEARS

5 YEARS

10 YEARS

It is vitally important to understand that a self-exclusion is *irrevocable* by OAPGG for the time frame specified and entering casino property may be considered trespassing. Once an individual has completed the required forms and been placed on the self-exclusion list, any and all winnings will be denied and the money donated to a nonprofit organization.

Not all tribes currently participate in the responsible gambling/self-exclusion program. Tribes not participating may choose to opt in at any time. Once a tribe chooses to participate they will retroactively receive the complete self-exclusion list. As a result, the tribal participation/casino list is ever changing and evolving.

Completing the form will require:

- copy of your driver's license
- a separate photo that can be used to verify your identity
- a notary's verification of your signature

A self-exclusion form is included at the end of this workbook. See www.oapgg.org for more information. You may complete the self-exclusion form at the OAPGG office: 501 E Alameda, Suite E, Norman, Oklahoma.

SELF-MONITORING

Another strategy to face a gambling problem is to become truly conscious of your thoughts and emotions. Addictions and habits become automatic reactions if practiced long enough.

Use the following questions and strategies to help monitor your thoughts and behavior.

What thoughts and emotions have previously preceded gambling?

THOUGHTS			EMOTIONS
----------	--	--	----------

Make a list of strategies that have worked when you did not gamble.

- 1
- 2
- 3
- 4
- 5

Track your progress and growth path. Compare your past feelings and thoughts that led to gambling and what you are feeling and thinking instead.

PAST FEELINGS

Past feelings that led to gambling

NOW WHEN I FEEL THIS WAY ...

I do this instead

PAST THOUGHTS

Past thoughts that led to gambling

NOW WHEN I THINK THAT THOUGHT ...

I do this instead

MORE WAYS TO MONITOR YOUR THOUGHTS

COUNSELING

Talk to a gambling counselor to gain feedback.

MINDFULNESS OR RELAXATION

Practice mindfulness, relaxation, and awareness.

JOURNAL

Write in a diary about your urges and triggers, the rewards of not gambling, etc.

FACTS ABOUT SLOT MACHINES

Slot machines are the most profitable form of gambling for casinos. Look at and read the slot machine fact sheet below. It is very common that beliefs about how slot machines work and thoughts about gambling (action state of mind) are key drivers for problem gambling. Therefore, it is very important to examine your thoughts and beliefs about gambling and see the connection between thoughts and behavior.

ODDS

The cost of play on slot machines is built into every spin. If the payout is 90% to the customer, then the cost of play is 10% per spin. If you were playing at a rate of \$1 per spin with a 90% payout, on average you would have \$0.90 remaining. Therefore, your cost of play would be \$0.10 per spin.

Incremental wins count as part of the 90% pay out. Jackpot wins (\$1200 or more) also count in the 90% payout. Jackpots make up only 1% of all payments.



PROBLEM GAMBLING

The majority of people who seek treatment for gambling disorder say playing slots was the primary problem. Addiction to slot machines likely results from the interaction between the player and the slot machines. Cognitive, social, emotional, biological, and genetic dispositions all impact the player. Myths about how slot machines work exacerbate these risk factors.

DEBUNKING COMMON MYTHS

Machines Slot machines are neither “hot” nor “cold,” just random. There are no “loose” machines. Playing two or more machines at the same time does not increase chances of winning.

Timing The rate of pushing buttons or time between bets has no effect on the outcome. The time of day or day of the week has no effect on wins.

Near Wins There is no such thing as a “near win” or a “near miss.”

Play Cards Playing with cash versus a player’s card does not affect wins.

There is no skill to playing slots, and there is no strategy of play that increases the chances of winning.

CHALLENGING MISTAKEN BELIEFS

After reading the fact sheet on slot machines, make a list of thoughts or beliefs you had about gambling or how slot machines work.

EXAMPLES

If I play long enough, it has to pay.

If I increase my bets, I will win.

Past performances of winning means I will win again.

List the consequences that have resulted due to your past erroneous thinking.

EXAMPLES

Gambling made me cross lines I normally wouldn't.

I have lost self-respect due to gambling.

TRIGGERS THAT HAVE LED TO GAMBLING

Exposure to internal thoughts and external triggers is something every problem gambler will face. It is tempting to ignore your triggers and pretend they create an “urge” to gamble, but that is being naive.

It is impossible to eliminate both kinds of triggers so it is best to develop strategies to deal with the triggers. With practice and abstinence the triggers become less intensive and more manageable.

Make a list of your internal and external triggers that previously have led to gambling.

EXTERNAL TRIGGERS

Make a list of your external triggers.

EXAMPLES billboards, television ads, radio ads, being invited to the casino, office talk about gambling, friends and family that want to gamble, driving by a casino, etc.

INTERNAL TRIGGERS

Make a list of your internal triggers.

EXAMPLES boredom, depression, anxiety, agitation, sudden thoughts about gambling or needing money, stressful issues like finances, marriage, family, trauma, etc.

HARM REDUCTION TECHNIQUES

Whether the goal is abstinence from gambling or to cut back on gambling, *harm reduction* is helpful. The purpose of this exercise is to limit access to money, to become more accountable, and begin thinking and behaving in a way that acknowledges you have a gambling problem but you are making changes.

Make a thorough list of all the things you can do to limit your access to money, pay your bills, and be financially responsible.

The second set of questions are further harm reduction ideas that extend beyond the use of money.

LIMITING ACCESS TO MONEY

List all the ways you could limit your access to cash or money withdrawals.

- Limit access to your ATM card/debit card
- No cash withdrawals on your ATM card/debit card
- Eliminate credit cards
- Limit access to your checking account
- Paychecks are direct deposit
- Bills are direct pay

Other

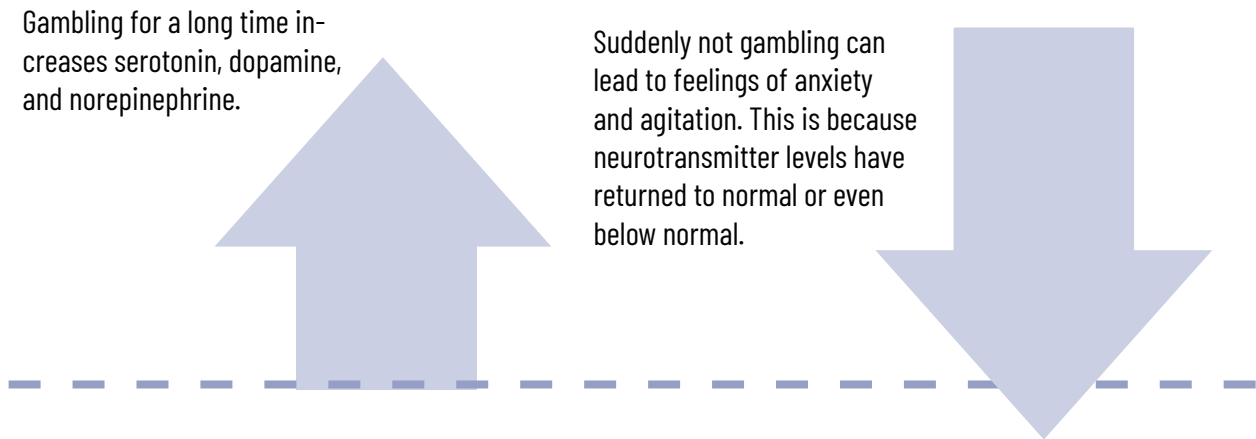
OTHER HARM REDUCTION IDEAS

- Do not drive by a casino
- Find alternative activities
- Limit exposure to television, radio, and other advertising for casinos and gambling
- Hold yourself accountable to a trustworthy person
- Ask a trustworthy person to manage your finances

URGE MANAGEMENT

It is important to realize that thoughts and triggers turn into actual urges that can be identified emotionally and even in how your body feels.

For instance, if you have been gambling a long time, you have an increase in serotonin, dopamine, and norepinephrine. Then if you suddenly can't gamble you will feel anxious and even agitated. This is because the elevation of these neurotransmitters has returned to a normal or below-normal state and so you feel anxious.



Please use these questions to realize how thoughts/beliefs and triggers become an “urge.”

Become aware of thoughts and/or urges that have led to gambling.

Become aware of triggers that make you want to gamble.

EXAMPLES advertising, thoughts, stress, marital or family issues

What are some alternative activities that can help you deal with gambling triggers?

What are some ways to stay busy?

Using your ideas from the previous page, make a detailed schedule.

TIME	ACTIVITIES
7:00 AM	
8:00 AM	
9:00 AM	
10:00 AM	
11:00 AM	
12:00 PM	
1:00 PM	
2:00 PM	
3:00 PM	
4:00 PM	
5:00 PM	
6:00 PM	
7:00 PM	
8:00 PM	
9:00 PM	
10:00 PM	
11:00 PM	

WORK ON YOUR WELL-BEING

Changing a negative behavior means you are seeking to find new and positive behaviors and thoughts. We are physical, mental, emotional, and spiritual beings. The purpose of this inventory is to seek balance and begin the process of turning negative outcomes into positive ways of thinking and behaving.

The components of well-being begin with a sense of surrender and then are enhanced with a sense of *connection*. Keep this in mind as you explore these questions.

<p>DIET How could you eat healthier?</p>	
<p>EXERCISE What could you do to be more active?</p>	
<p>REST How can you relax and do something leisurely?</p>	
<p>PHYSICAL HEALTH Assess your physical and mental well-being and seek advice on being healthier.</p>	
<p>SPIRITUAL WELL-BEING List things you can do that promote well-being and put you in a positive frame of mind.</p>	

SECTION 3

FINANCIAL WORKSHEETS

FINANCIAL WORKSHEETS

Gambling can cause severe levels of depression and financial problems. Many problem gamblers have built up tremendous indebtedness and can feel desperate.

Please use the financial worksheets to learn you personal meaning and relationship to money, get a picture of your indebtedness, make a budget, pay your way out of debt, and find freedom.

The theme of these worksheets is to *let the facts be friendly*. We don't know where we are going until we know where we are.

Correcting past financial problems takes time and patience. The important part is to quit digging the hole deeper.

All of our gambling counselors in Oklahoma have experience helping with these worksheets. You may feel that you need help. Another important point in changing our financial picture is accountability. Don't go alone. Hold yourself accountable with a trusted friend or family member. A shared burden is lighter. However, don't ask for a bailout. You dug this hole so you can get out of this mess in a responsible manner.

Some Gambler's Anonymous groups have someone trained to do Pressure Relief Groups. This is another way to learn to be financially responsible.

All the financial worksheets were originally created by Brian Farr, MA, LPC, and are used with permission.

SELF-TEST FOR FINANCIAL TROUBLES

The following is a list of financial situations that people might encounter during their lifetime. Check *yes* or *no* according to your current situation.

YES **NO**

- 1. I am behind on my rent or mortgage.
- 2. I am behind on my utility payments.
- 3. I am behind on payments for a secured loan (e.g., a loan that is co-signed, or has a car or furniture for security).
- 4. A creditor is taking legal action against me.
- 5. I am involved in tax evasion, tax fraud, embezzlement, or have legal difficulties because of a criminal charge.
- 6. In order to pay my rent, utility bills or grocery bills, I have had to skip installment payments or take out a loan.
- 7. I am receiving past-due notices on bills or credit cards.
- 8. I have received a verbal threat of legal action from one or more of my creditors, or calls from a collection agency.
- 9. I have had to take out a new loan to pay an old one.
- 10. I have been turned down for a loan or other credit.
- 11. I have “maxed-out” one or more of my credit cards.
- 12. I am paying only the minimum amount due each month on one or more of my credit cards.
- 13. I frequently rely on the automatic overdraft protection for my checking account.
- 14. I have borrowed money from family and friends and have not paid the money back.
- 15. I have borrowed against or cashed out an insurance policy or retirement account to pay debts.

RESULTS TO FINANCIAL TROUBLES SELF-TEST

QUESTIONS 1-5

If you answered *yes* to any of the first five questions, you should take immediate action to address the problems. These are serious financial and legal situations.

QUESTIONS 6-15

If you answered *yes* to just one of the questions from 6 to 15, this is a warning sign of financial trouble.

Answering *yes* to two or more questions indicates a pattern of more serious problems. Without attention, they will probably get worse.

NEXT STEPS

Reestablishing financial security requires honesty and effort: identify problems, explore potential solutions, and establish and follow an effective plan of action.

MONEY AND GAMBLING

If you were not gambling, list things you would like to do with your money.

READINESS FOR CHANGE

Do you believe your gambling needs to change? yes no

MOTIVATION

On a scale of 0–10 (0 being not motivated and 10 being highly motivated), how motivated are you to stop gambling?

0	1	2	3	4	5	6	7	8	9	10
not motivated										highly motivated

THOUGHTS AND FEELINGS ABOUT MONEY

Write your responses in the boxes below.

People with money are ...

I would have money if ...

Money makes people ...

People think money ...

My dad thought money was ...

My mom thought money was ...

If I had more money, I'm
afraid I would ...

If I could afford it, I would ...

Money is ...

Money causes ...

Having money is not ...

In my family, money always
caused. . .

If I were not so cheap, I
would ...

I think money ...

When I have money, I usually ...

In order to have more money, I'd
need to ...

Money equals ...

Being broke tells me ...

What else do you know about money as a result of the life you've lived?

QUESTIONS ABOUT LIFE AND MONEY

What role does money play in the world today?

What influence did money have on your childhood?

How did you learn about money? Who taught you?

What did your family teach you about work? About success?

What was the first meaningful purchase you made? How did you acquire the money?

What are the three worst things you have done with money in your lifetime?

Three horizontal light purple rounded rectangular boxes for writing answers.

What are the three best things you have done?

Three horizontal light purple rounded rectangular boxes for writing answers.

If you woke up tomorrow morning after a good night's sleep, and all of your concerns about money had completely disappeared, what would be different in your life? Be specific.

A large light purple rounded rectangular box for writing a detailed answer.

Draw a simple picture of how money influences your life today.



TRACK THE MONEY YOU SPEND

On this page are simple tracking sheets which are the same size as paper money. Cut them out with scissors.

For the next fourteen days, always have a tracking sheet with your cash, credit and debit cards, and checkbook. Whenever you spend **one dollar or more**, write it down. You will include this detailed information when creating an accurate snapshot of your monthly expenses.

(\$\$ = Cash; CK = Check; CC = Credit Card; DC = Debit Card)

Date	Type	Transaction	Amount

Date	Type	Transaction	Amount

FINANCIAL INVENTORY: DEBTS

SECURED LOANS Loans attached to assets that can be repossessed in case of default.

NAME OF CREDITOR	INTEREST RATE	MONTHLY PAYMENT	CURRENT BALANCE
1st mortgage _____	_____ %	\$ _____	\$ _____
2nd mortgage/equity line _____	_____ %	\$ _____	\$ _____
1st auto _____	_____ %	\$ _____	\$ _____
2nd auto _____	_____ %	\$ _____	\$ _____
Other _____	_____ %	\$ _____	\$ _____
Other _____	_____ %	\$ _____	\$ _____
Other _____	_____ %	\$ _____	\$ _____
TOTAL SECURED LOANS		\$ _____	\$ _____

UNSECURED LOANS Loans that are not backed by any assets or possessions (credit cards, student loans, finance companies, payday loans, back taxes, family, friends, etc.).

NAME OF CREDITOR	INTEREST RATE	MINIMUM MONTHLY PAYMENT	CURRENT BALANCE
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
TOTAL UNSECURED LOANS		\$ _____	\$ _____

FINANCIAL INVENTORY: YOUR AVERAGE MONTH

EXPENSES Money moving out of your home.

	MONTHLY AVERAGE
Rent/mortgage/property tax/home insurance	\$_____
Home repairs and maintenance (monthly average)	\$_____
Auto loan payments and auto insurance	\$_____
Auto repairs and maintenance (monthly average)	\$_____
Gasoline/parking/public transportation	\$_____
UTILITIES	
Gas \$_____ Electric \$_____ Cable \$_____ Internet \$_____	
Water \$_____ Garbage \$_____ Phone \$_____ Cell \$_____	
Total utilities	\$_____
Groceries	\$_____
Meals out/snacks/coffee	\$_____
Tobacco/alcohol	\$_____
Self-care (haircut, massage, manicure, cosmetics, etc.)	\$_____
Entertainment/recreation/hobbies/sporting activities	\$_____
Dependent care (expenditures for children and/or pets)	\$_____
Clothing purchase and dry cleaning	\$_____
Medical/dental/therapy/prescriptions	\$_____
Insurance premiums	\$_____
Vacations/travel	\$_____
Gifts to others	\$_____
What else? _____	\$_____
What else? _____	\$_____
TOTAL LIVING EXPENSES \$_____	

INCOME Money moving into your home.

	MONTHLY AVERAGE
#1 wages after taxes	\$_____
#2 wages after taxes	\$_____
Commissions/tips	\$_____
Investments/trusts (dividends, interest, rent, etc.)	\$_____
Pension/retirement/social security	\$_____
Unemployment benefits/food stamps	\$_____
Child support/alimony	\$_____
What else? _____	\$_____
What else? _____	\$_____
What else? _____	\$_____
TOTAL MONTHLY INCOME \$_____	

COMPARE MONTHLY INCOME TO MONTHLY EXPENSES

	MONTHLY AVERAGE
Total unsecured loans (page 35)	\$ _____
Total living expenses (page 36)	\$ _____
TOTAL MONTHLY EXPENSES \$ _____	

NET Money available for savings, investments, or additional spending.

	MONTHLY AVERAGE
Total income (page 37)	\$ _____
Subtract total expenses (above)	-\$ _____
NET \$ _____	

If your expenses are greater than your income, you have two choices:

reduce your expenses

earn additional income

If your income is greater than your expenses, you have many choices:

increased expenditures
for yourself

freedom from financial
insecurity

increased expenditures
for others

savings for your
near-term future

savings for your
long-term future

Accurate financial information is liberating.

Truthful awareness of the movement of money in your life will provide the foundation
for financial well-being.

SECTION 4

FINDING ALTERNATIVE ACTIVITIES, SEEKING SOCIAL SUPPORT, AND CREATING YOUR VALUES

FINDING ALTERNATIVE ACTIVITIES TO GAMBLING

After gambling for a long time, everything else can feel boring. The fact is you have readjusted the feeling of normal to match the elevated state of neurotransmission seen in problem gambling. Compared to gambling, everything else is a bit dull and flat. When you have gambled for a long time, all other activities have gone to the wayside, and gambling has become your primary activity and pursuit.

Given time, you can recover your old sense of self and return to normal activities and enjoy life. This takes time. The purpose of this worksheet is to begin exploring your life to find activities that you can try, or return to old activities that had meaning and purpose.

BIG LIST OF PLEASURABLE ACTIVITIES

Check the activities you're willing to do, and then add any activities you can think of.

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <input type="checkbox"/> Talk to or text a friend on the telephone | <input type="checkbox"/> Plan a trip to place you've never been before |
| <input type="checkbox"/> Visit a friend | <input type="checkbox"/> Sleep or take a nap |
| <input type="checkbox"/> Invite a friend to come to your home | <input type="checkbox"/> Eat chocolate or something else you really like |
| <input type="checkbox"/> Organize a party | <input type="checkbox"/> Eat your favorite ice cream |
| <input type="checkbox"/> Exercise | <input type="checkbox"/> Go to a spa |
| <input type="checkbox"/> Lift weights | <input type="checkbox"/> Go to the library |
| <input type="checkbox"/> Do yoga, tai chi, or take classes to learn | <input type="checkbox"/> Go to the bookstore |
| <input type="checkbox"/> Stretch your muscles | <input type="checkbox"/> Read a book |
| <input type="checkbox"/> Take a long walk in a park | <input type="checkbox"/> Go to your favorite café for coffee or tea |
| <input type="checkbox"/> Go outside and watch the clouds | <input type="checkbox"/> Cook your favorite dish or meal |
| <input type="checkbox"/> Jog | <input type="checkbox"/> Cook a recipe you've never tried before |
| <input type="checkbox"/> Ride a bike | <input type="checkbox"/> Take a cooking class |
| <input type="checkbox"/> Go for a swim | <input type="checkbox"/> Go out for something to eat |
| <input type="checkbox"/> Go hiking | <input type="checkbox"/> Go outside and play with your pet |
| <input type="checkbox"/> Do something exciting (e.g., rock climbing, skiing, skydiving, motorcycle riding, or learn how to do one of these things) | <input type="checkbox"/> Take your dog to the park |
| <input type="checkbox"/> Join a club | <input type="checkbox"/> Give your pet a bath |
| <input type="checkbox"/> Go play something you can do by yourself if no one else is around, like basketball, bowling, handball, miniature golf, billiards, or hitting a tennis ball against a wall | <input type="checkbox"/> Go outside and watch the birds |
| <input type="checkbox"/> Get a message; this can also help soothe your emotions | <input type="checkbox"/> Find something funny to do |
| <input type="checkbox"/> Go for a drive in your car or go for a ride on public transportation | <input type="checkbox"/> Watch a funny movie/comedy |
| | <input type="checkbox"/> Go to the movie theater |
| | <input type="checkbox"/> Watch television |
| | <input type="checkbox"/> Listen to the radio/music |
| | <input type="checkbox"/> Go to a sporting event, like a baseball game or football game |

- Play a board game with family or friends
 - Play solitaire
 - Play video games
 - Go online to chat
 - Visit your favorite website
 - Create your own website
 - Create your own blog
 - Join an internet dating service
 - Sell something you don't want on the Internet
 - Buy something online
 - Do a puzzle with a lot of pieces
 - Call a crisis helpline and talk to someone
 - Go shopping
 - Go get a haircut
 - Visit a museum or local art gallery
 - Go to the mall or the park and watch other people
 - Pray or meditate
 - Go to church, synagogue, temple or other place of worship
 - Join a group at your place of worship
 - Write a letter to God
 - Call a family member you haven't spoken to in a long time
 - Learn a new language
 - Play a musical instrument or learn how to play one
 - Write a song or poem
 - Listen to some upbeat, happy music (start collecting happy songs for times when you're feeling overwhelmed)
 - Turn on some loud music and dance in your room
 - Memorize lines from your favorite movie, play, or song
 - Make a movie or video with your phone
 - Take photographs
 - Join a public speaking group
 - Participate in a local theater group
 - Sing in the church choir
 - Join a club
 - Plant a garden
 - Work outside
 - Knit, crochet, or sew or learn how to
 - Make a scrapbook
 - Paint your nails
 - Change your hair color
 - Take a bubble bath or shower
 - Sign up for a class that excites you at a local college, adult school, or online
 - Write a letter to a friend or family member
 - Write a poem, story, movie, or play about your life or someone else's life
 - Make a list of ten things you're good at or that you like about yourself when you're feeling good and keep it with you to read when you're feeling upset
 - Draw a picture
 - Paint a picture
 - Make a list of the people you admire and want to be like (it can be anyone real or fictional throughout history), and describe what you admire about these people
 - Write a story about the craziest or funniest thing that has ever happened to you
 - Make a list of the ten celebrities you would like to be friends with and why
 - Write a letter to someone who has made your life better and tell them why
 - Other*
-
-
-
-

SEEK SOCIAL SUPPORT

Social liberation means you have begun to get out of a sense of isolation and secrecy. Problem gambling creates isolation from others as we hide key financial information and behave as if what we are doing is no one else's business.

Find one or two key people who will support you in the recovery process. List others who may not know the full extent of your gambling or your financial problems but you know they are supportive.

Answer the following questions as you keep in mind that you can create a huge problem by yourself but you can't fix it by yourself.

Are you willing to attend Gamblers Anonymous meetings? YES NO

List friends who do not gamble.

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

List family and friends you could trust and confide in about your gambling.

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

To whom are you willing to hold yourself accountable?

Whom can you ask for help?

CREATING YOUR VALUES

A purpose-driven life is a life based on values. In the throes of gambling, it is possible to lose yourself and behave as if family and friends are not being affected. This is not true. We are all connected, and we can affect others negatively, or we can choose to affect them positively. Values are the cornerstone to making a change. Explore how chosen values can help you be the change you want in your life.

acceptance	fairness	leadership	respect
adventure	forgiveness	learning	responsibility
assertiveness	freedom	loyalty	safety
authenticity	fun	open-mindedness	skill
awareness	generosity	optimism	spirituality
boldness	health	organization	stability
bravery	honesty	passion	teaching
commitment	humility	patience	thoughtfulness
connection	humor	peace	tolerance
consistency	independence	playfulness	understanding
contribution	intimacy	power	wisdom
discipline	justice	reliability	_____
equality	kindness	religion	_____

Find three value words from the list below and begin the process of living a value-based life.

Write a commitment statement of how these values will help you avoid gambling and develop a new life.



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Tele-counseling is available and free of charge. To speak with a counselor face-to-face utilizing a safe and secure website simply call 405-801-3329.



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