



**CDPH**

California Department of  
Public Health

# **FREEDOM FROM PROBLEM GAMBLING**

## **Self-Help Workbook**

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GAMBLING STUDIES PROGRAM**

# Freedom from Problem Gambling: Self-Help Workbook

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## Introduction

This self-help workbook will help you understand your gambling behavior, why you gamble, how it may have become a problem, and ways to gain control over it. The book is divided into five chapters, each of which focuses on a different aspect of your gambling. The chapters are further divided into different sections or topics. Each contains several paper exercises. The purpose of these exercises is to ensure that you think in detail about how each of the topics relates to your situation.

To get the most out of this workbook, go through this workbook at your own pace and complete all the exercises.

You can complete this workbook by yourself, with your spouse/partner, or with the guidance of your therapist.

This workbook is NOT a replacement for professional help or for Gamblers Anonymous.

If you feel that you need more help, call 1-800-GAMBLER or visit [problemgambling.ca.gov](http://problemgambling.ca.gov) to access no-cost, professional treatment for problem gambling.

Sincerely,

UCLA Gambling Studies Program  
Office of Problem Gambling

# Overview

## ***What is Gambling?***

Gambling involves risking something of value (usually money) on an activity or event in which the outcome is uncertain. The risk is undertaken in hopes of an immediate reward. Skill may be involved, in which case it may reduce uncertainty but does not eliminate it.

Popular forms of gambling today include casino games, slot and video poker machines, Internet gambling (including apps and other digital games), the lottery, horse racing, and betting on team sports such as football or baseball. Other types of gambling include betting on individual skills, real estate speculation, and stock market trading.

## ***Who is a Problem Gambler?***

Problem gamblers are people who spend time and money gambling in such a way that is harmful to them.

A person with a severe gambling problem may be described as engaging in **compulsive gambling or having a gambling addiction**. The main symptom is a perceived loss of control over gambling.

Loss of control can be described in the following ways:

1. Gambling will escalate, as one needs to take greater risks to maintain a certain level of excitement or try to win back one's money.
2. Some can't stop gambling when they are ahead. If they win money, they feel they can win more by betting again. But eventually luck runs out and problem gamblers will continue gambling until all their money is gone.
3. There are those who say they won't gamble again and find themselves gambling again, no matter how hard they try not to.

As gambling problems grow, there can be an increase in feelings of shame, guilt, and depression.

Some people with gambling problems experience difficulties with only one form of gambling. For example, some may have substantial problems with online sports betting, but may buy a single lottery ticket each week without a problem.

There are also people who "binge gamble" – these individuals don't have urges or think about gambling between episodes. They may only bet on one sport and show no interest in gambling the rest of the year, or they may go to Las Vegas three or a half dozen times each year, and have no urges or desires the rest of the year. This kind of gambling can still cause

problems in the lives of these individuals due to a large betting loss created by just a few days of gambling.

### ***What Are Some of the Signs of Problem Gambling?***

Common signs include gambling longer than intended; betting “over one’s head,” and then “chasing” after losses; lying to family or others about how much you are gambling; missing work or family commitments because of gambling and being distracted from these other aspects of your life by the time spent thinking about gambling.

### ***What is the Difference Between a Problem Gambler, a Social Gambler, and a Professional Gambler?***

**Social gamblers** gamble for entertainment typically with friends. They don’t risk more than they can afford. They accept losing as “part of the game” and don’t “chase” their losses. Their gambling doesn’t interfere with their work or life with their family.

**Professional Gamblers** bet to make money, not for the excitement or to avoid or escape problems. They show tremendous discipline and don’t take unnecessary risks. They usually stop when they are ahead. Many people who have problems with gambling claim to be professional gamblers but the reality is that professional gamblers do **not** have problems caused by gambling. At the end of the month or the year, they are often ahead, whereas people with gambling problems are almost always behind. Some professional gamblers become problem gamblers over time.

### ***How Many People in America Experience Problem Gambling?***

Research shows that 2% <sup>i</sup> of Americans are problem gamblers and about 1% of Americans are severe problem gamblers. Men have higher rates of problem gambling compared to women. Among those who gamble regularly, the percentages are higher.

In California, a survey done in 2024<sup>ii</sup> showed that close to 2% of adults who live in California have a problem gambling symptom. This means that approximately 574,000

<sup>iii</sup>Californians show signs of problem gambling

## Chapter One: DO YOU HAVE A GAMBLING PROBLEM?

**1. What kinds of gambling do you do?**

List your top three preferred forms of gambling: (Rank them in order of preference)

Most preferred: \_\_\_\_\_

Second: \_\_\_\_\_

Third: \_\_\_\_\_

What do you like about these types of gambling?

[illegible]

## 2. Do You Have a Gambling Problem?

This questionnaire has been used to evaluate problem gambling. You can use it to help decide if you have a gambling problem. Other sections of this workbook will help you identify what specific concerns you have.

### **NODS-GD (National Opinion Research Center Diagnostic Screen for Gambling Disorders)**

When answering the following questions, think about your gambling activity over the **past 12 months**.

Please fill out the questions below:

|                                                                                                                                                                                | YES / NO |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1. Have there been any periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning future gambling ventures or bets? |          |
| 2. Have there been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?                                       |          |
| 3. Have there been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?          |          |
| 4. Have you tried to stop, cut down, or control your gambling? <b>[IF YES, GO TO QUESTION 5; IF NO, SKIP TO QUESTION 8]</b>                                                    |          |
| 5. On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?                                                     |          |
| 6. Have you tried but not succeeded in stopping, cutting down, or controlling your gambling? <b>[IF YES, GO TO QUESTION 7; IF NO, SKIP TO QUESTION 8]</b>                      |          |
| 7. Has this happened three or more times?                                                                                                                                      |          |
| 8. Have you gambled as a way to escape from personal problems?                                                                                                                 |          |
| 9. Have you gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?                                                                     |          |
| 10. Has there ever been a period when, if you lost money gambling on one day, you would often return another day to get even?                                                  |          |

|                                                                                                                                                                                                         | YES / NO |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 11. Have you more than once lied to family members, friends, or others about how much you gamble or how much money you lost on gambling? <b>[IF YES, GO TO QUESTION 12; IF NO, SKIP TO QUESTION 13]</b> |          |
| 12. Has this happened three or more times?                                                                                                                                                              |          |
| 13. Has your gambling caused serious or repeated problems in your relationships with any of your family members or friends?                                                                             |          |
| 14. Has your gambling caused you any problems in school, such as missing classes or days of school or getting worse grades?                                                                             |          |
| 15. Has your gambling caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?                                                                      |          |
| 16. Have you needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?                           |          |

#### **To calculate your score:**

If you gave a “yes” response to item 1 **or** 2 – give yourself **one** point

If you gave a “yes” response to item 8 **or** 9 – give yourself **one** point

If you gave a “yes” response to item 13 **or** 14 **or** 15 – give yourself **one** point

For all other items that you gave a “yes” response – give yourself a point for each one

Total up all of your points to calculate your total score.

#### **How to interpret your score:**

0 - 3 no problem

4 - 5 mild problem

6 - 7 moderate problem

8 - 9 significant problem

**My score is:** \_\_\_\_\_

Adapted from the NORC Diagnostic Screen for Gambling Problems: DSM-5 Gambling Disorder (NODS-GD); American Psychiatric Association Diagnostic Criteria from the DSM-5 (2013)

### **3. Consequences of Gambling**

To understand how gambling is impacting your life, take a minute to fill out the following questions. Think about how your gambling behavior impacts your life in both positive and negative ways. Please fill in the blanks.

Gambling has affected my life in the following ways:

#### ***Physical Health***

Positive

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Negative

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#### ***Emotional Health***

Positive

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Negative

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#### ***Work***

Positive

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Negative

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#### ***Financial***

Positive

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Negative

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***Social***

Positive

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Negative

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***Legal***

Positive

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Negative

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***Family Life***

Positive

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Negative

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#### **4. What's Happening to Me When I Gamble?**

People who gamble regularly may be detached from their feelings or themselves. They may react impulsively or out of habit and not pay attention to circumstances that precede or influence their gambling.

Think back to the last three times you gambled and complete the chart below – an example is below:

| <b>Where/Situation</b>                                | <b>Feelings before</b>                  | <b>Thoughts before and during</b>                                             | <b>Amount of \$</b> |
|-------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------|---------------------|
| Stopped at a casino while looking for a job downtown. | Frustrated, discouraged, feeling broke. | If I made a big win then I wouldn't need a job. This would solve my problems. | \$60 [lost]         |
| <b>1.</b>                                             |                                         |                                                                               |                     |
| <b>2.</b>                                             |                                         |                                                                               |                     |
| <b>3.</b>                                             |                                         |                                                                               |                     |

#### **HOMEWORK ASSIGNMENT**

**Make blank copies of this chart and use it to monitor your gambling. Or you can create a similar chart in whatever digital/electronic platform works for you (e.g., app like Evive, the notes app on your phone)**

Review each week, paying special attention to the thoughts and feelings that precede impulses to gamble, whether you win or lose, and how you feel afterwards.

Blank copies of this chart are available in the appendix section.

### 5. Identifying your reasons for gambling.

Check the box that applies to you for each reason for gambling.

| Reason for Gambling                               | Often | Sometimes | Never |
|---------------------------------------------------|-------|-----------|-------|
| Need for excitement                               |       |           |       |
| To make money quickly                             |       |           |       |
| To feel like a big shot                           |       |           |       |
| Felt shy and gambling was a way to be more social |       |           |       |
| To not think about problems                       |       |           |       |
| To feel more powerful                             |       |           |       |
| To numb my feelings                               |       |           |       |
| To avoid people                                   |       |           |       |
| Boredom                                           |       |           |       |
| Felt depressed or lonely                          |       |           |       |
| Pleasure, entertainment                           |       |           |       |
| Out of habit                                      |       |           |       |

After completing the checklist, go back to the beginning of the chapter where you list your favorite forms of gambling and describe what you liked about them. Would you change or add anything to your original answer?

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## **6. *Wins and losses***

Problem gamblers typically remember their wins, which feel good. However, they also forget, minimize, or make excuses for their losses.

Have you kept accurate records of your wins and losses?

Some gamblers do keep track in the beginning but stop when losses start to accumulate.

**Reconstruct a calendar for the past month, with the frequency of gambling episodes, outcome for each episode, and a total for how much money was won or lost.**

Try to remember how much cash you had at the beginning of the month, and any attempts to borrow or otherwise get additional funds.

Think about these questions:

1. Was this last month typical? How would it have been compared with the same month from a year ago? Or from a typical month earlier in your gambling career?
2. Over the length of your gambling career, how much would you say you won or lost?
3. In figuring what gambling has cost financially, have most of the losses come about more recently? How accurate is your estimate of the monies you've lost?

**LAST MONTH:**

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|--------|---------|-----------|----------|--------|----------|
|        |        |         |           |          |        |          |
|        |        |         |           |          |        |          |
|        |        |         |           |          |        |          |
|        |        |         |           |          |        |          |
|        |        |         |           |          |        |          |

## **7. Indebtedness**

Most people who have problems with gambling have gambling related debts and are behind in meeting their financial obligations.

Make a list of all debts, including credit card balances, money borrowed from family and friends, overdue payments, checks written for which funds aren't available, and money owed to casinos.

**List all of your creditors and the amounts that you owe them**

| CREDITOR | AMOUNT THAT YOU OWE |
|----------|---------------------|
|          |                     |
|          |                     |
|          |                     |
|          |                     |
|          |                     |
|          |                     |

# Chapter Two:

## WHAT TO DO ABOUT IT?

### 1. Costs and Benefits

Before making changes in your behavior, it is important to think about the positive and negative consequences of your decision. Gambling has caused problems, but it also has its benefits. This is an opportunity to directly compare the two.

Write down the benefits and costs of your gambling. Then write down the benefits and costs of not gambling.

Looking back at what you wrote in chapter one should be helpful.

| Benefits of Gambling                                                                                                                                                                                                                                        | Benefits of <u>NOT</u> Gambling                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (Examples) <ul style="list-style-type: none"><li>• I love the feeling of excitement after a big win.</li><li>• I can have money fast.</li><li>• I have fun when I gamble.</li><li>• It helps me escape from other problems or forget my troubles.</li></ul> | (Examples) <ul style="list-style-type: none"><li>• I will save money.</li><li>• I will have more time to do other things.</li><li>• I will be less stressed.</li></ul> |
| Add your own reasons . . .                                                                                                                                                                                                                                  | Add your own reasons . . .                                                                                                                                             |
|                                                                                                                                                                                                                                                             |                                                                                                                                                                        |

| <b>Costs of Gambling</b>                                                                                                                                                    | <b>Costs of <u>NOT</u> Gambling</b>                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>(Examples)</p> <ul style="list-style-type: none"> <li>• I am in a lot of debt.</li> <li>• I can't control my gambling.</li> <li>• I am depressed and anxious.</li> </ul> | <p>(Examples)</p> <ul style="list-style-type: none"> <li>• I will be bored.</li> <li>• I might miss a big win.</li> <li>• I will have to face reality.</li> </ul> |
| <b>Add your own reasons . . .</b>                                                                                                                                           | <b>Add your own reasons . . .</b>                                                                                                                                 |
|                                                                                                                                                                             |                                                                                                                                                                   |

After you finish this assignment, number them in terms of importance.

How did the costs and benefits compare? Does continuing to gamble make sense at this point?

## **2. Setting Your Gambling Goal**

Before you change your gambling, it is important for you to decide on your goal.

Do you want to stop gambling altogether or do you want to reduce the amount of time or money spent?

Once you've made the decision to make a change, there are three options to choose from:

### **I. Abstinence (No Gambling at All)**

Many people find that not engaging in any form of gambling is the safest option for them.

### **II. Quitting a Specific Type (Or Types) of Gambling**

Some people quit the types of gambling that have caused them difficulty but continue to play other types (for example they quit playing slot machines but continued to play the lottery).

This choice requires continuous work. You must always watch to see if a problem is developing with another type of gambling. This may be a tougher choice than quitting entirely, because problems often develop slowly before we recognize them as problems.

If this is your choice decide what you are eliminating and what types of gambling, you can continue.

### **III. Cutting Back On Gambling**

Many people attempt to reduce, but not stop, their gambling. This is usually the toughest choice because they have had problems controlling their gambling in their past and this approach may not be supported by friends or family.

**We strongly recommend** that you attempt to quit gambling completely for three or four weeks before making your final decision.

During this period of not gambling, you will discover how you cope on your own with urges or temptations to gamble.

If you decide to cut back on your gambling, consider the following guidelines:

- Set a budget for how much you will spend in one session and in one week
- Develop ways to avoid “chasing your losses” (that is, trying to win back what you have lost)
- Limit time you will spend gambling
- Keep a daily diary to record your gambling (use a notebook to record the amount of time gambling, number of occasions, wins and losses, etc.)
- If you are exceeding your gambling limits, in either frequency or amounts, and are still experiencing problems, you should stop gambling altogether.

### **3. Commit To Your Goal**

Choose ONE of the following options as your goal, circle it and sign your name. This will act as a personal contract to yourself that will help you remain committed to your goal.

#### **I. Abstinence From Gambling**

#### **II. Quitting a Specific Type (Or Types) of Gambling**

Types of gambling allowed

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Types of gambling NOT allowed

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#### **III. Cutting Back From Gambling**

The number of days a week I plan to gamble: \_\_\_\_\_

The maximum amount of time per session: \_\_\_\_\_

The maximum amount of money per session that I am willing to lose: \_\_\_\_\_

The maximum amount of money per week that I am willing to lose: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

#### **4. Strategies For Limiting Your Gambling**

##### **A Gambling Budget**

Research has shown that if an individual spends more than 2% <sup>iv</sup> of their annual income on gambling, this could be a sign of problem gambling.

If you have chosen to cut back on your gambling or limit your gambling to a specific type, please complete the following calculations:

A. Your gross annual income (estimated):

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B. 2% of your annual gross income: (multiple by .02) =  
*(This is your estimated gambling budget per year):*

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C. Estimated gambling budget per month: (Divide total of line B by 12)

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D. Actual amount of money lost to gambling last year:

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##### **Limiting Access to Gambling**

These are steps people who gamble have taken to help regain control over their gambling. Please check any that you have tried and mark any that you might consider trying now:

\_\_\_\_\_ Self-Exclusion (barring yourself from the casino)

\_\_\_\_\_ Limit access to transportation used to get to casino

\_\_\_\_\_ Move farther away from the casino

\_\_\_\_\_ Eliminate Internet access

\_\_\_\_\_ Remove your name from casino marketing lists; cancel player's card membership

\_\_\_\_\_ Spend less time with friends or colleagues who gamble

\_\_\_\_\_ Other strategies not listed:

## **Limiting Access to Money**

Many people find that if they have cash in their pocket, they are more likely to gamble. Those who have successfully stopped gambling say that getting their cash flow under control is critical. Check the strategies that you might consider doing:

- \_\_\_\_\_ Cancel your credit cards or give them to a family member for safekeeping.
- \_\_\_\_\_ Cancel your bank card or limit ATM access
- \_\_\_\_\_ Take out only the cash needed for the day's expenses.
- \_\_\_\_\_ Make sure checks are automatically deposited in your bank account.
- \_\_\_\_\_ Have your wages collected by spouse or partner.
- \_\_\_\_\_ Limit the amount of money you can withdraw in a week (by making arrangements with your bank).
- \_\_\_\_\_ Tell family and friends NOT to lend you money.
- \_\_\_\_\_ Have someone else pay your bills.
- \_\_\_\_\_ Keep a record of all money spent and earned (budgeting).
- \_\_\_\_\_ Arrange for someone to co-sign all the checks that you write.

# Chapter Three:

## CHANGING OLD HABITS

### ***1. Recognizing One's Triggers***

Triggers lead to an urge, craving, or desire to gamble. There are two kinds of triggers:

- 1. Internal (thoughts or feelings)**
- 2. External (situations)**

An internal trigger is most likely caused by one of the following:

1. Feelings of uncertainty or helplessness
2. Feelings of guilt or shame
3. Strong negative feelings such as depression, anger, or anxiety
4. Personal demands and expectations of yourself.

Gambling can be a way to avoid or escape such uncomfortable or painful feelings.

Can you think of a recent situation that triggered such feelings for you and led to an urge or desire to gamble? Please describe below:

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External triggers are objects, words, or images that remind you of previous gambling experiences. Examples might include a billboard advertising a casino, televised poker game, or the freeway exit for the racetrack. They can also be situations that are associated with gambling. For example, a woman might typically gamble when her daughter is at her dance lesson or when her husband is out of town. Can you think of something you experienced, saw or heard recently that triggered an urge or desire to gamble?

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Of the two kinds of triggers, which leads you to gamble? How have you dealt with it?

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## **2. Dealing With Cravings**

Cravings are extremely common, especially when one is trying to stop gambling. They are not mysterious or unpredictable. Each time one can resist, one accomplishes something. The cravings will become weaker in both intensity and frequency over time. Just because you have an urge or craving to gamble, doesn't mean you have to act on it. There are a few techniques for dealing with cravings.

### **Technique #1: Identification**

This is nothing more than the recognition that one is having a craving. It may help to say it out loud, "I'm having a craving." It is also useful to describe it, since people experience cravings in different ways. It may consist of a thought telling them to gamble, a visual image in which they see themselves gambling, or a sensory experience made up of sounds or a smell they associate with gambling.

Cravings may also be accompanied by physical symptoms such as rapid heartbeat, sweaty palms, or queasy feeling in the pit of the stomach. These may also feel like the rush experience before gambling.

Please describe your cravings to gamble. Are they pleasurable? How specific are they? And how real do they feel?

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## Technique #2: Positive Substitution

This involves replacing one mental image with another. For example, instead of visualizing yourself gambling, you see yourself fishing or playing golf. Or you might engage in healthier activities, so that instead of gambling, you go fishing or you play golf.

What can you substitute for gambling when you experience a craving to gamble?

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## Technique #3: “Playing Out the Script”

If you see yourself sitting at a card table, for example, take yourself through what will happen. In your initial fantasy, you’re winning, of course. But what happens in reality? You keep playing until you’ve lost everything. Then what? You’re out in the parking lot feeling disgusted, and angry, and ashamed. And then you have the drive home. How do you feel? What happens when you get home and see your spouse’s face, and he or she knows you’ve been gambling?

Please write out what would happen if you gambled:

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#### **Technique #4: Immediate Negative Conditioning**

This is a similar technique in which you think of your worst experience related to gambling. The previous example provided several possibilities: the experience in the parking lot, feeling suicidal while driving home, seeing your spouse/partner's face.

Now, connect that memory, that image, with the urge to gamble, so that it becomes linked in your mind, so that every time you think about gambling, it's not how much money you're going to make or how much fun you're going to have, but your worst experience that automatically comes to mind.

What are the "worst experiences" from gambling that you can remember?

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Now, remember to connect those thoughts and feelings with the bad outcomes you wrote about in technique #3. Each time you think about gambling, think of those bad outcomes before you make the decision about whether to gamble.

### Technique #5: Postpone Gambling

Tell yourself you are not going to act on your craving for a predetermined period, an hour, say, or ten minutes, or one minute, and wait it out. Choose the smallest time increment you need to postpone acting on it. When the time is up, ask yourself if you can extend it, or can repeat your experiment. The likelihood is that you will see your urges and cravings subside and come to appreciate that they are time-limited, and do not need to be acted upon.

What are some things that you can do to postpone gambling?

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### Technique #6: Support

It also helps to call someone, especially someone who has gone through similar problems. Many recovering gamblers utilize their religious or spiritual beliefs to help them deal with cravings. The important thing is to deal with one's urges and cravings in an active manner. Try each of these tools and techniques.

Try talking to a friend or family member whenever you have the urge to go gambling. Another place to get more support in dealing with cravings is to go to Gamblers Anonymous and ask the other members how they deal with cravings.

Who will you call or talk to when you want to gamble to get support? It's good to have a plan, and a back-up plan.

Person/Support #1 \_\_\_\_\_

Person/Support #2 \_\_\_\_\_

Person/Support #3 \_\_\_\_\_

### 3. Dealing With Distorted Thoughts About Gambling

In between the triggering event, the urge or craving to gamble, and the act of gambling, there can be false statements that gamblers tell themselves to justify their decision to gamble.

Examples of some of these distorted thoughts about gambling are included below. Check the ones you have used to justify your gambling.

|  |                                              |  |                                                                            |
|--|----------------------------------------------|--|----------------------------------------------------------------------------|
|  | I'll just play for a little while.           |  | I deserve to gamble.                                                       |
|  | One bet won't harm me.                       |  | I might actually win this time.<br>And, how can I win if I don't play?     |
|  | Gambling is an easy way to earn money.       |  | My gambling is under control;<br>I've just had a lot of bad luck recently. |
|  | I'm smart, I have a system to beat the odds. |  | Gambling will be the solution to my problems.                              |
|  | I will pay it back.                          |  | Gambling makes me feel better.                                             |
|  | Someday I'll score a big win.                |  | I can win it back.                                                         |
|  | I can't lose on my birthday.                 |  | I am smarter than the other gamblers.                                      |
|  | Other:                                       |  | Other:                                                                     |

#### **4. “Chasing”**

Chasing involves the abandonment of one’s gambling strategy, and/or the increase in the size of one’s bets, to win back what one has lost. People with gambling problems will go back another day or may keep going back, attempting to recoup the losses.

Although practical reasons (rationalizations) are given, the behavior is usually irrational. It results in greater losses, as the person with the gambling problem buries themselves even deeper.

There are three common patterns or explanations for chasing.

See if any of these apply to you.

1. Some people who gamble are extremely competitive. They take losing personally and it is intolerable for them. In fact, it is inconceivable. The casino has “their” money, and they must get it back. “Losing and getting the money back is almost better than winning because it’s like you climbed a mountain.”
2. Some people who gamble are desperate to replace the money they lost before they are found out. They fully expect their spouse/partner to leave them and their families to shun and abandon them once their shameful secret is discovered.
3. Some gamble more desperately out of a sense of guilt. They believe that if they can win back what they lost, it not only erases the debt, but it is as if they had never gambled in the first place.

Has chasing been part of your gambling problem? Do you see it contributing to your loss of control? Would it be accurate to describe yourself as desperate when you are chasing? Do any of the three explanations for chasing apply to you?

## **5. Money Is the Problem, Money Is the Solution**

People with gambling problems often have fixed ideas about money. The first is that money is the solution to all one's problems. The second is that gambling is a way to get money.

### **a) Money is a solution to all one's problems.**

It certainly may seem that way, particularly if your payments are overdue, creditors are calling, and if you have gambling-related debts.

### **b) Gambling is the way to get money.**

Haven't you lost more often than you have won? And wasn't it gambling that put you in debt and caused most of your current financial problems? If you could have gambled in a disciplined manner, not taking unnecessary risks, and quitting while ahead, wouldn't you have been doing this all along?

How will you know you have enough money? Please describe how you view money in your life.

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## 6. Self-Deceptions Basic to Gambling

Our brains are conditioned to look for patterns and to make predictions based on what has happened.

This does not work for gambling. It is hard not to believe that a machine is “due”, although each play is an independent event. The slot machine, dice and cards do not have a memory. If heads came up eight times in a row in a coin flip, the ninth flip would not favor tails. However, it’s hard to accept that the odds are still only 50-50.

Additionally, the amount of skill involved in gambling is often overestimated, while luck is something people believe they can influence or change. Many gamblers are extremely superstitious. For example, some believe they can control the dice, while some refuse to gamble on the 13<sup>th</sup> day of the month.

What are your superstitions? Please write them below and try to provide evidence that they can influence the outcome.

| My Superstitions About Gambling | Evidence |
|---------------------------------|----------|
|                                 |          |
|                                 |          |
|                                 |          |
|                                 |          |
|                                 |          |
|                                 |          |
|                                 |          |

## Chapter Four:

# DEVELOPING NEW HABITS

### 1. *Avoiding Avoidance*

Gambling is often used to avoid or escape from especially painful feelings (shame, guilt, helplessness, depression) or from some problem in one's life that seems unsolvable.

While gambling, did you feel you were escaping the stresses of your life? Did you value the fact that you didn't have to think about anything, that nothing else existed?

Gambling, of course, creates other problems (financial, emotional, work, and family), but these serve to distract one even further from one's original problems.

What were you avoiding by gambling and how well did it work for you?

| What I was avoiding | Outcome of avoiding |
|---------------------|---------------------|
|                     |                     |
|                     |                     |
|                     |                     |
|                     |                     |
|                     |                     |
|                     |                     |

Avoidance, as a way of coping with problems, is habit-forming.

People develop a repertoire of different ways they avoid dealing with uncomfortable or difficult situations. Some in the list below are considered helpful, or adaptive behaviors (indicated by a \*), and others are considered harmful, or maladaptive behaviors. Some could be considered helpful in some situations and not others.

For example, spending more time at work could be helpful if you have been falling behind at work and not fulfilling responsibilities. However, spending excessive time at work away from family, friends, or other responsibilities to avoid your feelings could be considered harmful.

Please check which ones apply to you.

|                          |                                                                          |                          |                                         |
|--------------------------|--------------------------------------------------------------------------|--------------------------|-----------------------------------------|
| <input type="checkbox"/> | Drinking alcohol                                                         | <input type="checkbox"/> | Taking street drugs                     |
| <input type="checkbox"/> | Eating a lot                                                             | <input type="checkbox"/> | Watching television                     |
| <input type="checkbox"/> | Surfing on the Internet                                                  | <input type="checkbox"/> | Acting out sexually                     |
| <input type="checkbox"/> | Procrastination                                                          | <input type="checkbox"/> | Lying to people                         |
| <input type="checkbox"/> | Playing video games                                                      | <input type="checkbox"/> | Reading a book, magazine, or newspaper* |
| <input type="checkbox"/> | Going to a religious service or community activity (e.g., church)*church | <input type="checkbox"/> | Spending more time at work              |
| <input type="checkbox"/> | Cleaning my house*                                                       | <input type="checkbox"/> | Exercising*                             |
| <input type="checkbox"/> | Other                                                                    | <input type="checkbox"/> | Other                                   |

## 2. Developing Ways to Cope

If gambling has been used to avoid or escape from some underlying problem having now stopped (or gained control of your) gambling, then you have a choice. You can find other ways to avoid or escape problems, or you can confront them, and find healthy ways to deal with them.

Which of the following strategies might be helpful?

Check how helpful you think each of these would be for you.

|                                                        | Not Helpful at All | Somewhat Helpful | Very Helpful |
|--------------------------------------------------------|--------------------|------------------|--------------|
| Talking to a friend, family, member, or therapist      |                    |                  |              |
| Writing, keeping a journal, or diary                   |                    |                  |              |
| Using new ways to relax (meditation, yoga, etc . . . ) |                    |                  |              |
| Regular exercise                                       |                    |                  |              |
| Gamblers Anonymous                                     |                    |                  |              |
| GamFin Financial Counseling                            |                    |                  |              |
| Evice App                                              |                    |                  |              |
| Gamban                                                 |                    |                  |              |
| Self-Exclusion Request Form                            |                    |                  |              |
| Getting 6 - 8 hours of sleep                           |                    |                  |              |
| Anger management                                       |                    |                  |              |
| Taking medication as prescribed                        |                    |                  |              |
| Making more time for myself                            |                    |                  |              |

The development of new coping skills is a process. It doesn't have to be done all at once. Nor do most problems have to be solved all at once. Many people early in recovery have unrealistic expectations for themselves.

### **3. Developing New Activities**

Many people with gambling problems have trouble with boredom, especially when they recently stopped or cut down on their gambling.

They may have used gambling to give meaning to their lives. Once they are less preoccupied with it, they find they have much more time on their hands. They may feel under-stimulated.

Boredom can also mean that they are uncomfortable being in the presence of their own company, and specifically with their feelings.

For those reasons, there's a need to develop new interests and activities, to create meaning and purpose for oneself. This is exciting! But it may also feel strange and uncomfortable.

Make a list of non-gambling related activities or hobbies that you enjoy that can fill your time. These can be activities that you used to enjoy but have given up or new activities that you have always wanted to learn or try.

Old Activities:

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

New Activities:

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

If you are taking recovery seriously, you will be relating to people differently, having new experiences, learning new things daily. Practice living in the present, as opposed to dwelling in the past or anticipating the future. Gamblers Anonymous recommends living one day at a time. This is not as easy as it sounds. You might try a smaller interval of time, like one hour at a time.

#### ***4. Forgiving Yourself***

An extremely important part of any gambling problem is the feeling of shame and guilt that can persist long after stopping gambling. Gamblers Anonymous and an individual therapist can be helpful in helping to improve relationships with family members and others who have been hurt by the gambler's behavior.

Equally important, but often neglected in the recovery process, is the need to forgive oneself. While this involves a series of steps, it can start now. The first step in forgiving oneself is to put one's gambling and other hurtful behaviors in the past.

To be able to say: "I used to do such-and-such, but I don't do it anymore."

The second step is to try to make sense of what was irrational, self-destructive, and harmful behavior. "It was hurtful, it was stupid, but I'm starting to understand why I thought I needed to do what I did."

Hopefully, by reading this manual, completing the exercises, and thinking about your answers, you are beginning that process of self-forgiveness and acceptance.

# Chapter Five:

## REVIEWING YOUR PROGRESS

### ***1. Your Goals and Plans***

In Chapter 3 you set a goal for yourself, to either control your gambling by setting limits or by abstaining from certain games, or you would stop gambling altogether.

What is your goal now?

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As you review the previous four chapters, what if anything seems most different to you?  
How would you summarize what you've learned?

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Do you have a plan to change your gambling? What is it?

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Generally, most people find it helpful to tell others about their plan. What kind of help will you need? How will you get it?

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In addition to controlling your gambling, what are the other things that you need to work on?

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What potential problems do you anticipate? Will you need to make changes in your lifestyle to avoid situations that will act as triggers? For example, will your friends be supportive of you NOT gambling? If you were a sports bettor, do you continue to watch sporting events, read the sports section, listen to sports talk?

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## 2. Dealing With Slips and Relapses

You need to expect that problems will come back from time to time. If you do slip and gamble again, remember that you haven't failed and remind yourself of your past achievements.

You can often predict when problem gambling will reappear. You are more likely to lose control when you have bad times in other parts of your life.

You can learn from your slips by recognizing your triggers and risky situations.

Look at what happened and see if you can spot ways of preventing it next time. Re-read this manual and add your additional ideas.

**Learn from your mistakes, see what works, and brainstorm what could work in the future.**

| Description of relapses to gambling:                                        | How to avoid this from happening again:                                      |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------|
| (Examples)<br>Went for lunch with co-workers and drove past the card clubs. | (Examples)<br>• Bring enough money for lunch only<br>• Driving with a friend |
|                                                                             |                                                                              |
|                                                                             |                                                                              |
|                                                                             |                                                                              |
|                                                                             |                                                                              |

**Remember, change takes time. By completing this manual, you have taken an important step toward regaining control of your life!**

- Be sure to give yourself credit for each of your accomplishments along the way!
- Learn from your mistakes.
- Feel good about your accomplishments.

The most important day is today.

# APPENDIX

## GAMBLING DIARY

|                                       |  |  |  |
|---------------------------------------|--|--|--|
| Where / Situation                     |  |  |  |
| Thoughts and feelings before gambling |  |  |  |
| Thoughts and feelings while gambling  |  |  |  |
| Amount of money won and lost          |  |  |  |
| Thoughts and feelings after gambling  |  |  |  |

## ADDITIONAL RESOURCES

If you feel you need more help or support, or if you have tried the techniques in this booklet and haven't been successful, then other resources are available. Many of these resources will be available in your area.

### **1. California Gambling Education and Treatment Services (CalGETS)**

- [www.problemgambling.ca.gov](http://www.problemgambling.ca.gov)

### **2. Gambler's Anonymous**

- [www.gamblersanonymous.org](http://www.gamblersanonymous.org)

### **3. Gambling counselors and therapists**

- Crisis Text Line – Text Hotline  
[www.crisistextline.org](http://www.crisistextline.org)
- National Council on Problem Gambling (NCPG)  
[www.ncpgambling.org](http://www.ncpgambling.org)
- California Council on Problem Gambling  
[www.calpg.org](http://www.calpg.org)
- Office of Problem Gambling (OPG)  
[www.problemgambling.ca.gov](http://www.problemgambling.ca.gov)
- UCLA Gambling Studies Program  
[www.uclagamblingprogram.org](http://www.uclagamblingprogram.org)

### **4. Additional Reading**

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Lee, B. (2005). *Born to Lose: Memoirs of a Compulsive Gambler*. Center City, MN: Hazelden.

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Hodgins, David and Makarchuk, K. *Becoming a Winner: Defeating Problem Gambling. A Gambling Self-Help Manual*. University of Calgary. June 2003.

Data about the prevalence of gambling problems was derived from the following:

Williams R. J., Volberg R. A., Stevens R. M. G. (2012a). *The Population Prevalence of Problem Gambling: Methodological Influences, Standardized Rates, Jurisdictional Differences, and Worldwide Trends*. Lethbridge: University of Lethbridge. Northhampton: Gemini Research. Prepared for the Ontario Problem Gambling Research Centre and the Ontario Ministry of Health and Long-Term Care.

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## ENDNOTES

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<sup>i</sup> Williams R. J., Volberg R. A., Stevens R. M. G. (2012a). *The Population Prevalence of Problem Gambling: Methodological Influences, Standardized Rates, Jurisdictional Differences, and Worldwide Trends*. Lethbridge: University of Lethbridge. Northhampton: Gemini Research. Prepared for the Ontario Problem Gambling Research Centre and the Ontario Ministry of Health and Long-Term Care.

<sup>ii</sup> California Health Interview Survey, 2024. UCLA Center for Health Policy Research. [accessed October 13, 2025]. <https://healthpolicy.ucla.edu/our-work/california-health-interview-survey-chis>

<sup>iii</sup> California Health Interview Survey, 2024. UCLA Center for Health Policy Research. [accessed October 13, 2025]. <https://healthpolicy.ucla.edu/our-work/california-health-interview-survey-chis>

<sup>iv</sup> Currie, S. R., Hodgins, D. C., Wang, J., El-Guebaly, N., Wynne, H., & Chen, S. (2006). Risk of harm among gamblers in the general population as a function of level of participation in gambling activities. *Addiction*, 101(4), 570-580.