



If you wish to talk to  
a financial counsellor  
about any of these  
issues call

**1800 007 007**



# Could gambling be affecting you or someone you care about?

## Financial issues that could indicate a gambling problem:

- Several credit cards, often at their limit or maxed out
- Only making minimum payments on credit cards that are up to their limit
- Using one credit card to make payments on another
- Loan consolidations
- debts to high interest lenders including payday lenders
- Debts or dealings with pawnbrokers: goods disappearing and reappearing may indicate pawned goods
- Debts to, or borrowing from family and friends without reasonable explanation about what the money is needed for
- Bounced cheques, overdrawn accounts or exceeding credit limits
- Earnings higher than expenses but debts continue to increase
- Sale of assets (car, furniture or other valuable items), particularly sudden sales with no explanation
- Not wanting partner/family to know about financial situation
- Money missing from household or business
- Excuses about where money has been spent

## Other Indicators

- Secretiveness about activities and elusive with regard to whereabouts
- Spending a lot of time at gambling venues
- Mood swings—extreme highs and lows or irritability when asked about money
- New arrangements for mail go to a post office box instead of the home address