



If you wish to talk to
a financial counsellor
about any of these
issues call
1800 007 007



Tips to assist you regain control if gambling is a problem in your life

- Keep a spending diary—you need to know where your money is going including money spent on gambling
- Have someone you trust help with your money management, this can be either short or long term.
- Tell family and friends what you are doing and ask them not to lend you money
- Consider having two signatures for withdrawals on bank accounts so you can't withdraw money without the other person agreeing
- Pay as many bills as possible using free systems such as BPAY or Centrepay
- Break down bills into regular payment amounts in line with your income cycle. For example, if you are paid fortnightly then pay an amount on each of your bills each fortnight on the day you get paid
- Avoid using credit; where possible cut up credit cards. Make an arrangement to pay off any outstanding balance each pay as above
- Limit the amount of cash you carry and leave plastic cards at home
- Avoid keeping large sums of money in the house
- Think about something you would really enjoy and regularly put money away for it. Use this as a reward for yourself rather than gambling.
- Reduce the daily withdrawal limit on debit cards to a realistic amount. Honestly assess your own needs and set yourself a limit; for many people \$100 per day is realistic
- Don't make financial arrangements with people you owe money to that you can't afford to keep. This can make it more difficult to negotiate with creditors later
- Consider cancelling any redraw facility on home loans and overdrafts
- Consider transferring the house title to a non-gambling partner. You will need legal advice to do this.
- Do not involve others in your debt or borrow money from them.
- Think about having a 'no further credit' notation placed on your credit file.
- Purchase supermarket gift cards on pay day so that you can use them to purchase food and other household essentials