You have the right to feel safe, and emotionally and financially secure. It is important to protect yourself from any harm that may arise from your family member or friend’s problem with gambling.

Seek legal, financial and other advice to explore your options. Contacting a gambling counsellor is a good place to start.

It’s not your fault
Coping with a family member or friend’s gambling behaviour can be exhausting. Use your energy to help change your own situation rather than theirs. It is important to remember:

- You cannot force your family member or friend to acknowledge that their gambling is a problem.
- You cannot force them to stop gambling.
- No matter what you say or do, ultimately the only person who can stop gambling is the gambler.
- The gambling is the problem, not the person.
- You are not to blame for their behaviour.

Your relationship with the gambler
Problem gambling can strain relationships. Suggestions include:

- Inform the gambler of the negative impact that their gambling is having on you. Communicate your feelings carefully and openly.
- Don’t try to take control of the gambler’s life. It won’t work and will make you unhappy.
- Let the gambler know you want to help. They may feel out of control, embarrassed or ashamed. You can convey a willingness to support them.
- Relate to them as an equal person. Avoid trying to protect them.
- Support them in their struggle, but don’t take on their burden. Choose to say ‘I can’t do this for you, but I will be with you while you do it’.
- Allow them to take responsibility for their behaviour. For example, let them deal with creditors and their employer. Do not help them lie and deceive.

Practical steps to avoid financial harm
In most cases, people who have a gambling problem have difficulty handling money when gambling opportunities exist. Take steps to protect yourself and the people around you from financial harm. General suggestions include:

- Seek professional advice about how to protect your family’s assets and income.
- Do not lend the gambler money.
- Do not pay the gambler’s debts.
- Decide if you can manage the gambler’s money. If not, you may need to maintain separate bank accounts and credit cards.
• Remove your name from joint accounts to avoid inheriting the gambler’s debt. A gambling counsellor can help you avoid a bad credit history if you have joint credit or loans with the gambler.
• Take control of finances, for example, organise direct debits for bills, mortgages and regular debits, and limit access to cash.
• Budget and allow each member of the family some spending money, including the problem gambler.
• Check the mail yourself for bills.
• Keep records of all finances including assets, income, expenses, contributions and gifts.
• Photocopy (and keep in a safe place) copies of important documents such as house title, marriage and birth certificates, and tax file numbers.
• Don’t sign anything you don’t understand or are not prepared to pay for.
• Do not lend EFTPOS or credit cards or share ‘pin’ numbers, or leave that information where it can be found.

Confide in people you trust
Friends or family members can often feel isolated and alone. It may be helpful to seek support from others. Talk to trusted people who will not judge you or the person that gambles. Consider talking frankly to other affected members of the family so you can support each other.

Socialise with others
Spending time with others socialising can relieve stress. You don’t need to talk about your concerns if you don’t want to. Having time out to do things you like can stop you from getting consumed by someone else’s gambling. Maintain your friendships, continue with your interests and hobbies, and do things that you find enjoyable.

Look after your health
A healthy diet, regular exercise and adequate rest can improve your wellbeing, and increase your resilience to stress. A gambling counsellor can give you other suggestions on how to look after yourself.

Making decisions about your relationship
You may need to put emotional and physical distance between yourself and the gambler. Your relationship with them may cease or dramatically change in the short or long term. If taking action puts your safety or the safety of others at risk, you may need professional help.

Relationship counselling and mediation can be a safer alternative for discussing problems and seeking solutions if there is a communication breakdown between you and the gambler.

Seek support for yourself
Coping with a loved one’s problem gambling can be very distressing. Talk with a professional who understands problem gambling if you are starting to experience overwhelming sadness, anxiety or anger. Counselling or self-help groups can help you make important decisions about your relationship.

Gambler’s Help is a free service for people who are affected by gambling. There are Gambler’s Help services available throughout Victoria, which provide:
• Free, professional, confidential counselling for people for whom gambling is an issue
• Counselling for the family and friends of people for whom gambling is an issue
• Financial counselling to help people with gambling-related money problems
• Advice on self-exclusion programs and other support services
• Community education to help communities reduce the negative effects of gambling.

Where to get help
• Your doctor or other health professional
• Gambler’s Help Tel. 1800 858 858, TTY 1800 777 706 – 24-hour telephone counselling service
• Victorian Responsible Gambling Foundation
• Gambling Help Online - counselling and information services including a peer support program.

betterhealth.vic.gov.au
• **Gamblers Anonymous** Tel. (03) 9696 6108 – support group for people with a gambling problem
• **Gamble Aware** – information about the odds of winning, how gambling works, and when to stop
• **Lifeline** Tel. 13 11 14
• **SuicideLine** Victoria Tel. 1300 651 251

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