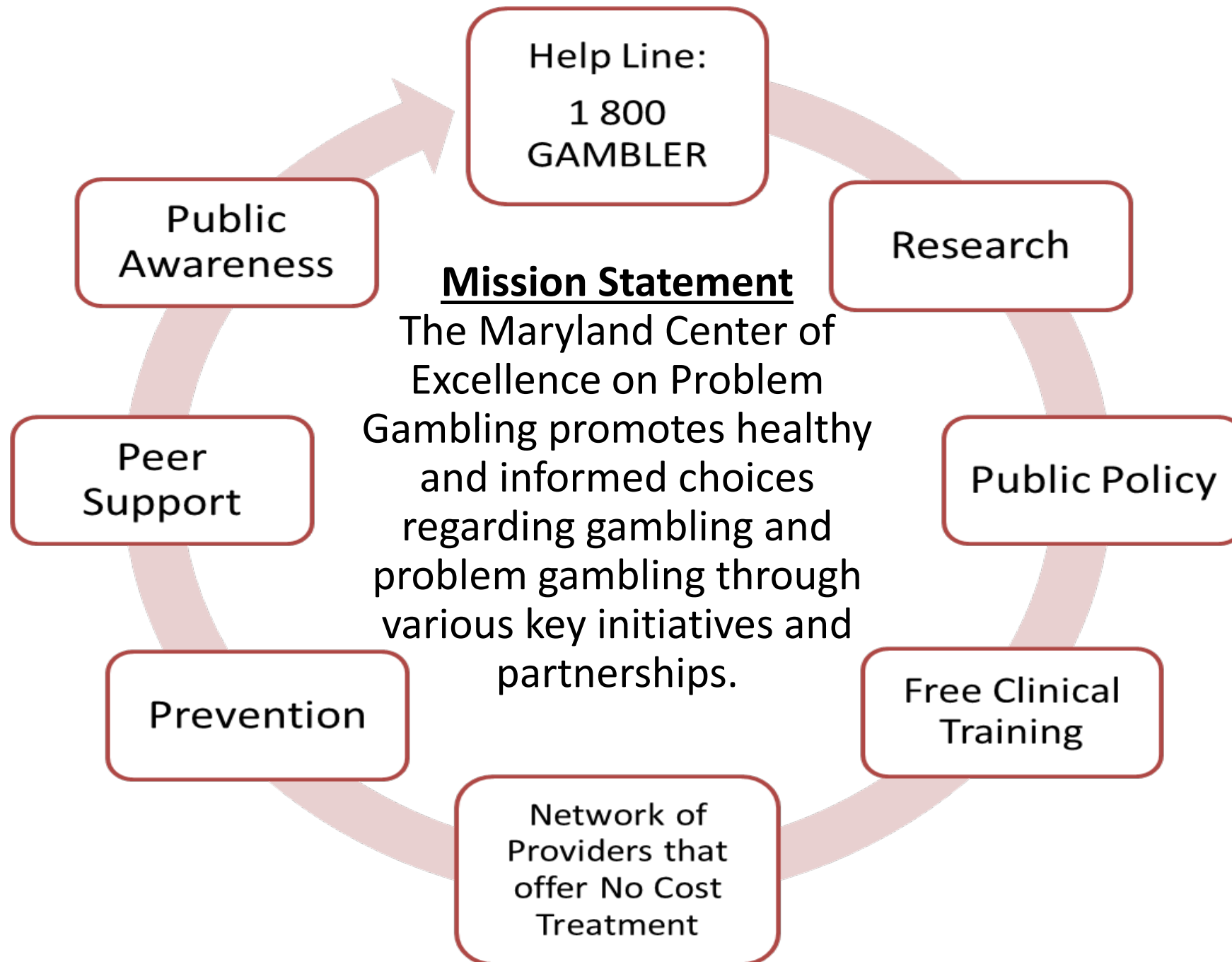


Gambling is NOT the Solution to Financial Woes: Understanding the Stress of Problem/Disordered Gamblers During the Holidays and in the New Year

Presented By:

Kristen Beall, LCSW-C, CAC-AD; Anthony Parente, MA, LCPC, NCC, MAC, ICGC II, BACC; Kenneth Wolfson, CPRS, CRC, RPS; Kenneth Crawford, CPRS, CRC; James Nowlin; and William Hinman, CPRS, CRC



Learning Objectives

Attendees should be able to:

- Identify tools and strategies to assist in assessing and intervening with clients in financial distress.
- Understand through personal stories how problem gambling and gambling disorder can heighten stress during the holiday and in the New Year.
- Learn the tools and resources offered by the Center, including Peer Support.



“Gambling ruins another Holiday.”



Personal Story from a Peer in Recovery

Working with Problem Gamblers in the Central Region:
Baltimore, Carroll, Cecil, Harford and Howard Counties

Kenneth (Ken) Wolfson, CPRS, CRC, RPS

kwolfson@som.umaryland.edu

Mobile: 443-690-9811

“Gambling addiction added a ton of stress to my family during the holidays and my mom is still gambling.”




Personal Story from a Peer in Recovery

Working with Problem Gamblers in the Eastern Shore:

*Caroline, Dorchester, Kent, Queen Anne's, Somerset,
Talbot, Wicomico and Worcester Counties*

Kenneth (Kenny) Crawford, CPRS, CRC
Kenneth.Crawford@som.umaryland.edu
Mobile: 443-717-1137





“You would think the holidays would be a wake-up call; for me it just led to more denial and deception.”



Personal Story from a Peer in Recovery
Working with Problem Gamblers in *Baltimore City*

James (Jim) Nowlin
jnowlin@som.umaryland.edu
Mobile: 410-299-1791

“The first few holidays in recovery from my gambling addiction were challenging.”



Personal Story from a Peer in Recovery

Working with Problem Gamblers in the Southern Region:
*Anne Arundel, Calvert, Charles, Montgomery, Prince George's and
St. Mary's Counties*

William (Will) Hinman, CPRS, CRC
whinman@som.umaryland.edu
Mobile: 443-717-2439





ADDRESSING FINANCES

- Beliefs about money
- Control of money
- Emotional attachment to money
- Concepts of credit
- Monitoring of spending
- Juggling of money
- Doing a budget

ADDRESSING FINANCES

- Contacting creditors
- Spouse monitoring mail and refusing to cosign
- Checkbook control
- Direct deposit
- Directing towards GA Pressure Relief Group





GA PRESSURE RELIEF

- Request moratorium from creditors for 60 -90 days
- Discuss debts with family and significant others
- Financial restitution as an integral part of recovery
- Listing all debts, all monthly expenses and all assets
- Create a repayment plan



GA PRESSURE RELIEF

- Creditors respond to honesty, sincerity and courage
- Resolve financial concerns so to focus on behavioral change
- Bankruptcy seen as bailout - not recommended
- Longer repayment plan preferred - each payment reminder of gambling impact





FAMILY TREATMENT: FINANCIAL PLANNING FOR RECOVERY

What Makes a Good Financial Plan?

- All parts of the financial planning process covered
- Gambler and family committed to using it
- All involved understand roles and responsibilities
- Realistic and supports recovery goals
- No bailouts - Support only with accountability
- It is clear and committed to writing
- Importance of contingency planning/mitigating risk

FAMILY TREATMENT: FINANCIAL PLANNING FOR RECOVERY

Credit Counseling Six Stage Model

(ala GA Budget and Pressure Relief)

- Clarify Debt/Current Financial Situation
- Identify/Predict Income
- Identify Expenses
- Create Budget/Make Adjustments
- Debt Repayment Plan
- Money Protection Plan





MONEY PROTECTION PLAN

- \$ How will I safeguard my money from my gambling?
- \$ Who can help me?
- \$ To whom will I be accountable?



ADDRESSING FINANCES IN CLINICAL PRACTICE

- Connections can be found between one's financial well-being and overall psychosocial well-being
- A range of problems may contribute to financial & emotional distress/devastation (*life-threatening illness, unforeseen loss, interpersonal violence, foreclosure, predatory lenders*)
- Address problems in a comprehensive, holistic way
- Identify helping professionals skilled in/comfortable with these areas with assessment and intervention

TALKING ABOUT MONEY: THINGS TO CONSIDER

- Why is it so hard to talk to clients about money & why is important to do it?
- Are there cultural aspects to talking about money?
- How do money, money problems, and money management fit into therapy?
- How far should a therapist go in making suggestions about money issues to their clients?
- How does talk about money issues fit into crisis management and ongoing counseling?



ADDRESSING FINANCES IN CLINICAL PRACTICE

What to consider:

- Does monthly income cover ongoing expenses?
- Is income stable every 2 weeks or month?
- Are they receiving any public benefits?
- Are they eligible for any public benefits that they are not receiving?

EXPERIENCES WITH MONEY

- What was your first experience with money?
- What are your earliest memories of money in your family?
- What is your best and worst memory regarding money?
- What feelings do these memories generate?
- Was money viewed as good, bad, scary, dirty, or neutral for you as a child?
- Did anyone help you to understand these feelings as a child?
- Were there any family stories about money?



MARYLAND FINANCIAL RESOURCES

- CASH Campaign of Maryland
 - www.cashmd.org
- Maryland Legal Aid
 - <https://www.mdlab.org/>
- Consumer Credit Counseling Services of Maryland
 - www.cccsmd.org



OTHER FINANCIAL RESOURCES

- Unemployment:
 - <https://www.dol.gov/coronavirus/unemployment-insurance>
- IRS:
 - <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
- Consumer Financial Protection Bureau:
 - <https://www.consumerfinance.gov/>
- Prosperity Now:
 - <https://prosperitynow.org/resources/covid-19-resources>





MARYLAND GAMBLING RESOURCES

Problem Gambling Helpline: 1-800-GAMBLER

Maryland Center of Excellence on Problem Gambling:

- <https://www.mdproblemgambling.com/>
- <https://helpmygamblingproblem.org/>
- <https://asiangamblingsos.org/>
- <https://militarygamblesafe.org/>

Maryland Coalition of Families:

- <https://www.mdcoalition.org/who-we-help/problem-gambling/>

Maryland 211

- press 1: for Crisis Hotline

OTHER GAMBLING RESOURCES

Gamblers Anonymous

<https://www.gamblersanonymous.org/ga/locations>

Gam-Anon

<https://gam-anon.org/>

National Council on Problem Gambling

<https://www.ncpgambling.org/>

Gam-Ban

<https://gamban.com/>



Questions & Thank You!



1-800-GAMBLER

