
Dealing with debt

A guide for problem gamblers



£

0845 6000 133
www.gamcare.org.uk



Gambling may feel like the answer to your money worries

Callers to the GamCare Helpline are often anxious about money and debt problems. This leaflet is designed to help you to take the first steps to seeking help and advice to deal with your debts, whilst you are managing a gambling problem. It is not designed to replace the help you would receive from a specialist debt advice agency or the support and guidance available from seeing a GamCare counsellor or attending a support group. See the back page of this leaflet for details of debt advice agencies. Contact the GamCare Helpline on **0845 6000 133** or log on to our website **www.gamcare.org.uk** to find out about the counselling and support available in your area.

Tackling your gambling

- Gambling may seem like the answer to money difficulties but in reality the chances of a big win to pay off accumulated debts or meet regular expenses are quite small.
- Be honest with yourself and share your problems with friends or family. Their support may help you to seek help for your gambling problem, and advice about your debts.
- Try to stop gambling. A GamCare counsellor can help you to understand the causes of your gambling behaviour, whilst you are addressing your debt problems.
- A confidential support group, such as Gamblers Anonymous, where people with gambling problems meet to support each other, can be helpful.

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Tackling your debts

- **If you ignore your debts, they won't go away. You might be making the situation worse and making yourself more anxious.**
- **Don't confuse free specialist money advice with debt management agencies, which you may see advertised in the paper or on television.**
- **How can a specialist money adviser help me? They can provide confidential advice, information and practical help. They will not make judgements about your situation.**
- **Specialist money advisers can assist you by helping to work out how much you owe and to negotiate repayment plans. They may also be able to act on your behalf.**

Contact all your creditors

- Let them know about your financial difficulties, and that you are seeking help to tackle the problem.
- Ask them for information, including copies of agreements and terms of repayment. Use this information to make a list of all your creditors and the amounts you owe.
- If you ignore your debts, they won't go away. Ignoring them is more likely to make the situation worse and to make you more anxious.
- Treat court papers and disconnection notices as urgent and seek specialist advice.

Work out your budget

- List all your income, including earnings from employment and benefit or tax credit payments.
- List all your expenses, including rent and mortgage payments, council tax and fuel and water charges. Be honest about your household expenses and include realistic amounts for food, clothing and travel.
- Take a look at your spending. Could you make any savings, such as switching to a different fuel provider?

If you ignore your debts, they won't go away

Focus on priority debts first

Once you have made a list of all your debts, you will need to deal with some debts first as the consequences of these could be more serious, such as loss of your home, loss of essential services, or risk of imprisonment. Priority debts include mortgage and rent payments, council tax, court fines, income tax and VAT arrears. Seek help from a specialist money adviser who can help you to identify priority debts.

Taking steps to understand your gambling will eventually help you to stay out of debt in the future

Sort out non-priority debts

These include overdrafts, unsecured loan payments, credit and store cards and student loans. You cannot be sent to prison for these debts, but if you do not pay them, the creditors may take you to court to secure the money you owe. If you fail to pay after a court order, then the creditors can take further action and try to remove your property. If this happens, seek specialist advice.

If you have money to spare after paying priority debts, you may have several options for dealing with the others, including debt management plans, making offers of regular repayments and consolidation. If you have no money after you have done your budget, and you think your circumstances are unlikely to improve, your options will be limited to asking your creditors to write off the debts or facing bankruptcy. A specialist money adviser can take you through all the options.

The path to clearing your debts can take time and you will be faced with all sorts of pressures along the way

Take Heart

The path to clearing your debts can take time and you will be faced with all sorts of pressures along the way. There will be times when you may feel desperate to gamble – don't! Call the GamCare Helpline or log on to the GamCare website to talk to someone about your feelings. Taking steps to understand your gambling will eventually help you to stay out of debt in the future.

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GamCare provides a confidential Helpline throughout the UK and a range of help online. These services provide emotional support, advice, information and referral for people experiencing problems with their gambling and family and friends affected by gambling.

GamCare counselling provides a safe, confidential way for you to talk about your situation. Contact the GamCare Helpline for details of counselling and other support services available in your area. In addition, GamCare offers a Netline, an internet-based helpline, at www.gamcare.org.uk and an online peer to peer support forum for members.

Our helpline is open 7 days a week, 8am–midnight.

0845 6000 133

www.gamcare.org.uk

Gamblers Anonymous

A support fellowship for problem gamblers.

020 7384 3040

www.gamblersanonymous.org.uk

Gordon Moody Association

A residential treatment centre for problem gamblers.

01384 241292

www.gordonhouse.org.uk

Citizens Advice

Free, independent and confidential advice and information.

www.citizensadvice.org.uk

Consumer Credit Counselling Service

Free, confidential debt advice and support.

0800 138 1111

www.cccs.co.uk

National Debtline

Free, independent and confidential advice on money and debt problems.

0808 808 4000

www.nationaldebtline.co.uk

Samaritans

Confidential, emotional support for anyone in a crisis.

08457 90 90 90

www.samaritans.org.uk

