

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 judgement 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.

GamCare offers advice, information and practical help over the phone and online.

Post messages in our Forum, chat online or talk to an Adviser who can let you know about local support, including counselling services, and sources of advice about gambling-related issues such as debt.

GamCare also provides counselling to help you explore situations relevant to your gambling in a safe environment over time. GamCare counselling is offered free of charge.

To find out more, talk to one of GamCare's specially trained Advisers. They'll listen, they won't judge you and your conversation is completely confidential.

The National Gambling HelpLine, provided by GamCare, is open seven days a week, 8am - midnight.

Call free on:
0808 8020 133
www.gamcare.org.uk



Scan here
to visit the
GamCare
website



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Gamblers Anonymous

A support fellowship for problem gamblers.
www.gamblersanonymous.org.uk

Gam-Anon

Support for friends and families affected by gambling.
www.gamanon.org.uk

Gordon Moody Association

A residential treatment centre for problem gamblers.
www.gordonmoody.org.uk

Citizens Advice

Free, independent and confidential advice and information.
www.citizensadvice.org.uk

StepChange

Free, independent debt advice and support.
0800 138 1111
www.stepchange.org

National Debtline

Free, independent and confidential advice on money and debt problems.
0808 808 4000
www.nationaldebtline.org

PayPlan

Free confidential advice on debt solutions.
0800 280 2816
www.payplan.com

Samaritans

Confidential, emotional support for anyone in crisis.
08457 90 90 90
www.samaritans.org.uk

Dealing with debt

A guide for people affected by problem gambling and debt



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Gambling may feel like the answer to your money worries

GamCare often hears from people anxious about money; a common dilemma for someone with a gambling problem is how to get out of debt. For many, the chance to continue gambling in order to win it back and make everything alright again can feel overwhelmingly tempting. It might also feel as though there is no chance of repaying debts accrued through gambling unless you carry on, so you feel completely trapped. **Taking steps to understand your gambling will eventually help you to stay out of debt in the future.**

Tackle 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.
- You can also contact the National Gambling HelpLine, provided by GamCare, to speak confidentially to one of our trained Advisers.
- An expert GamCare counsellor can help you to **understand the motivation for your gambling behaviour** and help you work to stop gambling.
- A confidential support group, such as Gamblers Anonymous, where people with gambling problems meet to support each other, may also be helpful.

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.
- **Ignoring your debt is 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?

Focus on priority debts first

Once you have made a list of 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 repayments, council tax, court fines, income tax and VAT arrears. Seek help from a specialist money adviser who can help you to identify priority debts and a way to manage them.

Remember, ignoring your debt doesn't mean it will disappear.

Sort out non-priority debts

These include overdrafts, unsecured payment loans, 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 your creditors can take further action and try to remove your property. If this happens, you need to **seek specialist advice**.

If you have money to spare after priority debts, you may have several options for dealing with the others, including debt management plans, making offers of regular payments, 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 talk you through all the options to find the best choice for you.

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. If this happens, you can the National Gambling HelpLine, provided by GamCare, on Freephone **0808 8020 133** or speak with one of our Advisers online at **www.gamcare.org.uk**

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