

GamCare offers information, advice and support to anyone affected by gambling. Post messages on our Forum, chat online or talk to an Adviser who can let you know about local support and sources of advice about gambling-related issues, such as debt.

GamCare provides a range of treatment services face to face across England, Scotland and Wales, as well as online and over the phone. Our services are available to gamblers as well as family and friends who are affected.

To find out more, talk to one of our Advisers on the National Gambling Helpline. They'll listen to you, they won't judge you and your conversation is completely confidential. All our services are free of charge.

The National Gambling Helpline is open every day. **Call free: 0808 8020 133 or live chat via www.gamcare.org.uk.**

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No matter what situation you are in, contact GamCare for help. It's so easy and so very worth it.



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 judge you.
- > 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.

Citizens Advice Scotland

Free, independent and confidential advice and information.
cas.org.uk

Debt Help Scotland

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

National Debtline

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

National Gambling Helpline

Call Free: 0808 8020 133

Live chat via www.gamcare.org.uk

Dealing with Gambling Debt

A guide for people affected by problem gambling and debt.



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National Gambling HelpLine
Call Free: 0808 8020 133
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Gambling can seriously damage your finances

GamCare often hears from people who are worried about money and debt connected to gambling.

For many, continuing to gamble in order to win their money 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 can feel completely trapped. **Taking steps to control 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 actually quite small.
- > **Be honest with yourself** and share your problems with friends or family.
- > You can also contact the National Gambling HelpLine, provided by GamCare, to speak confidentially to one of our trained Advisers. Our expert team 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.
- > Some bank accounts let you block access to gambling now. Find out more at www.gamcare.org.uk or speak to our Advisers.

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.

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.

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 - our Advisers are here to help when this happens.

Call the National Gambling HelpLine on Freephone 0808 8020 133 or live chat with one of our Advisers at GamCare.org.uk

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