



Money Guidance Service Toolkit

Factsheet 2 – Taking control of your gambling spend

A complete break is usually the best option to take control of your gambling. However, you may prefer to reduce your gambling spend or stick to a set limit each week or month. Whatever your goal, there are tools you can use to help you get there.

This factsheet is mainly for people affected by their own problem gambling, but anyone affected by someone else's gambling will also find it relevant.

Stopping gambling spend

- Find out about [blocking software](#) that could help you on our website.
- Look at banning yourself from venues such as betting shops, casinos, bingo clubs or arcades. Find out more about [self-exclusion](#) here.
- Check with your bank if you can block gambling transactions through your [bank account](#).
- Consider closing any online wallet accounts like PayPal or Skrill.
- Try contacting PayPal to ask to have gambling transactions blocked. PayPal don't offer this service as standard but some recovering gamblers have told us they have done this.

Controlling gambling spending

If you are going to try cutting down your gambling spend, we can still support you. Here are some ideas that could help you:

- Set a budget for yourself for how much you will spend on gambling.

- Keep careful track of how much you're spending on gambling, and be prepared to revisit this regularly.
- Look at our downloadable [Self-Help Workbook](#) to help you keep track of your gambling behaviour over time.
- Set deposit limits with individual gambling sites.
- Stick to one gambling account and set a limit, then self-exclude from any other sites.

General ways to control your gambling spend:

- Open a basic bank account – The benefits include no overdraft and the option of no debit card, and most don't charge for bounced payments.
- Limit contactless transactions which might make it that bit harder to spend impulsively over the counter in a betting shop.

- Set up a prepaid spending account – This can help you budget as you can only spend the amount loaded onto the card.
- Budget with cash – Try to use cash as much as possible and withdraw a fixed amount to spend each day or week.
- Budget with support from a trusted person – Find out more about this in our [Protecting your loved ones factsheet](#).
- Have a trusted person manage your finances – See further information in [Protecting your loved ones](#).
- Get support through our [National Gambling Helpline](#).
- Have your Universal Credit (UC) paid directly to someone else – If you are part of a couple, you could have your UC paid to them. Contact UC and ask them about how to do this. You can't nominate someone if you are not part of a couple. You may also ask for the [Housing Element of your Universal Credit](#) to be paid direct to your landlord.
- Transfer salary to a trusted person – Some people in recovery have budgeted by transferring their wages to a trusted person to ensure that bills are paid. Tell your employer which account you'd like your salary paid to but please note that employers do not have to agree to pay into an account that does not belong to you. ***If you are handing control of your money to someone else,*** you need to be sure you can trust them. Also consider how you may behave if you later have the urge to gamble and want the money back. If there is any potential that the person who is looking after your finances would be at risk at these times, then this isn't a safe option for you or them. Call us on [0808 8020 133](tel:08088020133) or [live chat](#) if you would like to talk this through.
- Find more support [on our website](#).
- Joint accounts – A joint account is a bank account which is in more than one name. It lets you manage any money you share with someone else. Having a joint account may help by offering financial transparency to someone close to you and make you feel more accountable. Before taking this option check the **Protecting your loved ones** factsheet for an in-depth look at the pros and cons of joint accounts.

- Look at apps that could help you – Banks and budgeting apps now offer a wide range of features to help you understand and manage your spending, and some offer tools that may support you to manage gambling or other problematic spending.

We can't recommend specific apps but some features you might want to look out for include:

- Understanding where your money goes – The ability to see all your bank accounts in one place, set budgets for yourself for spending in different categories and categorise transactions according to your budget.
- Planning your spending throughout the month – Receiving alerts when you're likely to exceed your budget, see at a glance and receive alerts for payments going out in future.
- Accountability and shared finances – The ability to share financial information with someone you choose. For someone you nominate to receive alerts based on financial triggers that you choose, so they could check in with you if they're concerned. Having shared pots of money with someone without needing a joint bank account. Having a connected card with ring-fenced spending money.
- Saving, moving and spending your money – Have different pots of money which you can ring-fence for bigger expenses that don't come up every month, being able to move money between accounts or pots.

We've got you.

We understand that money problems can feel overwhelming.

Whether you are looking for support for yourself, a friend or a family member, GamCare can help.

When you're ready to talk, we're ready to listen.

Call us free on **0808 8020 133** or chat to an adviser at **www.gamcare.org.uk**