

Guide for Professionals Working in Debt and Money Sector



GamCare and our partners are part of:



Problem gambling can have significant negative impacts, which affect the gambler and others. Gamblers may, at times, be more likely to have suicidal thoughts. Remember that this intervention could save a life.

IDENTIFICATION

- High frequency and/or high spend gambling transactions
- Unexplained budget surplus
- Missed debt repayments
- Unexplained cash withdrawals
- Additional accounts and transfers between accounts

Gambling harm is already flagged (e.g. through self-disclosure)

Ask an open question

Such as: "With regards these transactions/missed payments, can you tell me more about your circumstances? This is so we fully understand your situation and give you the right help and support" or "So that I can understand your situation better, are there other things in addition to your debts that are contributing towards how you are feeling?"

Seek client's reaction and listen carefully

"You disclosed some information to us on your last review/initial call/assessment. How are things with you now?"

No disclosure
Go to steps 5 & 6

Disclosure

INTERVENTION AND REFERRAL

Assess your availability of time and capacity to support the customer. Be empathic, respectful and non-judgemental. Convey optimism and encourage positive change.

Initial Intervention

(For example, when you only have limited time to spend with the client)

1. Gambling and debt are difficult subjects to talk about, reassure the client they have done the right thing seeking help. Tell them about the steps you will take to help. This could include:
 - Referring the client to your specialist support team
 - Explaining how to request 'breathing space'
 - Offering debt solutions tailored to their circumstances
 - Any other additional support (e.g. help with claiming benefits, contacting them on the payday).
2. Signpost to gambling treatment and support and let them know why it is important to get help with gambling now:
 - The **National Gambling Helpline**, which is Freephone and open 24 hours a day - 0808 8020 133 or via web chat at www.gamcare.org.uk
 - Family and friends who are impacted can receive support too
 - Facilitate **warm transfer** to the National Gambling Helpline (if applicable)

Additional Support

(For example, when you have more time to help them further)

3. Let them know about self-help tools:
 - Gambling blocks ([click here](#) to see which banks offer this)
 - Self-exclusion schemes (more information [here](#))
 - Blocking software (more information [here](#))
 - Accessing gambling help and treatment (if they have not done it yet)
4. Provide money management strategies, which could include:
 - Adding a Notice of Correction (NOC) to credit report, which lenders have to check when assessing credit applications (**Experian** and **Equifax** offer this)
 - Budgeting for priority bills and repayments
 - Handing over control to a trusted third party

When the client **doesn't want** to take the conversation any further

5. Explain the client their options. For example: "It's really important that we have a full understanding of your situation, so that this can be taken into account when we consider your options and discuss debt advice. Without having a true reflection of your circumstances, this could limit the options that are available to you."
6. Reassure that help and support is available if they would like to talk about anything in the future. Provide information for future reference (link to your website, **GamCare**, leaflets).