

Many Minnesotans enjoy gambling; it's one of the state's most popular pastimes. The slots at a casino. Bingo at church. Lottery tickets at the gas station. Cards with friends. Pull-tabs at the bar. The occasional office pool. For most of us, these are fun, leisure-time activities. But for some, gambling can become more than fun and games. It can become a serious problem.

When it comes to gambling, there are two options:

1. Not to gamble at all  
OR
2. To gamble legally, socially, recreationally, occasionally and appropriately

In 2007, approximately 80 percent of adults in Minnesota and over 50 percent of high school seniors reported participating in some form of gambling. Of adults who choose to gamble, many have not examined the question of whether to gamble, when to gamble and how much to gamble. Most people don't talk about gambling, they either do it or they don't. There are many reasons for this silence: For many adults, gambling was not discussed when they were growing up; the topic of gambling is not included in school curricula; family discussions most often do not include gambling; it also wasn't as visible or available as it is today.

If you are concerned that gambling is becoming more than a game for you or someone you know, please contact the free, confidential, 24/7 Minnesota Problem Gambling HelpLine: 1-800-333-HOPE, outside Minnesota call 1-800-552-4700.

**WHETHER**  
to gamble

**WHEN**  
to gamble

**HOW MUCH**  
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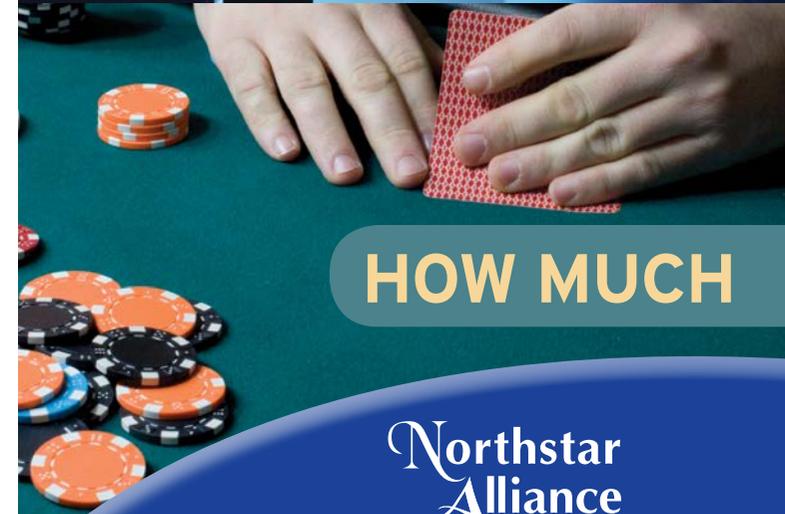
# Gambling DECISIONS



**WHETHER**



**WHEN**



**HOW MUCH**



## WHETHER to gamble

### When deciding whether or not to gamble, ask yourself these questions:

- Do you understand that you'll probably lose, and do you accept the loss as part of the game?
- Do you know that you cannot control chance?
- Do you avoid borrowing money to gamble?
- Do you make gambling a social activity with friends?
- Do you know that gambling should not be the only form of recreation in your life?
- Do you know the warning signs of problem gambling?
- Do you know there are times when people should not gamble? Including when:
  - It interferes with work, school or family responsibilities.
  - In recovery from problem gambling. And, for many, when in recovery from chemical dependency or other addictions.
  - The form of gambling is illegal.
  - Under the legal gambling age.
  - Trying to make up for a gambling loss or series of losses (chasing).
  - The gambling is prohibited by an organizational or employer policy.

## WHEN to gamble

### If a person decides to gamble socially, the question then becomes: When is it appropriate to gamble?

#### Ask yourself these questions:

- Are you gambling when you are:
  - Feeling lonely, angry, depressed or under stress?
  - Trying to solve any personal or family problems?
  - Trying to impress others?
  - Trying to cope with the death or loss of a loved one?
  - Using alcohol or drugs?
- Are you letting gambling interfere with or become a substitute for family, friends or work?
- Are you using gambling as a way to cope with emotional or physical pain?
- Would you reexamine your decision to gamble if it becomes difficult to resist the urge to gamble?

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## HOW MUCH to gamble

### Do you agree that the money you spend on gambling is an entertainment expense, not an essential expense?

#### To find out ask yourself these questions:

- Do you avoid setting acceptable spending and time limits prior to beginning to gamble and sticking to them?
- Are you gambling money you need for your day-to-day expenses?
- Do you borrow money to gamble?
- Are you chasing losses or trying to recoup/make up for a loss?
- Are you hiding your losses?
- Do you gamble on credit or debit cards or misuse your checking account?

**If you answered yes to any of these questions and you are concerned that you may be at risk for problem gambling please visit [www.NorthstarProblemGambling.org](http://www.NorthstarProblemGambling.org) or call 1-800-333-HOPE, outside Minnesota call 1-800-552-4700.**

## REACHING OUT TO A FRIEND OR RELATIVE

### If someone you know is gambling for more than fun, he or she may have a problem. Here are some ways to begin a conversation about his or her gambling:

- Tell the person you care and you're concerned about how he is acting. Allow him to respond and listen with a non judgmental attitude.
- Be clear about what you expect from him (e.g., "I want you to talk with someone about your gambling") and what he can expect from you (e.g., "I won't cover for you anymore").
- If the behavior that concerns you does not change or if you discover a serious problem, additional help may be necessary.
- Let the person know you're willing to help, but don't counsel them yourself. Encourage them to call the Minnesota Problem Gambling HelpLine: 1-800-333-HOPE.

