

Financial Clinical Interventions  
in this new online world of  
gambling


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- Member, National Council on Problem Gambling



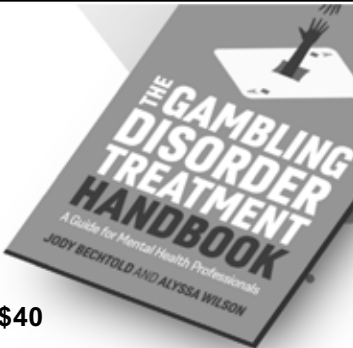
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**THE GAMBLING DISORDER TREATMENT HANDBOOK: A GUIDE FOR MENTAL HEALTH PROFESSIONALS**

A critical handbook to support all mental health professionals learning to treat or already working with people with a gambling disorder.

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amazon \$40

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**Stay connected**

- Series of **Gambling Treatment Webinars** in 2021-2022
- **Gambling Disorder Treatment Handbook** (co-author), available on Amazon
- **Gaming programs** for Parents and Teens
- Future **Virtual Trainings**




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**Training Objectives**

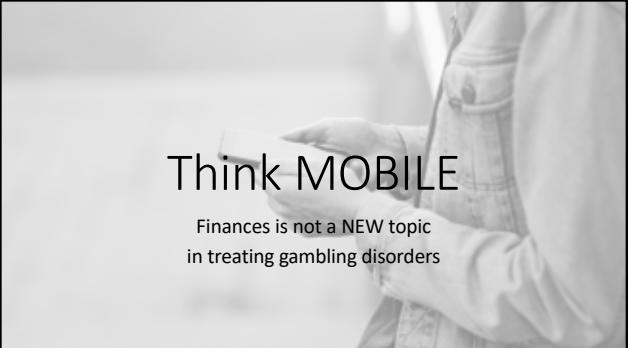
- Integrating client finances into therapy
  - Countertransference
  - Importance of including
- Financial Protection Strategies
  - Individual with gambling disorder
- Developing budgets & restitution plans
- Financial tools



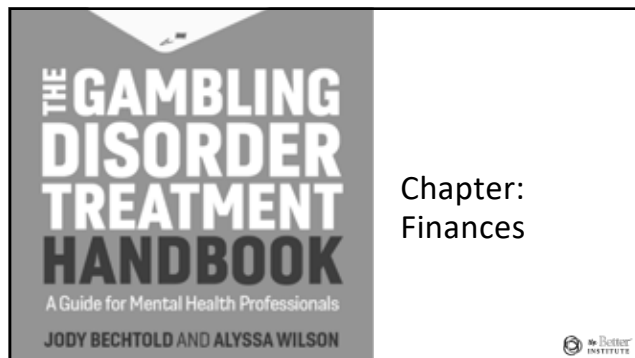
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**Think MOBILE**

Finances is not a NEW topic  
in treating gambling disorders



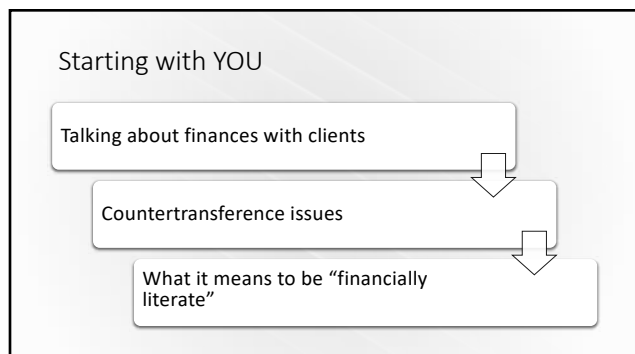
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“Money is supposed to hurt when you spend it”

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Avoid providing a “bailout” by timing your interventions

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- Key Concepts
- Closing all the doors
  - Understanding the Meaning of Money
  - Bankruptcy
  - Control: what for it
  - Money Protection Strategies

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Closing all the Doors

- Concept as a therapeutic approach
- How many doors are there?
- What will close these doors?

A photograph of a doorway in a dark room, with light coming through the opening.

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### The Meaning Of Money

#### Gamblers have essentially two kinds of money

- The first is **real money**
- Real money is used to pay bills, buy things, etc.
- The second is **gambling money**
- Gambling money is used only for gambling and is never really lost. It is just being held by the gambling venue for the gambler to re-claim the next time they win.

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### The Meaning Of Money

Gambling money is viewed as more valuable and to be hidden from others. The belief is that they will find their way out of debt through gambling money.

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### Bankruptcy



Does it modify behavior?



GA's view



Changes to the bankruptcy laws

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### Control

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Odorless,  
Colorless  
Gas -  
metaphor

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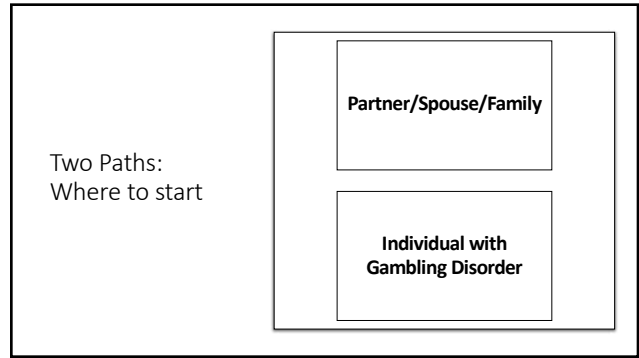
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### Managing Control

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# Financial Protection Strategies

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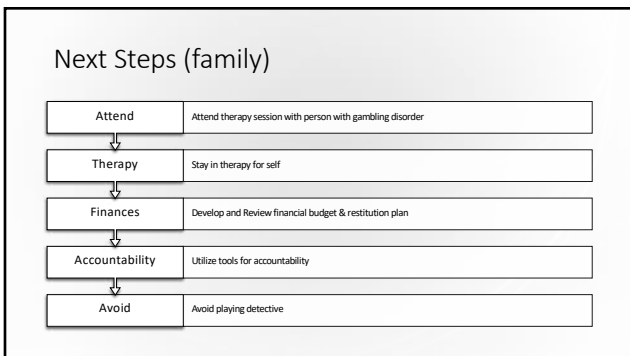
# Partner/Spouse/Family

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Finances: A necessary focus

- Financial budget and restitution plan
- Paying off debt too quickly
  - *"The interest payments..."*

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# Person with Gambling Disorder

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### 3 Main Doors

- Time
- Access
- Money

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### Review all the Doors

- What are all the doors that provide **access for money** to gamble?
- How can we **close** all the doors?
- *Issues to consider:*
  - Gender
  - Safety issues
  - Family dynamics
  - Cultural issues
  - Technology
  - Generational characteristics

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### Access to **Gamble** + Access to **Money**

- Layering approach to addressing access
- Review all the ways to limit or “close” access to money
- Review all ways to access gambling and block
  - use of money
  - websites to gamble

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### Control (again)

- Where does it show up?
- How does it show up?
- Bring awareness and give it a name

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### Financial Budget

- **Six Stage Model**
  - Clarify Debt
  - Identify Expenses
  - Identify/Predict Income
  - Create Budget
  - Debt Repayment Plan (Restitution Plan)
  - Money Protection Plan (closing the doors)

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### Financial Budget & Restitution

- What and Why
- How to implement
  - Homework
  - In session
- Family Involvement
- Pros and Cons or Barriers

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Financial budgets and repayment plans

Google Sheets

TrueLink Financial

The diagram shows two overlapping rounded rectangular boxes. The left box contains the text 'Google Sheets' and the right box contains the text 'TrueLink Financial'. Above these boxes is the text 'Financial budgets and repayment plans'.

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TrueLink Financial Pre-Paid VISA Card

Financial solutions for the people who care for others

<https://www.truelinkfinancial.com/card/true-link-card>

The image is a screenshot of a website. At the top, it says 'TrueLink Financial Pre-Paid VISA Card'. Below that is a navigation bar with links like 'Home', 'About Us', 'Services', 'Contact Us'. The main content area features a headline 'Financial solutions for the people who care for others' and a photograph of a family. At the bottom right, there is a URL: 'https://www.truelinkfinancial.com/card/true-link-card'.

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Virtual Money

A large, horizontally-oriented oval shape with a thin black border. Inside the oval, the words 'Virtual Money' are written in a simple, sans-serif font. A short horizontal line is drawn underneath the text.

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“Money is supposed to hurt when you spend it”

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Virtual Money Apps

The image shows four logos arranged horizontally, separated by vertical lines. From left to right: the Zelle logo, the Venmo logo (a grey square with a white 'V'), the Square logo (a black square with a white 'S'), and the PayPal logo. Below these logos is a grey rectangular box with the text 'Virtual Money Apps' and a horizontal line underneath.

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Bring crypto right to your wallet with the new PayPal app

Get the New App






The image is a dark-themed advertisement for the PayPal app. At the top, the PayPal logo is visible. The main text reads 'Bring crypto right to your wallet with the new PayPal app'. At the bottom, there is a white button with the text 'Get the New App'.

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## Triggers to Gambling

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## Triggers

-  Too much money
-  Not enough money
-  Desperate times require desperate measures
-  Feeling out of control in daily life
-  What else?

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## Find a DraftKings Gift Card and get in the game.



Buy a DraftKings Gift Card at a convenient retail location near you.

WALGREENS



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Be Curious!

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## In Summary

- Closing all the “doors”
- Developing a healthy relationship with money
- Increasing financial literacy skills
- Financial accountability and transparency
- Dealing with “Control”

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Questions?



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