



Jack Plunkett / AP file

[High School Health: Teen Gambling Awareness]

Created
by:

Trisha Ebbs, Health Teacher
North Salem High School
Salem, Oregon
for
Oregon Healthy Kids Learn Better and
Oregon Problem Gambling Services

JULY, 2009

WHY TALK ABOUT TEEN GAMBLING IN HEALTH CLASSES?

Because current data verifies that teens are gambling, yet they are not aware of the potential risks—sure, they know they can lose some money, but they (like most other people) don't realize that for some of them gambling can become an addiction as serious as any substance addiction.

In fact, most of them, if asked, will say they don't gamble because they don't consider poker games with friends, internet gambling for free, betting on sports, etc. as gambling—for most of them gambling means going to a casino, and they don't do that, so they “don't gamble”.

In most settings in which teens operate, gambling is either not talked about at all, or is seen and promoted as harmless fun, but there's much more to it than that. So, the purpose of these activities is to place gambling into its proper context: an activity that carries risk beyond money. Teens need to know what the risks are and where to go if they, or someone they know, has a problem. Problem gambling is any gambling behavior that has a negative effect on their life or the lives of people close to them. For example, if their gambling is causing them to fall behind in school, miss work, have arguments with family or friends, or worry about money lost, they may be a “problem gambler.”

Thank you for helping enlighten them via these engaging classroom activities which were developed by Trisha, a high school health teacher. We think you'll also find that talking about concepts of risk, healthy choices and addiction via the topic of gambling will produce lively discussion and interaction...kids who have “heard it all” when it comes to drugs/alcohol/tobacco will re-engage when the discussion focuses on this new topic so it allows you to reinforce key concepts in a fresh new way.

If you make any modifications or revisions please share them with us!

Trisha Ebbs
North Salem High School
EBBS_TRISHA@salkeiz.k12.or.us
Healthy Kids Learn Better Trainer

Wendy Hausotter
Oregon Problem Gambling Services
wendy.hausotter@state.or.us

LESSON 1: GAMBLING MYTHS AND FACTS **3**

LESSON PLAN
ASSESSMENT (ASSIGNMENT)
SCORING GUIDE

LESSON 2: BUST-AN-AD **8**

LESSON PLAN
WORKSHEET
ASSESSMENT (ASSIGNMENT)
SCORING GUIDE
SUGGESTIONS FOR BUSTING AN AD
SAMPLE ADS

APPENDICES **19**

- A. LESSON 1 TEMPLATES
- B. YOUTH AND PROBLEM GAMBLING FACTSHEETS



LESSON 1 Teen problem gambling prevention: myths and facts

Estimated Time of Completion: One 45 minute period for activity plus 45 minute period for advocacy campaign.

Summary: Students will use cards to sort and understand information regarding teenage gambling and apply what they learned to an advocacy campaign to prevent teen problem gambling.

Objectives:

Students will be able to:

1. identify key concepts of teenage problem gambling and prevention.
2. discern facts and myths of problem gambling.
3. understand the risks, warning signs of teens, and where and how to get help for a gambling problem.

Material Needed:

- Anticipatory set events sheets and odds cards; laminate for reuse (see Appendix A2)
- Myths and Facts cards: 4" x 6" index cards prepared by teacher (see Appendix A1 for card templates). Laminate for reuse.
 - Gambling myths
 - Warning signs of problem gambling
 - Risks of teenage problem gamblers
 - Gambling facts
- 4 sheets of construction paper or poster board with one of the four categories above written on each.
- Masking tape.
- Optional: youth gambling educational brochure; helpline brochure (multiple copies available for free by calling 503-945-9703 or download from 1877mylimit.org (click on "Resources" tab, then "Youth")); more info is also included in Appendix B.
- "Don't Gamble with the Facts" Prompt
- Scoring Guide (see p.7)

Anticipatory Set: Place sheets (masters included in this booklet) with each of the following events on the board or around the room. Prepare each one of the odds on a piece of paper (masters included). As students walk into the room, hand the first 8 students one of the pieces of paper with the odds on it. Instruct the class that the student will be responsible for matching the odds to the event.

Consider the following odds:

Being killed in a car accident – 1 in 5,300

Being a drowning victim – 1 in 20,000

Choking to death – 1 in 68,000

Being killed in a bicycle accident – 1 in 75,000

Being killed by a terrorist in a foreign country – 1 in 1.6 million

Being struck and killed by lightning – 1 in 2 million

Dying from a bee sting – 1 in 6 million

The odds of winning the multi-state Powerball lottery are 1 in 80 million

1. Emphasize how low the odds are of ever winning the national Powerball. Ask students what they believe the reasons are that some people gamble. Answers should include items such as its fun, exciting, thrilling, etc.
2. Introduce the problem of teenage gambling. Explain to your students that research is showing that teens gamble at higher rates than adults, and according to a report by the Harvard Medical School Center for Addiction Studies, the rate of compulsive gambling among youth is three times the rate among adults. Many teens believe that gambling is all about luck. More often, it is about probability and statistics. Teens see gambling as fun, that taking risks is exciting.
3. Explain to students that you are going to look further into the problem of teenage gambling. We will be studying ways in which to help other teenagers who may need help finding solutions. How do we recognize problems and what do we do.
4. Put the following categories on the board or on construction paper/poster board spaced around the room.
Briefly explain each of the categories:
 - a. **Risks of Teen Problem Gamblers**-the additional risks that a teenage problem gambler may suffer from.
 - b. **Warning signs of problem gamblers**-clues that someone may be at risk for becoming a problem gambler.
 - c. **Gambling myths**-statements or beliefs about gambling.
 - d. **Gambling facts**-give general information that could help students understand the seriousness of the problem.

5. Hand out the “Myths and Facts” index cards to the students. Have students read the note card and tape to the poster board that best represents their note card. Explain to the students that you will be reviewing each note card as a class as you go over the poster boards for accuracy so do not worry about making a mistake.
6. After each student has placed their note card on the poster paper, review each card with your students, discuss as needed, and move to correct poster board, if needed.
7. Start with facts about gambling. Stress the importance of learning these facts so that you can identify if a friend or family member may be developing a gambling problem. Continue through each category and discuss as needed.
8. Discuss with students who is at risk for gambling problems. Explain to them that anyone who gambles can develop a problem. You are at greater risk if you begin at a young age or if you are frequently gambling in your home or among your friends.
9. Discuss with students where they can go for help. They may want to begin with their school counseling department. Another resource is the free and confidential Oregon Problem Gambling Help Line. They can call 1-877-MYLIMIT 24/7 or visit 1877mylimit.org to get information or help via IM, email or live chat.
10. Have students pick out what they think is the most important fact, warning sign, and myth. Also have them make note of the Oregon Gambling Help Line resource. Students will use this information for their assessment. Review the assessment using the Advocacy Scoring Guide provided.

STANDARDS ADDRESSED|RESOURCES

Standards addressed:

Oregon Health Education Standards: Concepts and Advocacy

Oregon High School Health Education Benchmarks:

Health Skills:

HE.HS.HS.07 Advocate to self, peers, family and community members, the importance of participating in health-enhancing behaviors and abstaining from unsafe behaviors.

Promotion of Mental, Social, and Emotional Health

HE.HS.MS.01 Explain different signs and symptoms of addictive behaviors.

HE.HS.MS.02 Identify school and community resources that support people with addictive behaviors.

HE.HS.MS.03 Identify how to communicate to a friend or relative you think is an addict and should get support/help.

Resources:

<http://www.1877mylimit.org/index.asp>

<http://www.1877mylimit.org/mythsandfacts.asp>

<http://www.1877mylimit.org/teensandproblemgambling.asp>

Don't Gamble With The Facts

Grade Level: High School

Standards & Benchmarks	
<p>Problem Gambling (CC)</p> <p>Advocacy (AD)</p>	<p>Explain different signs and symptoms of addictive behaviors. (CC)</p> <p>Identify school and community resources that support people with addictive behaviors. (CC)</p> <p>Identify how to communicate to a friend or relative you think is an addict and should get support/help.(CC)</p> <p>Students will demonstrate the ability to advocate for personal, family, and community health. (AD)</p>
Assessment Prompt	
<p>You are an artist that has been hired by a prestigious advertising company. Your challenge is to design an advertisement in order to educate teenagers about the risks of problem gambling. You will need to create one of the following types of advertisements:</p> <ul style="list-style-type: none"> • T Shirt Slogan • Bumper Sticker • Drawing <p>You need to identify 3 facts, 3 risks, and 1 local resource for help in order to educate your fellow high school students to the potential dangers of problem gambling.</p> <p>You will be scored on this assignment using the Advocacy Scoring Guide .</p>	

Scoring Guide for Advocacy

<i>OHES #8: Students will demonstrate the ability to advocate for personal, family, and community health.</i>			
	Health-enhancing Position	Support for Position	Audience Awareness
4	<ul style="list-style-type: none">My health-enhancing position is extremely clear.	<ul style="list-style-type: none">I thoroughly support my position by using relevant and accurate facts, data, and evidence.	<ul style="list-style-type: none">I have demonstrated strong awareness of my target audience (e.g., I understand the audience's perspective, interests, prior knowledge)
3	<ul style="list-style-type: none">My health-enhancing position is somewhat clear.	<ul style="list-style-type: none">I satisfactorily support my position by using facts, data, and evidence. However, my support may be incomplete and/or contain minor inaccuracies.	<ul style="list-style-type: none">I demonstrate a good awareness of my audience.
2	<ul style="list-style-type: none">I gave unclear or conflicting positions.	<ul style="list-style-type: none">I didn't support my position adequately; due to limited information, and/or some inaccuracy, irrelevant facts, data or evidence.	<ul style="list-style-type: none">I demonstrate some awareness of my audience.
1	<ul style="list-style-type: none">I didn't state a position OR my position is not health enhancing.	<ul style="list-style-type: none">I provided no accurate or relevant information to back my position.	<ul style="list-style-type: none">I don't demonstrate an awareness of my audience.



LESSON 2 Teen problem gambling prevention: Bust-An-Ad

Estimated Time of Completion: One 45 minute period for activity plus 45 minute period for Bust-An-Ad Assessment.

Summary: Students will use advertisements to analyze and understand the impacts that specific advertisements have on teens and apply what they learned to an advocacy campaign to prevent teenage problem gambling.

Objectives:

Students will be able to:

1. analyze different advertisements and the misleading messages that advertisements give about gambling.
2. engage in critical thinking and creative lines of thought to create their own ad-busting ad.
3. debunk misleading, erroneous messages in advertising.

Material Needed:

- Risks of Problem Gambling (see #3 a – i)
- Gambling Advertisements (see pp. 15-18 or find others if you prefer)
- Paper
- Markers
- Glue
- “Bust-An-Ad” Prompt (see p.11) and Scoring Guide (see p.12)
- Suggestions for Busting An Ad (see p.13)
- Bust-An-Ad Worksheet (see p.14)

Anticipatory Set: Ask students what their favorite ad, slogan or jingle is (example: "You deserve a break today"). Ask the class what it is about slogans or jingles that gets us to remember them? Answers may include that some rhyme, catchy tune, funny graphics, etc. Explain that advertisements have both positive and negative effects on consumers. Ask students to identify what they feel are the positive aspects of advertising. and negative aspects of advertising. Make a list of their input on the board and expand on their input as they go along. Examples for positive aspects may include that it is a type of communication that informs consumers about specific products and some are creative and humorous. Negative aspects may be that some are misleading and convince us to buy a product that may not necessarily be healthy. Explain to the students that today we are going to analyze the negative effects that gambling advertisements have on our youth.

1. Hand out several gambling or casino advertisements. Have students write down the first thing that comes to their mind when they look at the ad. Have students share with the rest of the class. Examples should include that it looks fun, exciting, and glamorous.
2. Explain to the students that Gambling is "the act of risking money or something else of value on an activity with an uncertain outcome." Explain that the something of value may be money, but it may also be intangible things like their time and attention, which are equally valuable.
3. Explain and discuss with the students the risks of problem gambling.
 - a. Most young people don't consider themselves "gamblers" yet most of today's teens have been gambling for years through casual betting with friends or family.
 - b. Playing cards or video games for money, buying raffle tickets, betting on who's going to win the next game of pool, or wagering your favorite CD on the outcome of a sports event - it's all gambling.
 - c. For most of you, it's just for fun. It's a way of making the game more challenging, more exciting. But for some of you, gambling becomes a serious problem.
 - d. 1 in every 25 Oregon teens already has problems with their gambling and many pathological gamblers report having started gambling by about age 10.
 - e. People who start gambling at a young age are more at risk of having gambling problems later in life.
 - f. Adolescent problem gamblers in Oregon are significantly more likely to have used alcohol, tobacco, and illicit drugs in the past year.

- g. Online betting is illegal and is often misleading as it allows people to win when playing for free to encourage them to start playing for money.
 - h. Many people don't know that it's a fact that gambling can become just as addictive as drugs, alcohol or tobacco. "Problem gambling" is when you gamble despite negative consequences or when you want to stop but can't.
 - i. In Oregon, help for gambling problems is free by calling 1877mylimit or by going to 1877mylimit.org for IM/email/live chat.
4. Ask students to reflect back on their ad and analyze the message on the ad. Ask the students if any of the advertisements reveal any of these risks. The answer should be no. Explain to the students that these are examples of misleading advertisements as they normalize gambling and entice people into playing.
 5. Students will work in groups of 3-5 on the Bust-An-Ad prompt. This prompt involves the development of a counter-ad to the gambling advertisements. First, have the students review the Suggestions for Busting An Ad. Then they will complete the Bust-An-Ad Worksheet while working through the Bust-An-Ad prompt. Students evaluate their counter-ad using the Analyzing Influences Scoring Guide.

STANDARDS ADDRESSED|RESOURCES

Standards addressed:

Oregon Health Education Standards: Concepts and Analyzing Influences

Oregon High School Health Education Benchmarks:

Health Skills:

HE.HS.HS.03 Analyze influences on health related choices

Promotion of Mental, Social, and Emotional Health

HE.HS.MS.01 Explain different signs and symptoms of addictive behaviors.

Resources:

<http://www.1877mylimit.org/index.asp>

<http://www.1877mylimit.org/mythsandfacts.asp>

<http://www.1877mylimit.org/teensandproblemgambling.asp>

Bust-An-Ad

Grade Level: High School

Standards & Benchmarks	
<p>Problem Gambling (CC)</p> <p>Analyzing Influences (INF)</p>	<p>Explain different signs and symptoms of addictive behaviors. (CC)</p> <p>Identify school and community resources that support people with addictive behaviors. (CC)</p> <p>Identify how to communicate to a friend or relative you think is an addict and should get support/help.(CC)</p> <p>Students will analyze the influences of culture, media, technology, and other factors on health. (INF)</p>
Assessment Prompt	
<p>You are the editor of a popular magazine. Your challenge is to create an “Adbuster” in order to educate teens about the risks of problem gambling. Your goal is to examine advertisements that glamorize gambling, casinos, and online betting in order to identify the messages that influence teenage gambling. Your “Adbuster” will make fun of the advertisement in order to educate high school students to the real dangers and influences of problem gambling.</p> <ul style="list-style-type: none"> • You must use at least 3 advertisements • Identify at least one message for each advertisement that may influence teenage-gambling. • Manipulate or make fun of each one. <p>You will be scored on this assignment using the Analyzing Influences Scoring Guide.</p>	

Scoring Guide for Analyzing Influences

OHES#4: Students will analyze the influence of culture, media, technology, and other factors on health.

4	Fully recognizes relevant influence(s) (internal and/or external). Accurately and completely explains how the influence(s) impacts personal, family and/or community health practices and behaviors.
3	Recognizes relevant influence(s). Provides a general explanation of how the influence(s) impacts personal, family and/or community health practices and behaviors.
2	Recognizes influence(s), but does not provide an effective explanation of how the influence(s) impacts personal, family and/or community health practices and behaviors.
1	No relevant influence(s) is identified. Explanation is missing or reveals a misunderstanding of the impact of the influence(s).

Suggestions for Busting An Ad

1. Find an ad that seems false or half true. Now list all the real truth not reflected in the ad.

Example: Coke is the Real Thing.

Reality: 11 marshmallows plus carbonated water, caffeine and flavoring that are the real thing.

2. Put the reality into the image. Do it with words and/or new images.

3. Other ways to bust-an-ad:

A) Cut and paste images and type out the slogan you want to use.

B) Juxtapose two ads to make a point.

C) Cross out words in an existing ad to make a point.

D) Do a play on words with an existing ad.

E) Replace the visual with another visual in the ad to make a critical point.

F) Cut & paste the product on a poster and create a whole new slogan that shows the reality of the product.

Bust-An-Ad Worksheet

Group Names: _____

-
1. Choose an ad that you think is misleading or a half-truth.
 2. Explain the message of the ad. What does it claim?
 3. Make a list of what you think is misleading or a half-truth in the ad. In other words, what is the ad leaving out?
 4. Now brainstorm way to "bust" the ad. Brainstorm possible rewrites and slogans to expose the reality of the ad. (Use the back of this sheet for space.)
 5. After completing this worksheet, redesign and reword the ad to reflect the reality or what is misleading about the ad. Use the suggestions given to you in class. Also review the Analyzing Influences Scoring Guide. Above all, be creative and have fun.

Sample Gambling Ads

Other ads may be used; these are provided for convenience.

Watch WPT Season VII
Online Right Now!



Only at  **ClubWPT.com**

MGM GRAND
Las Vegas Tourism



LASVEGAS.COM

What's
better than
your team
winning?



888sport.com

GET A
£25
FREE BET!





- **Appendix A**
 - A1. “Myth and Fact” Activity Card Masters**
 - A2. “What Are the Odds” Anticipatory Set Masters**
- **Appendix B**
 - Teen Problem Gambling Information and Resources**

Note: additional resources can be found at:

<http://lanecounty.org/prevention/pgs/youth.htm>

<http://1877mylimit.org/resourcetoc.asp>

Appendix A1

Myths and Facts Activity Card
Masters

Risks of Teen Problem Gamblers

Family Problems
(withdrawal,
behavioral issues)

Turning to
Crime
(theft and
robbery)

Peer Relationship
Problems

Risks of other
addictions
(alcohol,
substance
abuse)

Depression; suicidal
thoughts and
attempts

School Problems
(low grades,
truancy,
behavior issues)

Warning Signs

Carries or possesses
gambling
materials (such as
dice or cards)

Gambles to escape
worries,
frustrations, or
disappointments

Lies to people about
gambling

Borrows money
from friends or
family to pay
gambling debts

Says gambling is
one of the best
ways to make easy
money

Gambles with
money that is
supposed to be used
for something else
(lunch money, bus
money)

Takes desperate
measures to get
money for
gambling such as
stealing from
family

Displays large
amounts of cash
and other material
possessions

unexplained
absences from
school

Sudden drop in
grades

Gambling Myths

People can predict if a coin is going to come up heads or tails

Problem gambling is not really a problem if the gambler can afford it

Problem gambling is easy to recognize

There is such a thing as a safe bet

You have to
gamble everyday
to be a problem
gambler

Children are not
affected by
problem gambling

Gambling Facts

1 in 10 teens is an
"at-risk" gambler
(may be moving
toward problem
gambling)

The rates of
problem
gambling
among youth
are 2-4 times
higher than the
rates for adult
gambling

75% of teens reported
having gambled

1,100 to 6,300
adolescents in
Oregon have a
severe gambling
problem

1 in every 25 Oregon
teens is a problem
gambler

Youth can hide
gambling
problems well

Many pathological gamblers report having started gambling by the age of 10

Adolescent problem gamblers in Oregon are significantly more likely to have used alcohol, tobacco, and illicit drugs in the past year

Appendix A2

What Are the Odds?

anticipatory set masters

Being killed in a car accident



Being a drowning victim



Choking to death



Being killed in a bicycle accident



**Being killed
by a
terrorist in a
foreign
country**



Being struck and killed by lightning



Dying from a bee sting



Winning the multi-state Powerball lottery



1 in 5,300

1 in 20,000

1 in 68,000

1 in 75,000

1 in 1.6 million

1 in 2 million

1 in 6 million

1 in 80 million

Appendix B

Youth Problem Gambling Information and Factsheets



2008 SURVEY: OREGON KIDS ARE GAMBLING ONLINE

Internet safety is extremely important, yet one key area of concern that generally gets overlooked is INTERNET GAMBLING. Today, anyone with a personal computer or cell phone has the capacity to gamble, virtually creating their own personal casino. The convenience of gambling at home, the ease of setting up a gambling account and the variety of games makes online gambling very appealing. Think it's not a problem? Oregon data say otherwise: **in 2008 a statewide phone survey of Oregon youth indicated that online gambling for free is the number one gambling activity among Oregon youth ages 10-14.**

Gambling online without money gives you a false sense that you can easily win. Free sites are set up so that you win more often, creating a heightened level of excitement and a exaggerated feeling of skill or luck. This misperception can lead youth to try sites for money, and they may use their or others' credit cards and quickly get in over their heads.

Unlike licensed gambling activities, internet gambling sites are not regulated anywhere in the United States. You have no idea who is operating the site. Internet gambling is illegal in the U.S. and it is also illegal for operators of offshore sites to solicit players from the U.S, yet it happens frequently. Some internet gambling sites say they are approved, secure, or regulated, but don't be fooled.

If you gambling online, you put yourself at risk for:

- Not getting paid your winnings
- Credit card fraud
- Identify theft
- Other financial crimes by disclosing information

GO!

How It Works

Although it is illegal for minors to use internet gambling sites, the sites don't know who is using them, and often their screening measures simply involve asking the user to indicate they are over the age of 18 years, which anyone can say yes to. Teens who play poker online generally register for an account with one of the offshore service providers (since it's illegal in the US), then have access to "poker rooms" where they can play, mostly for money, against other players in real time. Often, teenagers can get credit cards as early as 14 years of age, or use a debit card and sometimes will steal or use a parent's card in order to play. There can be a sense of camaraderie or community in some virtual poker rooms as players, using nicknames, get to "know" each other through their play; this sense of belonging, coupled with the excitement of potential wins, can keep the teen coming back again and again.

QUIT

Gambling In Any Form Is Risky For Youth

- There are already up to 5,740 adolescents in Oregon with severe gambling-related difficulties
- Kids who gamble are more likely to have used alcohol, tobacco and illicit drugs in the past year according to the Oregon's annual survey of teen health
- Kids develop gambling problems faster than adults and the earlier one starts, the more likely they are to develop a problem; Oregon surveys indicate that kids as young as 10 are already gambling
- Oregon youth indicate that their primary gambling locations are at home, at friends' houses and at school

home

What Parents Can Do

- Set a good example: if you gamble, set a limit of time and money and stick to it

- Families where the parents gamble are twice as likely to have an at-risk adolescent gambler and four times as likely to have an adolescent problem gambler
- When you talk to your kids about risky behaviors, include gambling in the mix
 - Gambling is going on among youth, and it carries risk, but it's generally not talked about at school, unlike alcohol and drug prevention, so be sure to talk about it at home--set guidelines and enforce them
- Follow general internet safety guidelines, and add gambling to the areas you talk about and monitor; if necessary, consider blocking software (see below)
- Learn more about problem gambling by going to:
 - <http://www.1877mylimit.org/> (click on "Resources")
 - recent parent/child focus groups in Oregon showed that, while all of parents in the group believed their kids hadn't gambled, all of the kids indicated that they had...parents need to learn more about this hidden issue!



Blocking Access to Online Gambling

The following companies have developed blocking software; the list is for convenience only, is not comprehensive and no endorsement of any product is implied:

<http://www.stopchildgambling.org/>

<http://www.gamblock.com/>

<http://www.optenetpc.com/stop-gambling-addiction.html>



For more information and/or if you know someone who might have a gambling problem free, confidential help is available statewide by phone, chat, email or instant message: **call 1877mylimit or go to 1877mylimit.org**

Youth/teens and problem gambling



New Data Reconfirm Risks Associated with Youth Gambling

Gambling and problem gambling among young people remains an important and growing issue in Oregon. In 2007 a statewide prevalence study (1,555 matched pairs parents and adolescents aged 12 to 17 years and their parents) on youth and gambling revealed the following:

- Six in 10 Oregon adolescents (63 percent) have gambled, 46 percent gambled in the past year and 3 percent gamble weekly or more.
- 1.3 percent of Oregon youth are problem gamblers; 4.6 percent are at-risk gamblers. That means there are between 1,100 and 6,300 adolescents with severe gambling-related difficulties.
- Preferred games in order: free Internet gambling-type games, cards (poker), sports bets, games of personal skill.
- Almost half report spending nothing* on gambling per month; 40 percent spend less than \$10 per month. Despite being less likely to gamble regularly, black, Hispanic and Asian adolescents report spending significantly more on gambling per month than white adolescents.
- Risk factors that increase the chances of being a problem gambler include: coming from a single-parent household, gambling on card games and sports, being male, older adolescent, household income below median, playing sports for school, having lost more than \$50 in a single month, started gambling before 8th grade.

- Adolescents in families with parents who gamble are twice as likely to be an at-risk gambler and four times as likely to be a problem gambler.
- Adolescent problem gamblers are significantly more likely to have used alcohol, tobacco or drugs in the past year; they are also more likely to have skipped school, been hurt by and to have deliberately hurt someone else, been cautioned by the police, arrested and been to court in the past year.
- High proportions of parents (regardless of whether they gamble) have inaccurate beliefs about gambling, such as thinking that gambling is harmless, and that youth who gamble are unlikely to have problems in school; they also believe that youth gambling is not associated with alcohol or drug use.

* may be due in part to “free” online gambling

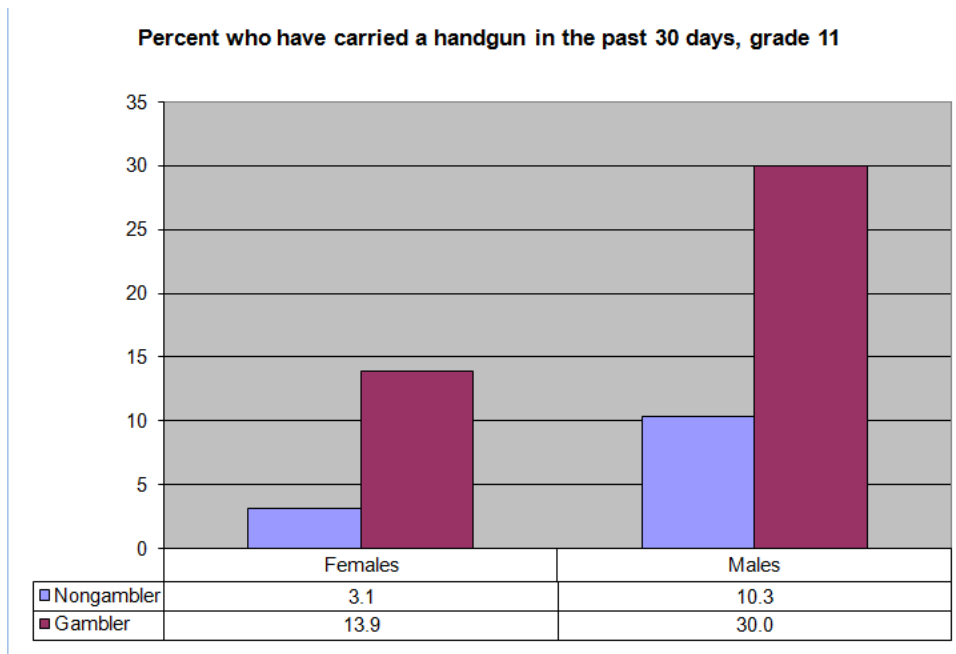
According to Oregon’s Healthy Teens Survey, the association between gambling and other risk behaviors is strong.

OREGON HEALTHY TEENS SURVEY 2008

11th graders and gambling

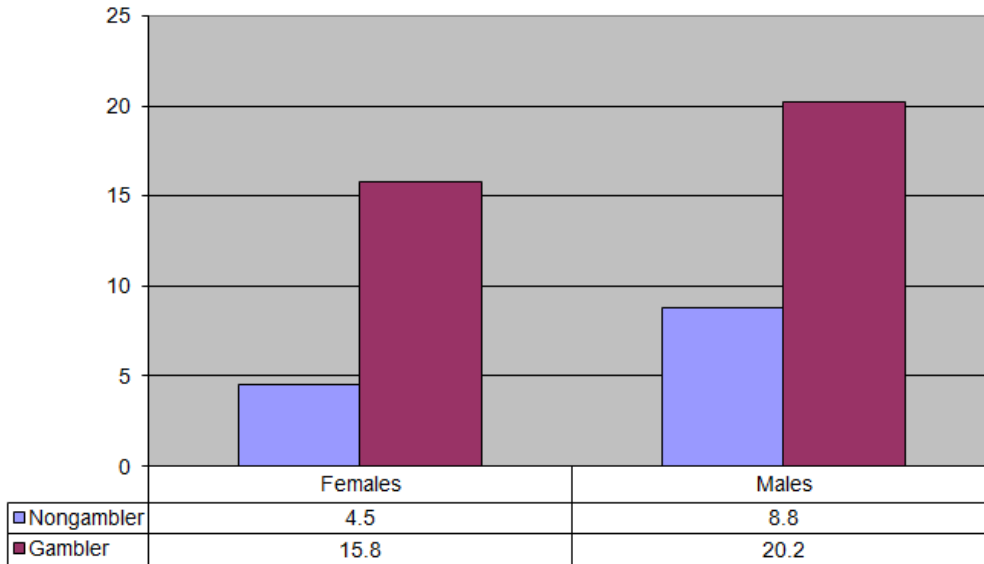
The following graphs illustrate the connection between youth gambling and other risk behaviors.

- Youth who gamble are much more likely to be involved in other risky behaviors.
- Gambling needs to be included in discussions of healthy choices and risky behaviors at school, in the community and at home.
- Gambling is not a harmless alternative activity for youth.
- Boys are more likely to gamble than girls.
- It is important to include gambling in the discussion in places or systems where high-risk youth are already engaged (alternative high schools, juvenile justice, at-risk intervention programs).



Key to Graphs
 non-gambling youth = lighter bar;
 youth who gamble = darker bar

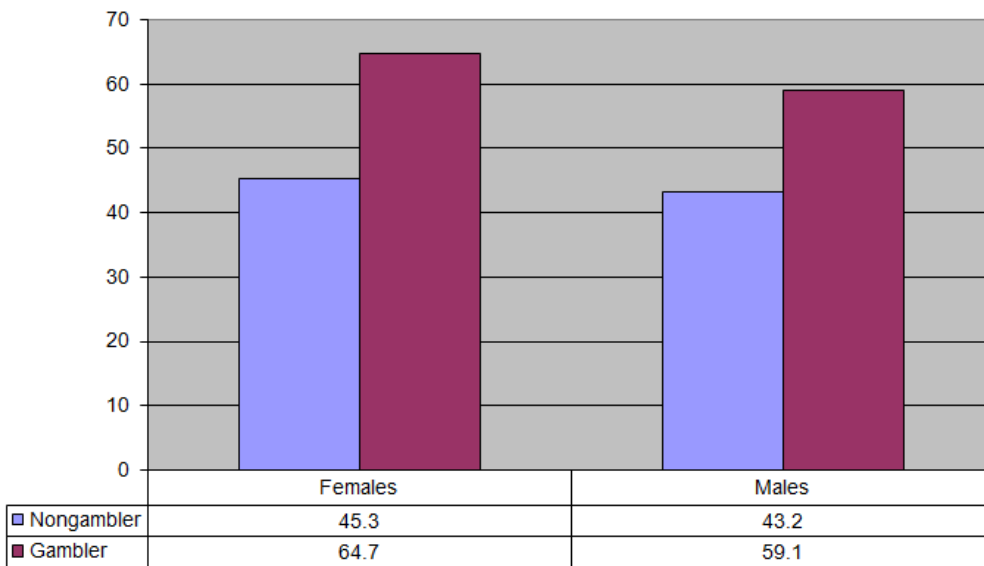
Percent who attacked someone with the idea of seriously hurting them in the past 30 days, grade 11



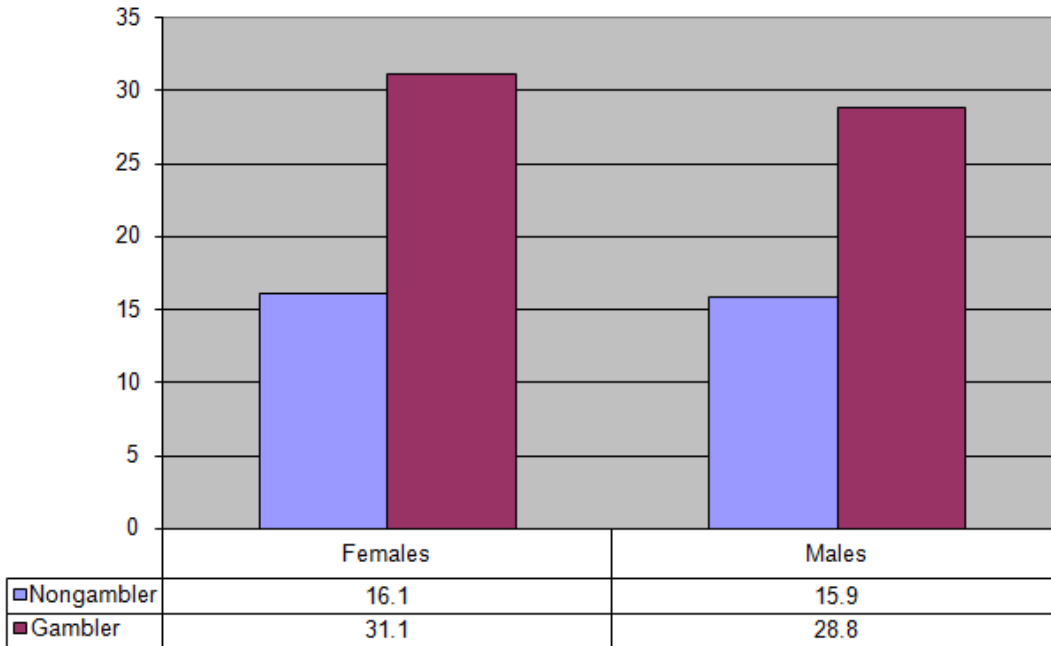
Key to Graphs

non-gambling youth = lighter bar;
youth who gamble = darker bar

Percent who drank alcohol on one or more occasion in the past 30 days, grade 11



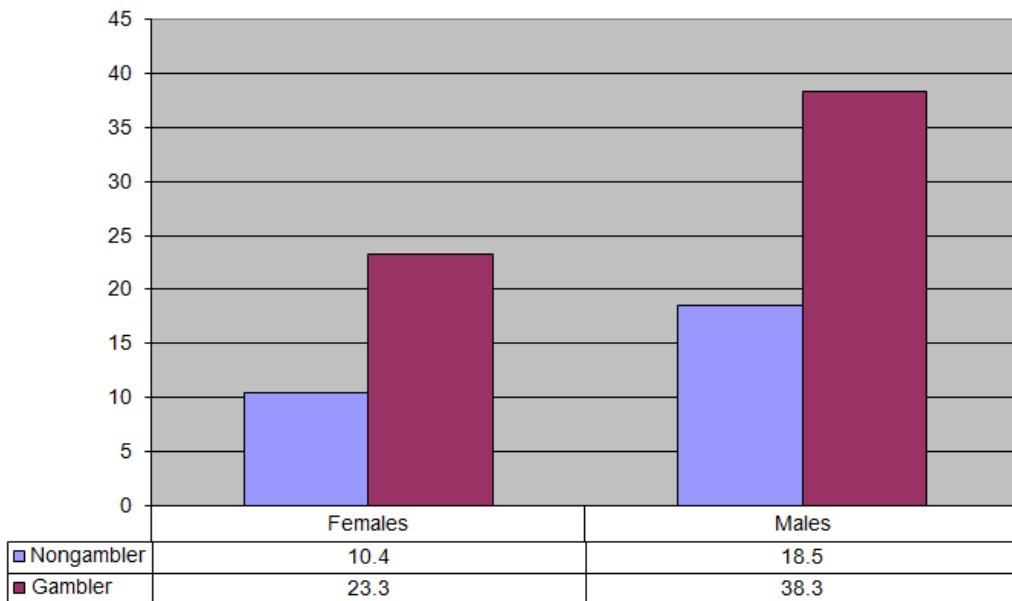
Percent who binge drank in the last 30 days, grade 11



Key to Graphs

non-gambling youth = lighter bar;
youth who gamble = darker bar

Percent who were in a physical fight in the past 30 days, grade 11



According to the preceding graphs, Oregon Healthy Teens data tell us clearly that youth gambling accompanies several other risky behaviors, yet it is rarely included in school and community prevention efforts. Youth gambling should be addressed in such prevention awareness and education programs, as illustrated below.



Oregon has a statewide system of problem gambling prevention services which can help address this need by providing information, speakers, awareness and prevention materials and even funding in some cases. Contact Wendy Hausotter at 503-945-9703 or wendy.hausotter@state.or.us for more information.

Section 6

Schools

🎗 School policies	1
🎗 Connecting the dots	2
🎗 Majoring in wagering	3
🎗 Casino nights	5
🎗 Announcement: youth video	7
🎗 Health education standards	8
🎗 Oregon Department of Education tips for partnering with schools	10
🎗 Model school program	11

See also: “Problem Gambling and Vulnerable Populations” section on youth gambling and “Problem Gambling and the Brain” information on youth gambling and brain development.

School based problem gambling prevention



Successful prevention efforts are those that are comprehensive, multi-faceted, employ multiple strategies, and are committed to changing the conditions in which problem behaviors thrive.

By promoting healthy choices and reducing risks, we can go a long way toward improving students' academic performance.

This section is designed for educators, prevention coordinators, school counselors and other public health professionals who would like more tools to help implement problem gambling prevention strategies in school-based settings.

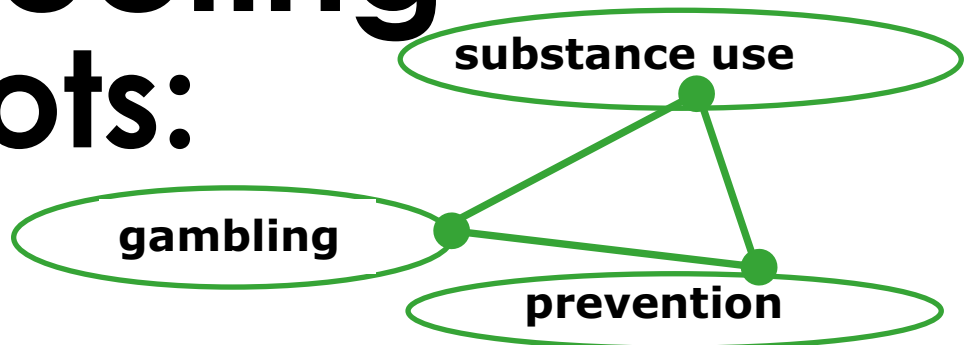
It includes data, handouts and information pieces to help you **1) promote education** to help influence healthy choices, and **2) encourage development and enforcement** of school-based gambling policies.

A selection of school gambling policies

Research shows that limiting the availability and accessibility of problem behaviors limits the likelihood that they will occur. And considering that about one in four Oregon teens report gambling at school, there is much opportunity to influence the context in which gambling occurs.

A sampling of school gambling policies can be found at:
gamblingprevention.blogspot.com/2006/10/oregon-school-gambling-policies.html

connecting the dots:



Why you need to include problem gambling in your substance abuse prevention curriculum.

Kids who gamble are twice as likely to use alcohol or marijuana (Oregon Healthy Teens 2005 data, 30-day use among 8th and 11th graders) and are more likely to be involved in other risk behaviors such as fighting, carrying weapons, etc. (Oregon Healthy Teens 2006 data).

One in 25 Oregon teens meet the criteria for being problem gamblers.

Problem gambling is easy to hide and often mistaken for other behavioral and academic issues.

Problem gambling shares the same risk factors as alcohol and drug problems.

Approaches to prevent problem gambling and substance abuse are very similar.

Gambling is everywhere – on TV, in stores, and in schools. Young people need to learn that there are risks involved, and make healthy decisions.

See the connections? Now connect with us.

Oregon Problem Gambling Services can provide you with **free, evidence-based, easy-to-use** materials.

- In-class presentations
- Educational materials
- Integration of problem gambling into approved curricula

Contact us

Oregon Problem Gambling Services
503-945-6187 /
Greta.L.Coe@state.or.us

Majoring in wagering?



If they're not smoking, drinking, or using drugs, what's the big deal?

With gambling's increasing availability, accessibility and acceptability, more young people than ever are gambling. What may seem like harmless fun can develop into a serious problem for some people. As educators or counselors, you play an important role in the prevention of problem behaviors among your students.

Three key points about youth gambling:

1. **Gambling is not a safe alternative to alcohol or drug use.** Many people think that poker among friends is totally safe because young people are not drinking or smoking. The truth is, while most people don't have a gambling problem, more young people are developing problems with gambling. Consequences of problem gambling include more than lost money. Depression, social withdrawal and dropping out of school are just a few of the potential consequences of a gambling problem.
2. **Many teens already have gambling problems.** It may be only a harmless bet of a dollar or two, but it can become a lot more serious. An Oregon study showed that one in every 25 teens (4 percent) have a gambling problem. An additional 15 percent are at risk for developing a gambling problem.
3. **Teens are only a few years away from being adults who can gamble legally.** Honest education about gambling is important to preparing young people to make responsible choices

Why should I be concerned about my students?

- Problem gambling affects school performance and increases the dropout rate.

- Many problem gamblers say they started gambling at an early age – approximately 10 years old.
- About one in every 25 Oregon teens already has a gambling problem.
- Young people often don't have well-developed coping or decision-making skills.
- Young people can easily hide a gambling problem.
- There are no needle marks, drowsy walking, bloodshot eyes, or other tell-tale signs so that others can get help.
- The problem typically develops over several years. Without prevention efforts now, small problems can escalate into serious consequences down the line.



*One in 25 Oregon teens
meet the criteria for
problem gambling.
Is there a problem
gambler in your class?*

How we can help you

Problem gambling prevention can supplement your current classroom activities – not add more work for you.

Problem gambling activities and information that “plug in” to existing substance abuse prevention curriculum:

- Educational materials;
- Free youth gambling awareness video (featuring Oregon teens) and educational guide;
- Presentations to educators, administrators and parent groups;

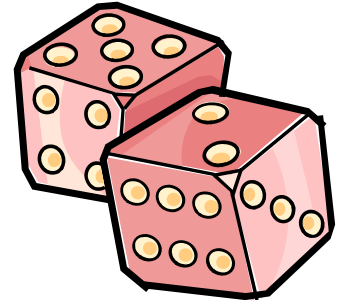
Call 503-945-9703 to access these and other resources.

Free educator brochure download: **1877mylimit.org** – **click on Resources**

PLANNING A CASINO NIGHT?

I'm planning a casino night for my school. What do I need to know?

Casino nights or other related events are often fun and good as fundraisers. But consider another side: problem gambling. Four percent of Oregon teens (one in 25 teens) already have problems with gambling, and an additional 15 percent are considered "at risk." Youth who gamble excessively are prone to problems in school, at work and with peer and family relationships. Those who take gambling too far may commit crimes to finance their gambling, are more at risk for alcohol and drug abuse, and are much more likely to commit or attempt suicide.



"But these events are harmless compared with kids drinking or using drugs."

As with alcohol and substance abuse, accessibility, availability, and acceptability are key factors in increasing the rate of youth gambling and associated problems. The reality is that there is little difference between an addiction to a substance and an addiction to gambling; the consequences are often every bit as devastating.

"Yes, but no one's exchanging real money!"

That may be true. But think of it this way: would you consider holding a "mock-tail" party for kids with non-alcoholic umbrella drinks? Probably not, because it gives kids the wrong message. The same is true for casino nights or other school organized gambling activities. Even though real money isn't being used, casino nights or other gambling related activities and fundraisers promote a behavior that is dangerous and sends the wrong message – that gambling is risk-free.

"So...how can we still have a successful event AND attract the kids?"

Students and parents have offered us a number of suggestions that would be both effective and fun. These alternatives include activities like:

- 🎀 Movie night
- 🎀 Video game night
- 🎀 Board game night
- 🎀 Game show madness



- ⌘ “Survivor” theme
- ⌘ “Fear Factor” theme
- ⌘ “Amazing Race” theme
- ⌘ Whodunit mystery night
- ⌘ Athletic center activities (swimming, racquetball, Sumo wrestling, etc.)
- ⌘ Silent auction (for fundraisers)
- ⌘ ““The Bachelor”” theme / date auction (for fundraisers)

If you still decide to have a casino night, we have valuable resources for you to help educate people about gambling, including free brochures and posters, as well as information on:

- ⌘ Real odds and probabilities of gambling
- ⌘ Responsible gambling tips
- ⌘ Resources for people with gambling problems

Contact us for useful, REAL, and fun information!



Free youth problem gambling awareness video featuring Oregon kids



“You mean, gambling can be addictive?”

Here’s a great, free resource to help kids understand that gambling is not a risk-free activity. The video features kids from urban and rural Oregon talking about gambling – their thoughts and beliefs, what they have observed, advice they have to give and more. The video is brief and humorous, using a “mythbusters” theme. It comes with a facilitator’s guide that includes discussion questions and key points to cover.

The information

Middle school students will learn:

- **What is gambling?**
- **Gambling is not risk-free.**
- **How to recognize problem gambling.**
- **How to get help.**

Video Stats:

- Less than 8 minutes.
- For middle school students.

Order your FREE video
Contact Greta Coe at 503-945-6187 or
Greta.L.Coe@state.or.us to
order your copy!



What it is: to educate young people about the risks and pitfalls of gambling.

What it’s NOT: to pass judgment on gambling being a “good” or “bad” activity.

The idea is to encourage kids to adopt “street-smart” awareness when faced with choices about gambling activities at school, on the Internet, at home, or with friends.

Oregon revised health education standards

Note: this is the first time problem gambling has been mentioned in these standards, which are important because they form the basis for curriculum development; the inclusion of problem gambling will make it more likely that the topic will be addressed in school curricula.

6-8

Health Skills and Concepts Instruction aligned to the Oregon Health Education Standards

PROMOTION OF MENTAL, SOCIAL AND EMOTIONAL HEALTH

KNOWLEDGE	SKILLS The filled-in boxes below are skills that we felt are most appropriate to teach the concept on the left. Some concepts do not have an associated skill, because they are heavily based on knowledge. By no means do empty boxes signify “no skill”. Feel free to add skills as needed.						
Promotion of mental, social and emotional health concepts	Accessing Information	Self Management	Analyzing Influences	Interpersonal Communication	Goal Setting	Decision Making	Advocacy
Explain how to build and maintain healthy family and peer relationships.				Demonstrate effective communication skills that encourage healthy relationships.		Make decisions that enhance or establish healthy relationships.	Advocate for healthy communication skills within relationships
Identify qualities that contribute to a positive self-image.			Analyze influences that may affect self-esteem (e.g., peers, media, adults).		Set goals around increasing positive self-image.		
Identify personal stressors at home, in school and with peers.		Practice managing personal stressors at home, in school, and with peers.			Develop achievable goals to handle stressors in a healthy way.		
Recognize diversity among people, including disability, gender, race, sexual orientation and body size.		Demonstrate appropriate ways to respect and include others who are different from yourself.					Advocate respect for diversity.

KNOWLEDGE	SKILLS The filled-in boxes below are skills that we felt are most appropriate to teach the concept on the left. Some concepts do not have an associated skill, because they are heavily based on knowledge. By no means do empty boxes signify “no skill”. Feel free to add skills as needed.						
Promotion of mental, social and emotional health concepts	Accessing Information	Self Management	Analyzing Influences	Interpersonal Communication	Goal Setting	Decision Making	Advocacy
Identify how emotions change during adolescence.	Identify school, home and community resources for mental and emotional health concerns.						
Identify the causes, effects and symptoms of depression, including suicide.	Identify school and community resources that can help a person who is depressed or contemplating suicide.			Communicate to a peer ways of accessing help in a critical situation.			
Explain eating disorders and symptoms.			Identify how food choices are influenced by culture, family, media, technology, peers, body image and emotions.				
Identify different types of addictive behaviors, including drug use <i>AND</i> PROBLEM GAMBLING.	Identify school and community resources that provide support for addictive behaviors.		Identify the influences that may encourage young people to try addictive drugs and participate in addictive behaviors.			Use a decision making model to avoid or refuse addictive substances and/or behaviors.	

Tips for working with schools from Oregon Department of Education

1

The best times to approach schools are October, late January, February and early May.

2

If possible, approach a school with an internal partner; e.g., a teacher or parent you already have a relationship with.

3

Working with schools should be a partnership. Explain what you can offer and why you benefit from working with schools.

4

Ask yourself, “Why Should They Care?” Why are your prevention services important? Be brief and to the point.

5

Use local (school or county) data if possible to talk about prevention in the school.

6

Know the education language. The word “standards” means one thing to someone in public health and something very different to a teacher.

7

Align what you are offering to curriculum standards, school policies, raising test scores, increasing attendance, etc.

8

Many teachers and other school staff are overwhelmed, so don't add something to their plate. Consider having them do what they do, but in a different way.

9

Schools are stressed. There is overall a lack of funding, support, resources and pressure to raise test scores. If you can offer a solution (for example, be a resource) you're in!

10

Ask questions. If you don't understand something, explain that you come from a different perspective and schools are a different beast.




10 elements of a model school problem-gambling awareness and prevention program



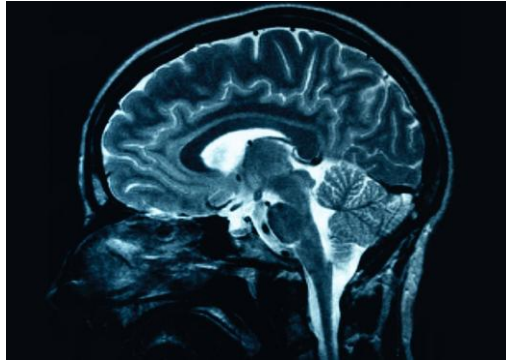
1. The school's policies and procedures include restrictions on gambling'.
2. Problem gambling awareness posters, brochures are posted in buildings.
3. School counselors (and appropriate others) have received an in-service on problem gambling and are able to help or refer a student who needs help or information.
4. Problem gambling is addressed as part of the healthy choices or ATOD curriculum; or is included in risk/healthy choices activities and events (teen mazes, assembly speakers, etc.).
5. School uses promising practice curricula for problem gambling.
6. The use of gambling events as fundraisers is discouraged; if allowed, they always include problem-gambling awareness information.
7. Gambling is incorporated into examples in classes such as math (probability/risk), social studies (societal costs/benefits), health (see No.4).
8. In-service on problem gambling is provided every five years to school staff.
9. PTA or PTO is knowledgeable about problem gambling.
10. School observes annual problem-gambling awareness week in cooperation with the local problem gambling prevention and outreach coordinator.

Section 7

Problem gambling and the brain

	Article excerpts on the brain and gambling 2001-08	1
	The Changing Adolescent Brain	10
	Other resources	12

Problem gambling and the brain



An exciting and relatively new addition to the research on the causes and treatments of problem gambling is emerging from work being done on brain development and function. For the most part, the research is too new to come to solid conclusions, so we offer an overview of some of the findings over the past several years. Some of the studies are very small and all require much more exploration, but the findings are intriguing and may lead the way to new treatment and prevention strategies.

Article excerpts on the brain and problem gambling

Gambling has drug-like effect on brain (2001)

The brains of people anticipating a win at the roulette table appear to react much like those taking euphoria-inducing drugs. A team of investigators reports that the parts of the brain that respond to the prospects of winning and losing money while gambling are the same as those that appear to respond to cocaine and morphine.

The overlap of brain activity seen in the gambling experiment with that found in earlier studies of drug use indicates, the researchers said, that the brain uses the same circuitry for “the processing of diverse rewards.”

“The results of our gaming experiment, coupled with findings from prior studies of the anticipation and experience of positive and negative outcomes in humans and laboratory animals, suggest that a network of interrelated structures ... coordinate the processing of goal-related stimuli,” the team led by Dr. Hans C. Breiter of Massachusetts General Hospital said.

They found that in the gambling experiment, blood flow to the brain changed in ways similar to that seen in other experiments during an infusion of cocaine in subjects addicted to that drug and to low doses of morphine in drug-free individuals. The changes varied in accordance with the amount of money involved, and a broadly distributed set of brain regions were involved in anticipating a win. The more money involved, the more excited the person became. The primary response to winning, or the prospect of winning, was seen in the right hemisphere of the brain, while the left hemisphere was more active in response to losing, the researchers reported.

Source: <http://www.usatoday.com/news/health/2001-05-24-gambling.htm>

The medial frontal cortex and the rapid processing of monetary gains and losses (2002)

Choices made after losses were riskier and were associated with greater loss-related activity than choices made after gains. It follows that medial-frontal computations may contribute to mental states that participate in higher-level decisions, including economic choices. *Source:*

<http://www.sciencemag.org/cgi/content/abstract/295/5563/2279>

Brain activities differ in problem gamblers (2003)

Imaging studies have identified unique brain activity changes in men with pathological gambling when they viewed videotapes about betting on cards or rolling dice at a casino, a Yale study has found.

The fMRI study showed that the men with gambling problems had a temporally dynamic pattern of brain activity when viewing gambling videotapes, with changes observed in frontal, paralimbic, and limbic brain structures. When viewing gambling cues, men with pathological gambling demonstrated relatively decreased activity in brain regions implicated in impulse regulation.

Another finding is that the pattern of brain activity changes more closely paralleled those observed in the cocaine cravings of cocaine addicts than the anticipatory urges in persons with OCD. *Source:*

<http://opa.yale.edu/news/article.aspx?id=3025>

Gambling addiction resembles brain problem: Poorer choices, more errors seen in chronic gamblers'' mental tests (2005)

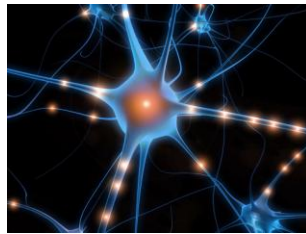
Gambling addiction may have something in common with certain brain impairments. Both conditions can hinder decision-making and the ability to determine the consequences of actions, according to Franco Manes, M.D., and colleagues. They say it's possible that gambling addiction is associated with

impairments in the brain's prefrontal cortex, affecting the ability of gamblers to consider future consequences before taking action.

Those with a gambling addiction made “disadvantageous choices” on the decision-making task. The gamblers also made more impulse control errors on another task, say Manes and colleagues.

The errors and poor choices are similar to those made by people with problems in the brain's prefrontal cortex, the researchers say. *Source:*

<http://www.webmd.com/mental-health/news/20050413/gambling-addiction-resembles-brain-problem>



Brain's 'gambling circuitry' identified (2006)

From gamblers playing blackjack to investors picking stocks, humans make a wide range of decisions that require gauging risk versus reward. However, laboratory studies have not been able to unequivocally determine how the very basic information-processing “subcortical” regions of the brain function in processing risk and reward.

Now, Steven Quartz and colleagues at the California Institute of Technology have created a simple gambling task that, when performed by humans undergoing functional magnetic resonance imaging (fMRI) of their brains, distinguishes the “gambling” structures in the brain. Importantly, their findings tease apart the gambling function of these brain structures from their functions in learning, motivation, and assessment of the salience of a stimulus.

The researchers concentrated their analysis on the “anticipatory period” between the display of the first and second card, since it was then that the subjects were able to judge from the number on the card the risk of whether they were likely to win or lose their bet that the second card would be higher or lower.

Furthermore, the researchers divided that anticipatory period into two subperiods. During a one second [*sic*] period immediately after the first card was displayed, subjects were concentrating on expected reward, theorized the researchers; and in

the following six seconds before the second card, they were assessing the risk revealed by the first card. The researchers based this approach on studies by other researchers of such processes in primates.

Quartz and colleagues found they could distinguish brain regions that specifically responded to either reward expectation or risk. Importantly, these areas showed activity that increased with the level of expected reward and perceived risk. The researchers found that the activation related to expected reward was immediate, while the activation related to risk was delayed.

Of the practical implications of their findings, the researchers wrote that “pathological behaviors ranging from addiction to gambling, as well as a variety of mental illnesses such as bipolar disorder and schizophrenia, are partially characterized by risk taking. To date, it is unknown whether such pathological decision making [*sic*] under risk is due to misperception of risk or disruptions in cognitive processes, such as learning, planning, and choice.

Source:<http://www.sciencedaily.com/releases/2006/08/060803091759.htm>

Brain atrophy in elderly leads to unintended racism, depression and problem gambling (2007)

University of Queensland psychologist, Bill von Hippel, reports that decreased inhibitory ability in late adulthood can lead to unintended prejudice, social inappropriateness, depression, and gambling problems. Von Hippel also found that a penchant for gambling can be toxic for older adults, as those with poor executive functioning are particularly likely to have gambling problems. Interestingly, these problems are exacerbated in the afternoon, when older adults are less mentally alert. Older adults were more likely to get into an unnecessary argument and were also more likely to gamble all their money away later rather than earlier in the day. These findings suggest a possible avenue for intervention, by scheduling their important social activities or gambling excursions earlier in the day.

While social changes commonly occur with age, they are widely assumed a function of changes in preferences and values as people get older. Von Hippel argues that there may be more to the story and that some of the changes may be unintended and brought about by losses in executive control.

Source:<http://www.sciencedaily.com/releases/2007/09/070921100332.htm>

Science shows how slot machines take over your mind (2007)

From the perspective of the brain, gambling has much in common with addictive drugs, like cocaine. Both work by hijacking the brain’s pleasure centers -- a lure

that some people are literally incapable of resisting. “Gambling games grew up around the frailty of our nervous system,” says Read Montague, a professor of neuroscience at Baylor University. “They evolved to exploit specific hiccups in our brain.”

The neural circuits manipulated by gambling originally evolved to help animals assess rewards, such as food, that are crucial for survival. Dopamine is the neurotransmitter involved with the processing of these rewards. Whenever we experience something pleasurable, such as winning a hand of blackjack or eating a piece of chocolate cake, our dopamine neurons get excited. These neurons help the brain learn about the pleasure, and attempt to predict when it will happen again.

Wolfram Schultz, a neuroscientist at Cambridge University, has exposed how this system operates on a molecular level. He has spent the past two decades measuring the activity of dopamine neurons in the brains of monkeys as they receive rewards of fruit juice. His experiments observe a simple protocol: Schultz flashes a light, waits a few seconds, and then squirts a few drops of apple juice into the monkey’s mouth. While the monkeys are waiting for the sweet liquid, Schultz painstakingly monitors the response of individual cells.

At first, the neurons don’t get excited until the juice is delivered. The cells are reacting to the actual reward. However, once the animal learns that the light always precedes the arrival of juice, the same neurons begin firing at the sight of the light instead of the reward. Schultz calls these cells “prediction neurons,” since they are more interested in predicting rewards than in the rewards themselves.

These predictions are a crucial source of learning, since the monkey constantly compares its expectations of juice with what actually happens. For example, if the light is flashed but the juice never arrives, then the monkey’s dopamine neurons stop firing. This is known as the “error signal.” The monkey is disappointed, and begins to change its future predictions. However, if the monkey receives an unexpected reward -- the juice arrives without warning -- then the dopamine neurons get extremely excited. A surprising treat registers much larger than an expected one.

“A reward that’s unpredictable typically counts three or four times as much,” Schultz says. Games of chance prey on this neural system. Consider, for example, the slot machine. You put in a coin and pull the lever. The reels start to whirr. Eventually, the machine settles on its verdict. Chances are you lost money. But think about the slot machine from the perspective of your dopamine neurons.

Oregon Problem Gambling Helpline: 1877mylimit.org

home about sitemap privacy

Need Help...
Have Questions?
LIVE CHAT HELP
a gambling counselor
is currently
ONLINE
click here

Oregon Problem Gambling Helpline

Do I Need Help? I Need Help! Directory Contact

Free Confidential Help!

If you are (or someone you know is) gambling too much, you can call the Oregon Problem Gambling Helpline or chat live online with a certified gambling counselor. All information shared is confidential and this service is FREE to Oregon residents.

The Oregon Problem Gambling Helpline has been in operation since 2001. Trained professional staff members are available 24 hours a day, 7 days a week to listen, educate, answer questions, and refer people to free confidential treatment services.

Our staff is available through Live Chat, by Instant Messaging, Email or you can reach us by phone at 1-877-MY-LIMIT. We're here to help!

Copyright © 2007 1877MYLIMIT.ORG

Ten rules of responsible gambling

For most college students, gambling is a social or recreational activity. It is fun and entertaining. It does not cause problems.

For college student who choose to gamble recreationally, the following tips will help insure that gambling does not lead to problems:

- 1. If you choose to gamble, do so for entertainment purposes**
 - *If your gambling is no longer an enjoyable activity then ask yourself why are you still "playing"?*
- 2. Treat the money you lose as the cost of your entertainment**
 - *Treat any winnings as a bonus.*
- 3. Set a dollar limit and stick to it**
 - *Decide before you go not only what you can "afford" to lose, but how much you want to spend. Do not change your mind after losing.*

4. Set a time limit and stick to it

- *Decide how much of your time you want to allow for gambling. Leave when you reach the time limit whether you are winning or losing.*

5. Expect to lose

- *The odds are that you will lose. Accept loss as part of the game.*

6. Make it a private rule not to gamble on credit

- *Do not borrow money to gamble.*

7. Create balance in your life

- *Gambling should not interfere with or substitute for friends, family, work or other worthwhile activities.*

8. Avoid "chasing" lost money

- *Chances are the more you try to recoup your losses the larger your losses will be.*

9. Don't gamble as a way to cope with emotional or physical pain

- *Gambling for reasons other than entertainment can lead to problems.*

10. Become educated about the warning signs of problem gambling

- *The more you know, the better choices you can make*