



Gambling Guardrails

What to do this week if someone you love is gambling

A seven-day plan for spouses, parents, and anyone watching gambling take hold of someone they care about.

A free guide from Gambling Guardrails





Start here

If you're reading this, you've probably been carrying something heavy for a while. Maybe you found a statement you weren't supposed to see. Maybe the stories stopped adding up. Maybe you've known for a long time and just didn't know what to do.

You can't make another person stop gambling. But there's a lot you *can* do this week to protect yourself, understand what's happening, and make it easier for them to get help when they're ready.

If anyone is in danger, start with this

Gambling problems carry a higher risk of suicide than many people realize. If your loved one talks about being a burden, not wanting to be here, or having no way out, take it seriously and reach out right away. The same goes for you.

988

Call or text, 24/7, for any crisis or thoughts of suicide

1-800-MY-RESET

National gambling helpline, 24/7

How to use this guide

Each day has one focus and a short list of things to do. You don't have to finish everything, and you can go at your own pace. If you only do one day, make it Day 2.

Day 1

Write it down

Day 2

Protect money

Day 3

Learn

Day 4

Plan the talk

Day 5

Have the talk

Day 6

Set boundaries

Day 7

Care for you

Day 1

Write down what you know

When you're scared, everything blurs together. A short, factual list keeps you steady and gives you something concrete to point to later.

Grab a notebook or a notes app that only you can open. Write down:

- ☐ What you've noticed, with dates if you have them (missing money, new credit cards, calls from collectors, lost time)
- ☐ Which accounts, cards, or loans you share
- ☐ What they've already told you, in their own words
- ☐ How you're feeling right now, so you can see it outside your head

Stick to facts, not conclusions. "\$1,400 left our joint account on May 3" lands differently than "you're ruining us."

Day 2

Protect the money you can control

You can't make someone stop gambling. You can make it harder for their gambling to take your savings, your credit, or your rent with it.

- ☐ Check your joint accounts and recent statements for transactions you don't recognize
- ☐ Pull your free credit reports at AnnualCreditReport.com to look for accounts you didn't open
- ☐ Freeze your credit with [Equifax](#), [Experian](#), and [TransUnion](#). It's free and stops new accounts being opened in your name
- ☐ Have your own paycheck deposited into an account in your name only
- ☐ Change passwords and PINs they may know, and remove saved cards from shared devices and apps
- ☐ Ask your bank or card issuer whether it can block gambling transactions. Some can, many can't, and one call answers it
- ☐ Don't co-sign, lend, or take out loans to cover gambling debts, even if the reason sounds urgent

This guide isn't legal or financial advice. If you share debts, a mortgage, or a business, talk with a financial advisor or attorney about what applies to you.

Day 3 Learn what you're dealing with

Understanding the problem won't fix it, but it can take some of the personal sting out of what's happening.

- **It's a recognized condition.** Gambling disorder is listed in the DSM-5, the manual clinicians use to diagnose mental health conditions. It isn't a lack of love for you or a simple lack of willpower.
- **"Just stop" rarely works on its own.** Many people try to win back what they lost, which pulls them deeper. This is often called chasing losses.
- **Secrecy usually comes with it.** Lying about money is common, and it often comes from shame, not a lack of care.
- **Setbacks happen.** Recovery is often uneven. A slip doesn't mean help has failed.

Day 4 Plan the conversation

A planned conversation goes better than one that erupts after you find another missing payment.

- ☐ Pick a calm time when neither of you is rushed, drinking, or reeling from a recent loss
- ☐ Choose two or three facts from your Day 1 list to share
- ☐ Decide on one clear ask, such as "I want you to talk to someone about this"
- ☐ Have a resource ready to offer, so the talk ends with a next step, not just a fight

Ways to start

"I love you, and I'm worried. I've noticed money missing from our account, and I want to understand what's going on."

"I'm not trying to punish you. I want us to figure this out, and I don't want to keep pretending I don't see it."

Day 5 Have the conversation

You're not trying to win the argument. You're trying to open a door they can walk through, today or later.

Try to

- Stay calm and keep your voice low
- Use "I" statements: "I feel," "I noticed," "I need"
- Listen more than you talk
- Offer specific help, like installing a gambling blocker together or finding a meeting
- Expect denial or anger, and end the talk if it turns unsafe

Try not to

- Lecture, shame, or bring up every past mistake
- Make threats you aren't ready to follow through on
- Pay off their debts to make the problem go away
- Give them cash or access to your cards
- Expect one conversation to fix everything

If they're open to it, a few practical first steps: blocking apps such as [Gamban](#) or [BetBlocker](#), signing up for their state's voluntary self-exclusion program (only they can enroll themselves), or calling [1-800-MY-RESET](#) together.

Day 6 Set boundaries you'll keep

A boundary is about what you will do, not about controlling what they do. That's what makes it something you can actually hold.

- "I won't cover gambling debts or lend money while you're gambling."
- "Our savings will stay in an account in my name until we've both agreed on a plan."
- "If I find new debt, I'll tell [a trusted person], because I can't carry this alone."
- "I'll support you in getting help. I won't keep the secret for you."

Choose one or two boundaries, say them calmly, and then keep them. Fewer boundaries you hold are worth more than many you don't.

Take care of yourself

Living with someone else's gambling is exhausting. You need support too, whether or not they're ready to get it.

- ☐ Tell one trusted person what's going on
- ☐ Look up a **Gam-Anon** meeting. It's a support group for families and friends of people who gamble, with in-person and virtual meetings (gam-anon.org, [844-475-4213](tel:8444754213))
- ☐ Protect your sleep, meals, and routines where you can
- ☐ Write down one thing you'll do next week for your own well-being



Numbers and links to keep handy

988 Suicide & Crisis Lifeline

Call or text [988](tel:988), 24/7, for any crisis.

National gambling helpline

[1-800-MY-RESET \(1-800-697-3738\)](tel:1800MYRESET), 24/7, free and confidential.

Gam-Anon

Support groups for family and friends. gam-anon.org, [844-475-4213](tel:8444754213).

Gamblers Anonymous

Peer support meetings for the person gambling.
gamblersanonymous.org

Free credit reports

AnnualCreditReport.com

Gambling blockers

Apps such as [Gamban](#) and [BetBlocker](#) block gambling sites and apps on phones and computers.

Self-exclusion

Most states with legal gambling run a voluntary self-exclusion program. Search your state's name plus "gambling self-exclusion."

You don't have to figure this out alone

Gambling Guardrails offers private, online coaching for families of people who gamble, led by certified gambling counselors.

gamblingguardrails.com

Gambling Guardrails provides coaching and education. This guide is not medical, legal, or financial advice and is not a substitute for treatment from a licensed provider.