Gambling warning signs and next steps

Clear questions. Useful next steps. Space to make a plan.

Notice the pattern, not only the loss.

Gambling can take up more time, money, and attention than someone intended, while its impact stays hidden. You do not need to wait for financial collapse, a daily habit, or a diagnosis before asking for support. What is the behavior doing to life now? [G1]

Patterns worth bringing into a conversation

What may be changing	A useful question
Time and attention	Is gambling, checking odds, or planning the next wager crowding out sleep, work, or time together?
Control	Have attempts to pause or stop repeatedly ended differently from what was planned? [G1]
Chasing losses	Does a loss lead to another bet intended to win it back, rather than a planned stopping point? [G1]
Emotional strain	Does cutting back bring marked restlessness or irritability, or does gambling continue despite harm? [G1]
Everyday consequences	What has changed in bills, commitments, trust, or the ability to enjoy other activities?

What makes it a concern

Look for repeated loss of control and effects on relationships, work, health, or responsibilities. A win does not erase those effects; a small loss matters when essential bills are at risk. No score or single behavior here proves a gambling disorder. A qualified professional can assess the full picture. [G1]

The form may look different

The conversation can include sports betting, online casinos, poker, slots, lottery or scratch-offs, and gambling-like prediction-market activity. Do not assume that a familiar app name or a financial-looking interface makes a pattern harmless. Focus on the person's experience and consequences, not an argument over labels. [G1, G10]

Separate observation from suspicion

Write one observed event, its date, and a question. Example: "A utility bill was missed; could we talk about what made that difficult?" Do not secretly access accounts or present guesses as proof. Explain immediate household concerns plainly.

Help is available before certainty

Call or text the National Problem Gambling Helpline at 1-800-MY-RESET (1-800-697-3738) for connections to local support. Family members can seek guidance too. It is available 24/7; it is not a replacement for emergency medical care or 988 crisis support. [G2, G4]

SOURCES FOR THIS PAGE / LINKED TITLES / ACCESSED 08 SEPTEMBER 2026

[G1] NCPG: FAQs: What is problem gambling? (n.d.).
[G10] NCPG: CFTC comment on prediction markets (2026-04-24).
[G2] NCPG: National Problem Gambling Helpline (n.d.).
[G4] 988 Lifeline: Help someone else (n.d.).

Open a conversation that leaves room for honesty.

Choose a private, workable time. Name one concrete concern and listen before proposing a solution. A calm conversation can create a next step even when you do not agree about every detail. [G5]

Original scripts - adapt them to your relationship

Instead of a confrontation	Try a specific opening
You need to admit you have a problem.	I am worried about the missed bills and how stressed you seem. How has gambling been affecting you?
Tell me every account right now.	What would you feel comfortable reviewing together, and would a professional help us have that conversation?
I will fix everything if you stop.	I cannot promise to cover losses. I can help you arrange a call and prepare the questions you want to ask.
Nothing you say can be trusted.	I need us to make a clear plan about shared responsibilities. What is one step we can confirm today?

Keep the exchange workable

- Ask an open question, then leave room for an answer. Reflect what you heard before offering advice: "It sounds as though the pressure to recover the money has become hard to interrupt." [G5]
- Separate concern for the person from an agreement to lend money or take responsibility for debts. Be honest about what help you can actually sustain.
- If voices rise, pause and agree when to return. If there is intimidation or danger, prioritize your own safety rather than continuing the discussion.
- Offer two small choices, such as making a helpline call together or arranging a professional appointment. Do not demand a full life plan in the first conversation.

Ask about safety directly

If the person speaks about hopelessness, being a burden, or not wanting to live, ask directly whether they are thinking about suicide. NIMH explains that asking does not increase suicidal thoughts or behavior. Listen without judgment and connect with help; do not promise to keep a plan for self-harm secret. [G3, G4]

Know which contact cannot wait

For a medical emergency or immediate physical danger, call 911. For suicidal thoughts or emotional crisis, call or text 988; you can contact 988 about someone else. For non-emergency gambling treatment resources, call or text 1-800-MY-RESET. Do not leave an urgent concern in a routine web form or voicemail. [G2, G4]

Close with one agreement

Write the next action, who will do it, and when to check back. "We will call tomorrow after work, and I will sit with you if that helps" is more useful than "We need to deal with this." If the person is not ready, you can still seek support for yourself.

SOURCES FOR THIS PAGE / LINKED TITLES / ACCESSED 08 SEPTEMBER 2026

[G5] SAMHSA: How to talk to someone about help (2023-04-24).

[G3] NIMH: 5 action steps to help someone having thoughts of suicide (2024).

[G4] 988 Lifeline: Help someone else (n.d.).

[G2] NCPG: National Problem Gambling Helpline (n.d.).

Create practical space between an urge and a wager.

Access barriers and practical planning can be parts of a wider care plan. They are not punishment, a guarantee, or a substitute for treatment. Discuss options with the person and a gambling-informed professional. Be explicit about consent, privacy, and who is responsible for each action. [G8]

Build a layered plan; check the limits of each tool

Layer	Questions to resolve before relying on it
Devices and accounts	Which devices and accounts are involved? Ask about blocking tools, settings, and marketing messages. What is covered, what is not, and who maintains it?
Self-exclusion	Use the official regulator or operator process. Check the venues, online services, and duration included; one enrollment may not cover every platform. See New Jersey's official entry point in the sources. [G6]
Payments and essentials	Ask the bank what gambling controls it offers and their limits. Review rent, food, utilities, and dependents' needs with appropriately qualified help; do not assume a bank block catches every transaction.
Human support	Name the clinician, peer support, and trusted contact the person wants involved. Confirm how to reach them and what to do if the first person is unavailable. [G8]

A financial inventory is not a debt solution

With appropriate permission, list the bill or account, whose name is on it, known amount, due date, and next question. Mark uncertainty rather than guessing. Paying debts does not itself resolve gambling. Do not borrow, transfer jointly owned money, guarantee loans, or change another adult's access based on this guide. Seek qualified advice for consequential financial or legal decisions. [G1, G9]

An example of interrupting the cycle

Fictional planning example: "When a loss makes me want to place another bet, I will close the app, leave the gambling setting, and contact my chosen support person before deciding anything else. We will review whether my access barriers and treatment plan need changing." The useful parts are the identified cue, a realistic first action, and a named backup - not a universal formula.

Questions for a gambling-informed clinician

- What assessment will help us understand gambling, mood, sleep, substance use, and safety together?
- What treatment approach do you recommend, and how will we know whether it is helping?
- How are practical money concerns, family communication, and digital access addressed or referred?
- What should happen after a lapse or missed appointment, and which concerns require urgent help? [G8]

SOURCES FOR THIS PAGE / LINKED TITLES / ACCESSED 08 SEPTEMBER 2026

[G8] NCPG: Problem gambling treatment options (n.d.).
[G6] New Jersey Division of Gaming Enforcement: Self-exclusion program (n.d.).
[G1] NCPG: FAQs: What is problem gambling? (n.d.).
[G9] Consumer Financial Protection Bureau: What is credit counseling? (2023-08-02).

Turn concern into a clear, manageable next step.

Use this planning page with the person where possible. The goal is not to control every choice or create a perfect contract. It is to identify the next useful action, reduce uncertainty, and make sure support does not depend on one exhausted family member. Revisit the plan when circumstances change.

Your first-week planning record

Prompt	Write a concrete answer
The change we noticed	Event / date: ________ What we know: ________ What remains uncertain: ________
The help we will contact	Clinician or helpline: ________ Number: ________ Call / appointment date: ________
One access barrier to review	Device / account / venue: ________ Person responsible: ________ Check date: ________
One essential practical need	Need: ________ Next action: ________ Who agreed to help: ________
A first and backup contact	First person / number: ________ Backup / hours: ________
The family member's support	My meeting, therapist, or trusted person: ________ When: ________
Review point	One thing working: ________ One change needed: ________ Next check-in: ________

Prepare for the first appointment

Bring a brief account of how gambling is affecting time, money, sleep, work, relationships, and safety. Include relevant medications, current care, and other health concerns. Ask how to share information securely. If a family member attends, agree beforehand on what help is wanted and what information may be discussed. Ask for the plan in everyday language, including the next appointment and the route for concerns between visits. [G8]

Support for you belongs in the plan

Gam-Anon offers independent support for people affected by someone else's gambling. Use its official meeting directory and check current details. An individual therapist may also help you work through stress and decisions. You can seek your own support even if your loved one is not ready for treatment. These are independent resources, not a promise of services or availability at Eleve. [G7]

If the first plan does not hold

Review the obstacle rather than making a bigger promise. Was the appointment unavailable, an access barrier incomplete, or the support contact unreachable? Ask a professional what should change. Keep emergencies separate from routine check-ins. A difficult day is a reason to reassess the help needed.

Keep these contacts easy to find

Gambling support: call or text 1-800-MY-RESET (1-800-697-3738). Suicide or emotional crisis: call or text 988. Medical emergency or immediate danger: 911. Save them where they can be found without searching this guide. [G2, G4]

SOURCES FOR THIS PAGE / LINKED TITLES / ACCESSED 08 SEPTEMBER 2026

[G8] NCPG: Problem gambling treatment options (n.d.).
[G7] Gam-Anon: Support for family and friends (n.d.).
[G2] NCPG: National Problem Gambling Helpline (n.d.).
[G4] 988 Lifeline: Help someone else (n.d.).