

Problem Gambling

While the vast majority of college students who are of legal age to gamble do so responsibly, the most recent research estimates that 6 percent of college students in the U.S. have a serious gambling problem that can result in psychological difficulties, unmanageable debt and failing grades.

Warning Signs of a Gambling Problem

Here are some signs that could indicate you or someone you know may have a gambling problem. Having problems as a result of your gambling doesn't mean you necessarily have a gambling disorder but could signal future problems. Keep in mind that some of these behaviors could indicate other difficulties such as alcohol problems and drug use.

- Frequent unexplained absences from classes
- Sudden drop in grades
- Progressive preoccupation with gambling
- Withdrawal from friends and family
- Visible changes in behavior (e.g., mood changes, behavior problems, etc.)
- Decline in health, increased symptoms of depression
- Lies about engaging in gambling behavior
- Feels compelled to chase losses
- Feels need to increase betting amounts
- Unsuccessful attempts to cut back or stop
- Gambles to escape worry or problems
- Exaggerated display of money and/or material possessions
- Unexplained debt
- Feast or famine cash flow

Adapted from the University of Missouri's website, Keeping the Score (<http://pip.students.missouri.edu>)

Getting Help

If you think that gambling is having a negative impact on your life or the life of a friend or family member and you would like to talk with someone, contact your school's student health services. Your campus mental health staff is trained to address problems with risky behaviors.

National Help Line

Confidential gambling help lines are available if you need to speak to someone about a gambling problem, whether your own or that of someone you know. In addition to providing support, a help line can refer you to other resources such as treatment providers or Gamblers Anonymous meetings.

National 24-Hour Problem Gambling Help Line
1-800-522-4700

Additional Resources

CollegeGambling.org – www.collegegambling.org

CollegeGambling.org was developed by the National Center for Responsible Gaming as a tool to help current and prospective students, campus administrators, campus health professionals and parents address gambling and gambling-related harms on campus. Visit the site to learn more about this issue and how to get help if you need it.

National Center for Responsible Gaming – www.ncrg.org

Founded in 1996, the NCRG's mission is to help individuals and families affected by gambling disorders by supporting the finest peer-reviewed, scientific research into pathological and youth gambling; encouraging the application of new research findings to improve prevention, diagnostic, intervention and treatment strategies; and advancing public education about gambling disorders and responsible gaming. The NCRG is the American Gaming Association's (AGA) affiliated charity.

College Gambling

Play it Safe

A GUIDE FOR STUDENTS



NATIONAL CENTER FOR RESPONSIBLE GAMING
Advancing Research, Education and Awareness

Approximately 75 percent of college students gambled during the past year, betting on the lottery, casino games, cards and sports.

Gambling can be fun – **as long as you are of legal age and gamble responsibly**. Many college students assume gambling is a risk-free activity, but research has shown that, for a small percentage of college students, gambling for fun can turn into a serious problem.

What is gambling?

Gambling is characterized by the following three criteria: (1) Players wager money or an object of value; (2) this bet is irreversible once placed, and, finally; (3) the game's outcome relies on chance. There are many types of gambling, including:

- Lottery/numbers
- Casino gambling
- Cards or dice games
- Betting on college or professional sports
- Betting on horse/dog races
- Internet gambling
- Bingo and raffles

Know the Legal Gambling Age

There is no standard legal gambling age nationwide, and age restrictions can vary depending on the gambling activity. Before you gamble, make sure you know your state's gambling laws.

If you are under the legal age to gamble, there is no safe level of gambling. If you are of legal age and choose to gamble, it is important to make responsible decisions.

Tips to Gamble Responsibly

If you are of legal age to gamble, you can establish your own limits and provide direction to others by developing a set of personal guidelines to determine whether, when and how much to gamble.

- **The decision to gamble is a personal choice.** No one should feel pressure to gamble, or feel that he or she must gamble to be accepted.
- **Gambling is not essential for having a good time.** Gambling should not be perceived as necessary for having fun and being with friends.
- **What constitutes an acceptable loss needs to be established before starting to gamble.** Any money spent on gambling should be considered the cost of entertainment; people should only gamble with money they can afford to lose. For those who choose to gamble, it is essential to know when to stop.
- **Borrowing money to gamble should be avoided and discouraged.** Borrowing money from a friend, relative or any other source of funds with the intention of repaying with gambling winnings is always high-risk.
- **There are times when people should not gamble.** Never gamble when under the legal gambling age; when it interferes with work or school; when in recovery for addictive disorders; when the form of gambling is illegal; when gambling is prohibited by organizational policy; or when trying to make up for prior gambling losses (i.e. "chasing" losses).



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- **There are certain high-risk situations during which gambling should be avoided.** Avoid gambling when feeling lonely, angry, depressed or under stress; when coping with the death of a loved one; to solve personal or family problems; or to impress others.
- **Excessive use of alcohol when gambling can be risky.** Irresponsible alcohol use can affect a person's judgment and interfere with the ability to control gambling and adhere to predetermined limits.
- **Know your school's gambling policies:** While gambling is legal for those of age, it may not be legal on your campus. Before you engage in gambling activities on campus, make sure you know your school's policies.

www.CollegeGambling.org