

BANKING

- Lowering limits on CCs or cancelling your credit card(s)
- Putting a warning to creditors notation on their credit record – consider the wisdom of saying why....."no more credit"
- Only allow limited access to funds – carry only a small amount of funds each day
- Stop your access to ATMs / EFTPOS (wrap up money / put money in fridge / safety deposit box etc)
- Lower your daily withdrawal limit
- Do not have access to redrawn facilities OR to line of credit
- Cancel overdrafts

PROPERTY

- Put a caveat on your own property to warn against anyone granting a mortgage loan – need legal help
- Give valuables to a trusted friend to avoid pawning them
- Transfer Title of your home into your spouse's name
- Consider drawing up Family Law consent orders – You will need a lawyer for this

BUDGET / MONEY MANAGEMENT

- Have wages paid directly into an account that you need another's signature to access, or does not allow you to take cash from – or transfer to an account where you CAN withdraw cash from (money can be accessed before DD – causing more problems)
- Allow significant other person to have wages paid to their account
- Organise all bills / accounts to be paid / loan repayments to be DD and make sure there is a way funds can be directed into this account without you accessing this account – see credit unions / post office – FC can help you explore which account offers you the most protection
- Purchase gift cards to use for food and clothes – rather than accessing accounts
- 'Controlled' trust account / personal administration – State trustees
- Put savings into Bonds or Superannuation or a Pension fund so they cannot be accessed
- Handover household budgeting to a spouse – BUT STILL ASSIST WHERE POSSIBLE and APPROPRIATE
- Put a notification on your credit file to prevent borrowing more money

FAMILY / FRIENDS

- Tell family / support people and tell them not to lend you money
- Give valuables to a trusted friend to avoid pawning them
- Stick to a strict budget (which balances your needs in recovery)
- Protect your children's funds (make sure you are not the trustee)
- Have a trusted friend / partner hold your cards / access to accounts and accompany you to make payments – DO NOT BULLY, BRIBE or otherwise try to PERSUDE THEM INTO BREAKING THE DEAL! – be grateful towards them
- Have a trusted friend 'hold' your emergency money that you have an agreement on what is to be considered an emergency

GET HELP

- ✔ See a financial counsellor
- ✔ See a problem gambling counsellor
- ✔ Get mental health support if appropriate
- ✔ Engage in self help
- ✔ Engage in therapeutic alternatives
- ✔ Understand your triggers and plan for them – Problem Gambling Counsellor can help
- ✔ Withdraw where possible from situations where you have access or responsibility for other's funds. (Club roles, handling cash roles, access to funds via work responsibilities, body corporate management roles, etc)
- ✔ Avoid the company of other gamblers
- ✔ Avoid gambling venues / sites / access
- ✔ Self exclusion

