

Key financial indicators suggesting problem gambling behaviours:

- Large, unexplained deficits in the personal or family budget
- A history of consolidating loans for no apparent material gain
- High interest loans
- Unregistered mortgages and caveats
- A history of bounced cheques
- Pawnbroker dealings
- A large number of credit cards
- Use of a post office box, or accounts addressed to the workplace
- Store accounts where there appears to be a history of electrical or portable item purchases
- Friends who are owed unspecified amounts of money
- Certain accounts that must be paid regardless of other commitments
- Difficulty in committing to changing financial behaviours
- Criminal offences relating to fraud or embezzlement