

Tip sheet for partners of problem gamblers Practical ideas to protect assets & manage money

Working together to change?

- Assess your family financial situation – assets & debts
- Make a realistic family budget
- Track all family spending & share all financial records and receipts
- Pay bills together on payday OR via direct debit OR by cheque
- Agree how much cash / credit the person should have so s/he is not tempted to gamble
- Limit access to funds and credit until gambling is under control:
 - hold the person's access / credit cards OR change to branch withdrawals only OR arrange to have two signatories to the account (be careful of forged signatures)
 - lower daily withdrawal limits
 - avoid keeping sums of money in the house
 - give the person food and petrol vouchers instead of cash, or give a limited amount of cash daily
 - change passwords to internet accounts
 - ask family and friends to support you by not lending the person any money
 - consider putting a "no further credit" note on credit file
- consider something the person would enjoy and put money away for it
- encourage the person to self-exclude from venues or online facilities

Many of these are short-term strategies – until gambling is under control

Some (more) tips to protect money and basic assets

...and strategies to apply when the gambler is not working with you to change

- set up a separate bank account
- have your wages, salary and/or centrelink benefits paid directly into your bank account
- change passwords to your internet accounts (centrelink / bank etc) and cancel authorities
- put valuable items in a safety deposit and remove items that can be easily sold or pawned
- put savings in term deposits or bonds you can't access (or into superannuation)
- pay all bills yourself (or arrange centrepay)
- ask bank to cancel overdrafts / credit facilities (lines of credit etc);
- cancel mortgage redraw facility
- if there is a joint overdraft facility, direct bank (in writing) not to provide increases without written consent of both parties – if bank refuses, lodge dispute with external dispute resolution scheme
- don't agree to take on any joint debts (refinances, re-mortgage, consolidation loans)
- close joint accounts
- cancel secondary credit cards in partner's name (or report as lost)
- opt out of applications to increase credit limits and throw out any applications for credit cards or loans that arrive in mail
- warn family and friends not to lend the person money
- if applicable, give the person an agreed-upon allowance weekly (use petrol and food gift vouchers where possible)
- keep any documents that evidence the extent of gambling and financial history – especially if there is change of separation and property settlement
- write to gambling venues to explain hardship of the gambler and their family; you cannot have them banned, but you may influence the venue into positive change – once they are aware of the patron's problem they have a higher duty of care