FREE · FOR ANYONE WHO NEEDS IT

The Way Back

Understanding, Stopping, and Recovering From Problem Gambling

FUNFOR.YOU

The Way Back — Understanding, Stopping, and Recovering From Problem Gambling. First edition, 2026. Published by FUNFOR.YOU (funfor.you).

What this book is. A plain, practical guide for a person whose gambling has become a problem, and for the people who love them. It explains what the problem is and why it is so hard to stop, gives you a way to see it honestly, lays out the immediate steps that put a wall between you and the next bet, teaches the tools that make urges survivable, describes how the wreckage is rebuilt, and shows what keeping well looks like over years. It also uses the free tables at funfor.you — where no money can be lost — as a laboratory for seeing, with your own eyes, the truths that a real casino is designed to hide.

What this book is not. It is not medical treatment and it is not a substitute for one. Gambling disorder is a recognised mental health condition, and the people who treat it — counsellors, therapists, doctors, peer groups — are better than any book. If you can reach one, do. This book is for the hours between, and for the person who is not ready to talk to anyone yet.

About funfor.you. FUNFOR.YOU is a free-to-play casino simulation. Its chips are play chips: never for sale, never redeemable, no cash value. It earns nothing when you play, and it has no reason to want you to play more. Where this book asks you to use it, it asks you to use it the way a driving instructor uses an empty car park: to learn something safely that would be expensive to learn on the road. If any of that is not safe *for you* — and for some people in early recovery it is not — Chapter 15 says how to tell, and what to do instead.

IF YOU ARE IN CRISIS

If you are thinking about ending your life, or you are afraid you might hurt yourself, stop reading and talk to someone now. In the United States and Canada call or text **988**. In the United Kingdom and Ireland call the Samaritans on **116 123**. In Australia call Lifeline on **13 11 14**. In New Zealand call or text **1737**. Anywhere else, search "crisis line" and your country, or go to the nearest emergency department. Gambling losses feel permanent. They are not. People come back from every amount of debt. Nobody comes back from the other thing.

GAMBLING HELPLINES — FREE, CONFIDENTIAL, 24 HOURS

United States: **1-800-GAMBLER** (1-800-426-2537). United Kingdom: the National Gambling Helpline, **0808 8020 133**. Australia: Gambling Help Online, **1800 858 858**. New Zealand: the Gambling Helpline, **0800 654 655**. Appendix B has more, including support for partners and families.

Contents

Introduction — The Hard Truth in One Paragraph

How to Read This Book

Part One — Anatomy of the Addiction

1. The Neuroscience of Gambling

2. The Cycle of Problem Gambling

3. The Modern Landscape

4. Co-occurring Conditions

Part Two — Recognition and Acceptance

5. Piercing the Veil of Denial

6. Self-Assessment

7. The Hidden Toll

Interlude — For the Person Who Is Not Ready

Part Three — Stopping the Bleeding

8. Voluntary Self-Exclusion

9. Digital Roadblocks

10. Financial Handover

Part Four — Psychological and Therapeutic Tools

11. Cognitive Behavioural Therapy — The Basics

12. Trigger Mapping

13. Urge Surfing

14. Finding Replacement Activities

Part Five — The Laboratory

15. Why a Free Table Can Teach What a Real One Hides — and Who Should Not Use It

16. Five Experiments

17. Acceptance — What the Laboratory Teaches

Part Six — Rebuilding Life

18. Financial Triage and Debt Management

19. Repairing Relationships

20. The Partner's Perspective

Part Seven — Long-Term Maintenance

21. Building a Support Network

22. Managing Relapse

23. Finding a New Identity

Questions People Ask

Closing — The Way Back

Appendix A — The Self-Assessment, on One Page

Appendix B — Where to Get Help

Appendix C — The First Thirty Days

Appendix D — Worksheets

Appendix E — Glossary

Introduction — The Hard Truth in One Paragraph

Here is the whole of it, and the rest of the book is only an unpacking of it.

A gambling loss is not something that happened *to* you. It is the price of a thing you bought. Every bet on every game — a slot, a table, a horse, a match, a coin — is a purchase, and the price is written into the rules: a few chips in every hundred on a good table, twenty or thirty in every hundred on a bad one. The price cannot be argued with, out-waited, out-thought, or won back. Nobody has ever beaten it by playing longer, because playing longer is buying more. When you lost, the game did exactly what it was built to do, and it will do the same tomorrow.

That is the truth a problem gambler is fighting, and the fight is the problem. The belief that the loss can be undone — that the money is *out there*, that you are *due*, that one more session will *put it right* — is the engine of every chase, every lie, every ruined month. The moment it goes, the chase has nothing left to run on.

What replaces it is not despair. It is two things that were always yours and never the game's: **discipline before the bet** — the decision, made in a calm moment, about what you will and will not do — and **acceptance after it** — the willingness to let the loss be a loss, to grieve the money without trying to resurrect it, and to stop. Chance is not controllable. Your part in it is. That is not a comforting idea at first. It becomes, in time, the most freeing idea in this book.

How to Read This Book

It is written in the order a recovery tends to happen, and it can be read that way, front to back. But nobody in the middle of a crisis reads front to back, so here is where to go:

- **If you are not sure you have a problem** — Part Two, especially Chapter 6, the self-assessment.
- **If you know you do and you need to stop today** — Part Three. It is the most important part of the book, and it is short.
- **If you have stopped and the urges are the problem** — Part Four, and the laboratory in Part Five.
- **If the gambling has stopped and you are looking at the damage** — Part Six.
- **If you love someone who gambles** — Chapter 20 was written for you, and Chapter 5 will help you understand the lies.
- **If you have been well for a while and slipped** — Chapter 22.

There are worksheets in Appendix D. They are the book's practical half; print them, or copy the questions into a notebook. A recovery that is written down is stronger than one that is only intended.

Throughout, the book uses "you" for the person who gambles and speaks to a partner or family member separately where it needs to. It uses "gambling disorder" and "problem gambling" interchangeably; the first is the clinical term, the second is what people say. It does not use the word "addict" as a name for a person, because you are not the thing you are recovering from.

Part One — Anatomy of the Addiction

Before you can manage something you have to know what it is. This part is about the machinery: what gambling does inside the brain, the shape the problem takes over time, why the modern world has made it so much easier to fall into, and the other conditions that so often travel with it. None of this is an excuse. All of it is an explanation, and an explanation is the first thing denial cannot survive.

1. The Neuroscience of Gambling

A system that was never built for this

Deep in the brain is a circuit that evolved to make animals repeat whatever kept them alive. When something good and unexpected happens — food where there was none, safety where there was danger — the circuit releases dopamine, and dopamine does two things: it makes the moment feel good, and it marks whatever preceded the moment as *worth doing again*. That second job is the important one. Dopamine is not mainly a pleasure chemical. It is a learning chemical. Its message is: *pay attention; this matters; do this more.*

The system has a quirk that gambling exploits with almost surgical precision. It fires hardest not for rewards that are certain, but for rewards that are **uncertain**. A reward you can predict barely registers. A reward that might or might not come — and comes, when it does, without warning — lights the circuit up like nothing else. Neuroscientists call this a *prediction error*: the gap between what you expected and what you got. Gambling manufactures prediction errors on demand, dozens of times an hour, and every one of them teaches the brain the same lesson: *this thing, right here, is the most important thing in the world.*

Intermittent reinforcement

In the 1950s the psychologist B. F. Skinner found that a rat rewarded *every* time it pressed a lever would press it steadily and stop when the rewards stopped. A rat rewarded on an unpredictable schedule — sometimes after three presses, sometimes after thirty — would press furiously, and would keep pressing long after the rewards had stopped altogether. This is called a **variable-ratio schedule**, and it is the most powerful known method of making a behaviour persist. It is also, exactly, a slot machine. And a roulette wheel. And a betting app.

You do not need to know you are on such a schedule for it to work on you. It works on the part of the brain that learns from consequences, below the part that reasons. That is why "knowing better" has so little effect on a gambling urge: the knowledge lives upstairs, and the urge comes from the basement.

The near miss

Slot machines and scratch cards are engineered so that losing outcomes frequently *look* like almost-winning ones: two jackpot symbols and a third just above the line; five numbers matched out of six. In laboratory studies, these near misses activate the same reward regions of the brain as actual wins, and players who see more of them play longer. The near miss is a loss that the brain files as encouragement. No horse race, no coin toss, does this naturally; it has to be designed in, and it is designed in on purpose.

Table games have their own version. A blackjack hand that busts on the last card; a roulette ball that lands one pocket away; a craps point missed by a single roll. The outcome was decided by pure chance, but the *story* of the outcome — "I was so close" — is written by a mind looking for a reason to continue.

Losses disguised as wins

Modern slot machines let you bet on twenty or fifty lines at once. Bet one unit on each of twenty lines, win three units back on one of them, and the machine celebrates — lights, music, a running total — while you have in fact lost seventeen units. Researchers call this a **loss**

disguised as a win, and the brain's reward system responds to it as if it were a win. Over a session, a player can lose steadily while experiencing a majority of spins as victories.

Speed, and the zone

The final ingredient is pace. A horse race pays out every few minutes; a slot machine every few seconds; an online roulette wheel whenever you tap. The faster the cycle of bet–outcome–bet, the less room there is for a thought to intervene, and the more completely the activity absorbs attention. Many problem gamblers describe a state — the "zone", the "machine zone" — in which time, money, hunger and worry all disappear and there is only the next spin. It is a dissociative state, and for a person in pain it is the point: the gambling is not pursued for the winning but for the not-feeling. The money is the price of admission to a place where nothing hurts.

> **WHAT THIS MEANS FOR YOU**
>
> The pull you feel is not a weakness of character. It is a healthy learning system that has been fed a signal it was never designed to handle, at a rate it was never designed for, by an industry that has spent a century tuning the signal. You cannot reason with the basement. You can stop feeding it, and you can make it harder to reach — and that is what Part Three is about.

2. The Cycle of Problem Gambling

In the 1980s, Dr Robert Custer, one of the first physicians to treat gambling as an illness, described a pattern he saw in patient after patient. It has held up well, and most people who have been through it recognise it immediately.

The winning phase

It starts with a win. Not always a big one, but an early one — early enough that the person has not yet learned what the game costs, and large enough to feel like a discovery. *This is easy. I am good at this. Why does everyone say it is a losing game?* Gambling becomes frequent, then regular, and the wins are remembered while the losses are explained. Bets get larger, because larger bets mean larger wins, and the wins are the point. Optimism is unrealistic but it is not stupid: the person genuinely has won, and nobody has yet told them, in a way they could hear, that the win was the price of the losses to come.

Many people who gamble socially never leave this phase, or drift out of it when the losses start and the game gets boring. For the person heading for trouble, something else happens instead.

The losing phase

The losses arrive — they always arrive; the price is in the rules — and the person does something that a non-problem gambler does not do. They **chase**. Rather than accepting a loss as the cost of the evening, they treat it as a temporary state to be corrected: they bet again, larger, to get back to even. Sometimes it works, which is the worst possible outcome, because it confirms the strategy. Mostly it does not, and the hole deepens.

Now the behaviour starts to reorganise life around itself. Gambling alone rather than with friends. Borrowing — first from savings, then credit cards, then people. Lying, to cover the borrowing. Time disappears: hours at a machine, nights on a phone. The person still believes the losses are recoverable, and that belief is the thing keeping them in the chair. A big win at this stage does not end the phase. It funds the next one.

The desperation phase

At some point the losses exceed anything that could be recovered by ordinary means, and the person knows it — and gambles anyway, because gambling has become the only thing that stops the feeling of the losses. This is where lines get crossed that the person would once have said they could never cross: money taken from a partner's account, from a child's savings, from an employer. Panic, shame, and a kind of frantic hope that a single miracle bet will fix everything at once. Relationships break. Jobs go. Sleep goes. The person may be suicidal; problem gamblers have a higher rate of suicide attempts than people with almost any other addiction, and the desperation phase is when it happens.

Later clinicians added a fourth stage, **the hopeless phase**, in which the person no longer believes anything can be fixed and gambles simply because it is what they do. Not everyone reaches it. Everyone who does can still come back.

Where you are

The phases are not a diagnosis and they are not a prophecy; a person can be in the losing phase for years and step out of it, or slide through all three in months. Their use is as a mirror. Read them again and mark, honestly, the sentences that describe you. Most people who do this find themselves further along than they thought, because the phases are written from the outside and denial is written from the inside.

3. The Modern Landscape

A generation ago, gambling took effort. You went somewhere — a casino, a bookmaker, a racetrack — during its opening hours, with cash. The friction was a form of protection. A person who resolved on the drive home never to go back had a night's sleep and a locked door between them and the next bet.

The friction is gone.

The casino in the pocket

A phone with a betting app is a casino that is open twenty-four hours a day, in the bedroom, in the bathroom, at the funeral, in the meeting. It takes a credit card, and it takes it in seconds. It sends notifications: a free bet, a boosted price, a "we miss you" bonus timed, with the help of data, for the moment you are most likely to respond. Online slots spin faster than any physical machine, and online roulette does not wait for other players. Every protective delay that once existed between the impulse and the act has been engineered out, because delay is where customers are lost.

Sports betting

Sports betting has moved from something done on a Saturday to something done continuously: in-play markets on every event, bets on the next corner, the next point, the next pitch, settled in seconds and replaced by the next. A person who loves sport now watches every match with a menu of bets open beside it, and the sport itself becomes the delivery mechanism for a variable-ratio schedule. The apps are advertised on the shirts, during the broadcast, by the commentators. For a fan who is also a problem gambler, there is no longer any way to watch the game.

Crypto casinos and the unlicensed internet

Online casinos operating from lightly regulated jurisdictions accept cryptocurrency, ask no questions, impose no limits, and honour no self-exclusion. They are reachable from any country regardless of local law, and they are where a person who has been excluded from every licensed operator ends up. The games are the same. The protections — deposit limits, cooling-off periods, the ability to be barred — do not exist. Chapter 9 explains why blocking software matters more than self-exclusion for exactly this reason.

Games that are not called gambling

A video game "loot box" — a paid chest with a random reward inside, some rewards rare and valuable — is a variable-ratio schedule sold to children. Skins and items with real resale value make it gambling in everything but name. "Social casino" apps offer slots and poker for virtual coins that can be bought but not cashed out; they teach the mechanics and the feelings of casino play to people who have never set foot in one, and the industry's own research shows that a meaningful share of their players move on to real-money gambling. Prediction markets, meme-stock trading with leverage, and "investment" apps gamified with confetti and streaks sit on the same spectrum.

The point of listing them is not to condemn every game with a random element — FUNFOR.YOU has random elements, and Part Five is about using them — but to name a fact: **the reward schedule is the addictive thing, not the label on the box.** If an activity delivers unpredictable rewards, at speed, for money, it can do to you what a casino does, and a recovery plan that only names casinos will miss it.

What the landscape means for a plan

Three things. First, willpower alone was never enough, and against a phone it is nothing; the plan has to include walls (Part Three). Second, the walls have to cover the unlicensed world as well as the licensed one, which means software, not just paperwork. Third, the plan has to include the *time* the gambling took, because a phone-based gambler's habit is woven into every idle minute of the day, and every idle minute will now be a small crisis until something else fills it (Chapter 14).

4. Co-occurring Conditions

Gambling disorder rarely arrives alone. Most people who have it also have something else, and the two feed each other.

Depression. Very common, and the arrow points both ways. Some people gamble because they are depressed and the zone is the only place the weight lifts. Some people become depressed because of the gambling — the losses, the shame, the isolation. In most cases, by the time anyone is looking, it is both. Treating one and ignoring the other tends not to work.

Anxiety. Gambling is a remarkably effective, short-acting anxiety treatment: for the length of a session, nothing else exists. It is also, over time, one of the most anxiety-generating activities a person can undertake. The debt, the lies, the dread of discovery, become the anxiety the gambling then medicates.

ADHD. People with attention-deficit hyperactivity disorder are substantially over-represented among problem gamblers. The combination of impulsivity, a craving for stimulation, and a brain that under-responds to ordinary rewards makes a fast, high-variance activity almost tailor-made. If you have ever been told you might have ADHD and never followed it up, follow it up; treating it can change the strength of the urges.

Alcohol and drugs. Casinos serve alcohol for a reason. Alcohol weakens exactly the faculties — judgement, restraint, the ability to hear the voice that says *stop* — that stand between a person and a bad bet, and a large share of problem gamblers also drink or use at problematic levels. Drinking and gambling in the same evening is the most reliable way to lose more than you meant to, and any recovery plan should treat the two together.

Trauma and grief. Many people trace the beginning of their problem gambling to a loss — a death, a divorce, a redundancy — and to the discovery that the zone was somewhere the grief could not follow. The gambling is then a treatment for pain that was never addressed, and it does not fully stop until the pain is.

What to do about it

Tell whoever is helping you about *all* of it. A counsellor who knows you also drink, or also cannot sleep, or also have not felt anything in a year, can help with the gambling in a way that one who only knows about the gambling cannot. If you have no one yet, the self-assessment in Chapter 6 asks about these things too, so that when you do reach someone, you have the whole picture to hand.

And be gentle with the arithmetic of it. Having three problems is not three times as hopeless as having one. Often they share a root, and pulling on that root loosens all of them.

Part Two — Recognition and Acceptance

Nobody stops a problem they cannot see. This part is about seeing it: the lies that keep it hidden, a way of assessing it that a doctor would recognise, and an honest accounting of what it has cost in the things that do not appear on a bank statement.

5. Piercing the Veil of Denial

Why gamblers lie

Everyone who has lived with a problem gambler knows the lies. What is less understood is that the gambler is usually lying to themselves first, and to everyone else only as a consequence. The lie is not, at bottom, a moral failure. It is a structural feature of the problem, and it works like this.

To keep gambling, a person has to keep believing two things that cannot both be true: that the losses are serious enough to need recovering, and that they are not serious enough to require stopping. Holding both requires a constant, exhausting work of editing — of the facts, the figures, the story. Over time the editing becomes automatic, and the person genuinely does not know how much they have lost, because they have never once let themselves add it up.

The lies to others follow from that. If you have not admitted to yourself that you lost the rent, you cannot admit it to your partner, and so a story is needed: a delay at the bank, an expense at work, a loan to a friend. Each story requires the next. The person becomes, without ever deciding to, a full-time liar — and the shame of that is one more thing the gambling then medicates.

The shapes the denial takes

It helps to know them by sight, because they are remarkably consistent from person to person.

Minimising. "It's not that much." "I only play at weekends." "Everyone has a flutter." The figure quoted is always the smallest true one — this week's, not this year's; the stake, not the total.

Compartmentalising. The gambling lives in a sealed room. It is never mentioned in the same breath as the overdraft, the missed birthday, the sleeplessness, and the person genuinely does not connect them.

Reframing as skill. "I'm not a gambler, I'm a sports analyst." "Poker isn't gambling." "I have a system." The activity is redescribed as work, or study, or investment, and the losses as the cost of learning.

The unfinished story. "I'm down at the moment." The loss is always provisional, a chapter rather than an ending, and it cannot be measured because it is not over yet.

Comparison. "At least I don't drink." "You should see what my brother spends on cars." A different problem is produced to make this one look small.

Blaming the trigger. "I only did it because of the stress at work." "If she hadn't nagged me..." True, sometimes, and beside the point: the stress will come again, and the plan cannot be that it does not.

Confronting the lies — in yourself

The only instrument that works is arithmetic, done once, in writing, without editing. Not an estimate; a count. Bank statements and card statements for twelve months, every gambling transaction highlighted, deposits and withdrawals in two columns, one total at the bottom. It usually takes an evening. It is usually the worst evening of the recovery, and the most important one, because it replaces a feeling with a number, and a number cannot be reframed. Chapter 7 has the worksheet.

Most people who do it find the number is two to four times what they would have said. That is not a personal failing. It is what denial is *for*.

Confronting the lies — in someone else

If you are the partner, parent or friend, understand first what you are up against: not a person who is choosing to deceive you, but a person whose survival strategy is deception, and who will experience your confrontation as an attack on their ability to survive. That does not mean you should not confront. It means how.

- **Facts, not character.** "This statement shows £2,400 to a betting site in March" lands. "You're a liar" does not; it is met by more lying, because lying is the only tool the person has.
- **Once, calmly, with the evidence in front of you.** Not repeatedly, not in an argument, not in front of the children.
- **An offer, not an ultimatum — at first.** "I will help you with this if you will let me see the accounts" is a door. "Stop or I leave" may eventually be necessary, and Chapter 20 is about when, but as an opening move it produces a promise, and a promise from a person in denial is worth nothing.
- **Do not expect the truth immediately.** Denial does not collapse in one conversation. It collapses when the arithmetic is done, and your job is to make the arithmetic unavoidable, not to extract a confession.

> **THE SENTENCE THAT ENDS DENIAL**
>
> It is not "I have a problem." People say that and keep gambling. It is: **"I do not know how much I have lost, and I am going to find out."** Everything else follows from that.

6. Self-Assessment

The nine questions

The *Diagnostic and Statistical Manual of Mental Disorders*, fifth edition — the reference that psychiatrists in most of the world use — lists nine features of gambling disorder. A person who shows four or more of them within a twelve-month period meets the criteria for the disorder: four or five is called mild, six or seven moderate, eight or nine severe. Here they are, translated out of clinical language. Answer for the last twelve months, and answer as the person who did the arithmetic, not the person who is still editing.

1. **Escalation.** Do you need to gamble with larger amounts than you used to, to get the same excitement?
2. **Withdrawal.** When you try to cut down or stop, do you get restless, irritable, on edge?
3. **Failed attempts.** Have you tried, more than once, to control, cut back or stop — and not managed it?
4. **Preoccupation.** Do you spend a lot of time thinking about gambling — reliving past sessions, planning the next one, working out how to get money for it?
5. **Escape.** Do you gamble when you feel distressed — anxious, guilty, helpless, low?
6. **Chasing.** After losing money, do you often return another day to try to get it back?
7. **Lying.** Do you lie to conceal how much you gamble?

8. **Damage.** Has gambling put at risk, or cost you, a relationship, a job, or an opportunity in education or work?
9. **Bailouts.** Do you rely on other people to give you money to relieve a desperate financial situation caused by gambling?

Count your yeses. If it is four or more, you meet the criteria that a clinician would use. If it is two or three, you are in what researchers call *at-risk* territory, and the rest of this book is a great deal cheaper than finding out the hard way. If it is one, and that one is chasing, take it seriously anyway; chasing is the behaviour from which the others grow.

The two-question screen

Doctors who need a fast test use two questions, sometimes called the Lie/Bet screen:

- Have you ever had to lie to people important to you about how much you gamble?
- Have you ever felt the need to bet more and more money?

A yes to either is a reason to do the full nine.

The questions the nine do not ask

The DSM criteria are about the gambling. These are about the rest of you, and they matter to whoever ends up helping you.

- In the last month, how many nights have you slept less than six hours because of gambling — playing, or worrying about it?
- On how many days in the last two weeks have you felt down, hopeless, or unable to enjoy anything?
- How often do you drink or use anything alongside gambling? How often do you gamble sober?

- Have you had thoughts that life is not worth living, or that people would be better off without you? (If yes: the crisis box at the front of this book, now.)
- Have you ever been told, or suspected, that you have ADHD, or a mood or anxiety condition?

Write the answers down next to the nine. Together they are the first page of your story, and you will tell it more than once.

Gamblers Anonymous

GA has its own twenty questions, written by people in recovery for people who are not sure. They are freely available on its website and worth doing as well; they cover ground the clinical questions do not — remorse, the urge to celebrate good fortune by gambling, the difficulty of sleeping, self-destructive thoughts — and their tone is the tone of someone who has been there.

7. The Hidden Toll

The money is the visible cost, and Chapter 18 deals with it. This chapter is about the costs that never appear on a statement, because they are the ones that a person in recovery tends to underestimate, and the ones that make recovery worth it.

Time

Add it up, the way you added up the money. Hours per week gambling, hours per week thinking about it, hours per week managing the consequences — the lies, the juggling of accounts, the sleepless replaying. For many people the honest total is twenty to forty hours a week: a second job, unpaid, that produced nothing. Multiply by the years. That time is gone. The time from now on is not, and it is the single largest asset a recovering gambler has.

Sleep

Gambling wrecks sleep in three ways: the sessions themselves run late; the arousal of a session takes hours to fade; and the worry — about money, about discovery — colonises the hours that should be rest. Sleep deprivation, in turn, degrades exactly the faculties needed to resist an urge. Most people who stop report, within weeks, that they are sleeping in a way they had forgotten was possible, and that the urges are weaker for it.

Work and study

Concentration goes first: the phone under the desk, the results checked in the meeting. Then reliability: the late mornings, the sick days that were not. Then, for some, the line-crossing: the expense claim, the client account. The career damage of problem gambling is often invisible — not a sacking, but a promotion that never came, a reputation that quietly stopped growing — and it compounds over years like interest.

Relationships

The person you love has been living with someone who is not fully there. Every conversation was held with part of your attention on a screen or a score; every plan was made around a session; every trust was spent on a story. Children notice before partners do, and they notice more than either parent thinks. This cost is the one people find hardest to look at, and the one that, faced, produces the most durable motivation to stop.

Health

Problem gambling is associated with high blood pressure, heart disease, stomach and bowel problems, headaches, and the whole catalogue of stress illness — unsurprisingly, since it produces the stress hormones of a crisis for hours at a time, most days. It is also associated with neglect: missed appointments, unfilled prescriptions, meals skipped in the zone.

Yourself

The last cost is the hardest to name. A person who has lied for years, taken from people they love, broken promises to themselves nightly, does not think well of themselves, and the low opinion is not entirely wrong — but it is entirely unhelpful, because the shame becomes the feeling the gambling treats. The recovery has to include, at some point, a reckoning with who you have been that neither excuses it nor drowns in it. Chapter 23 is about that. For now, it is enough to write the costs down and let them be true.

The life audit

The worksheet in Appendix D asks you to put a number, or an honest sentence, against each of these — time, sleep, work, relationships, health, self — for the last year. Do it after the money arithmetic, not before; the money is the door, and this is the room behind it. Keep it. Months from now, when the urge tells you the gambling was not so bad, this page will remember for you.

Interlude — For the Person Who Is Not Ready

Most books about addiction are written for the person who has decided to stop. Most people who pick them up have not. They are somewhere in between: aware that something is wrong, unwilling to give up the thing, half-hoping the book will tell them a way to keep it, half-afraid that it will not. If that is you, this chapter is yours, and it does not ask you to decide anything.

Ambivalence is the normal state

Wanting to stop and wanting to continue, at the same time, with full force, is not a character flaw and not a sign that you are lying to yourself. It is what the problem looks like from the inside. The part of you that wants to continue is the reward system of Chapter 1, and it is not stupid: gambling has given you real things — excitement, escape, hope, hours in which nothing hurt. The part that wants to stop has been reading the bank statements. Both are you. Neither will go quiet because the other tells it to.

Counsellors who work with addiction learned something decades ago that changed how they work: **arguing a person into change does not work.** Tell an ambivalent person all the reasons to stop, and they will supply, automatically, all the reasons to continue — because you have taken one side of their argument, and the only side left for them is the other. The argument for change has to come from the person themselves, in their own words, or it does not hold. So this chapter will not make the argument. It will ask you to.

The four boxes

Take a page. Divide it into four. Fill each box honestly — not with what you think you should write, but with what is true.

- **The good things about gambling.** What it gives you. The rush, the escape, the hope, the company, the identity, the way it makes a bad day bearable. Write them all. Nobody is going to use this against you.
- **The less good things about gambling.** The money, the lies, the sleep, the person you are becoming, whatever else the life audit turned up.
- **The good things about stopping.** Not the things you are supposed to say — the things you actually want. The money, yes; but also the sleep, the honesty, the face of a particular person when they believe you again.
- **The less good things about stopping.** Be honest here especially. The boredom. The loss of the one thing that worked. Having to feel the things the zone kept away. Having to face the debt without the fantasy of the win that clears it. Being ordinary.

Now read the four boxes as if someone else had written them, and ask one question: *what does this person want?* Not what should they want. What do they want. The answer is usually clearer on paper than it ever was in the head, and it is usually not "to keep going as I am".

Two numbers

Two questions counsellors ask, and the follow-up that makes them useful.

On a scale from nought to ten, how important is it to you to stop or change your gambling? Write the number. Then: *why that number, and not nought?* Whatever you write in answer is your own argument for change, in your own words. Read it back.

On a scale from nought to ten, how confident are you that you could, if you decided to? Write the number. Then: *what would it take to move that number up by two?* The answer is usually something in Part Three — a wall, a person, a handover — and it is usually something you could do this week without having decided anything about the rest of your life.

What would have to happen?

One more question, the hardest. *What would have to happen for you to decide?* Most people, asked this, name something specific: losing the house, the partner leaving, being caught at work, a particular amount. Write it down. Then look at it and ask whether you are really prepared to wait for that, when the only thing standing between now and then is more of what is already happening. Some people, at this point, decide. Some do not, and that is allowed. But the thing you wrote is now on the page, and it is harder to pretend it is not there.

If you are going to keep gambling for now

You do not have to be ready to stop to be safer. If the honest answer is *not yet*, do these things anyway; they cost nothing, they stop nothing you have not decided to stop, and they are the difference between a bad year and a ruined one.

- **Put a deposit limit on every account you use**, at a figure you can genuinely afford to lose entirely, and make it a weekly limit, not a monthly one.
- **Ask your bank for the gambling block** on any card you do not want to gamble with, and keep one card, with a small balance, for what you have decided you will do.
- **No credit.** No credit cards at the table, no overdraft, no loans. If you cannot pay for it from money you have, it is not gambling; it is borrowing to gamble, and that is the losing phase.

- **Never gamble to recover a loss.** If you take one rule from this book before you are ready for the rest, take this one. The session ends when the money you brought is gone, not when you are even.
- **Never gamble drunk.**
- **Tell one person the truth.** Not to be stopped. Just so that one person knows, and the wall is not complete.
- **Keep the record** — the one from Chapter 5 — and look at it monthly. The arithmetic is the only argument that has ever changed anyone's mind about this, and it will work on you too, in its own time.

You will know

People who have been through this describe the moment of decision in remarkably similar terms: not a resolution, not a rock bottom necessarily, but a kind of quiet — a morning when the thought *I am done* arrives fully formed and does not argue. It comes when the arithmetic has been done enough times, and the four boxes have been read enough times, and the number in the *what would have to happen* box has come close enough to be real. You cannot force it. You can prepare for it, so that when it comes, Part Three is ready to be done that day. That is what this chapter was for.

Part Three — Stopping the Bleeding

This is the most important part of the book, and it is deliberately short, because it is meant to be done, not read. Everything in Parts Four to Seven assumes that the steps here have been taken. They are the walls. Without them, every tool that follows is a bucket against a flood.

The principle behind all three chapters is the same: **you cannot rely on the you of tomorrow night.** The person who reads this in a calm moment is not the person who will feel the urge at eleven o'clock after a bad day. The calm person's job is to make the eleven o'clock person's bet impossible, or at least slow, difficult, and visible. Every minute of delay you can build between the urge and the act is a minute in which the urge can pass — and urges do pass; that is the subject of Chapter 13.

8. Voluntary Self-Exclusion

What it is

Self-exclusion is a legal arrangement in which you ask gambling operators to refuse you. You sign up once, for a fixed period — typically six months to five years, sometimes permanently — and for that period licensed operators must close your accounts, refuse your bets, and stop marketing to you. It is free, it is confidential, and in most places it cannot be reversed early: once the period is set, no amount of pleading gets you back in before it ends. That irreversibility is the whole point. You are using the calm person's authority to bind the eleven o'clock person.

Multi-operator schemes

The most powerful form covers every licensed operator in a jurisdiction at once, with one registration:

- **United Kingdom — GAMSTOP.** Free, online, covers every online operator licensed in Great Britain. Choose six months, one year or five years. Separate schemes exist for betting shops (the Multi-Operator Self-Exclusion Scheme), casinos (SENSE), arcades and bingo; do all that apply.
- **Australia — BetStop.** The National Self-Exclusion Register; free, covers all licensed online and phone wagering providers, from three months to life. State-based schemes cover venues with poker machines.

- **United States.** Self-exclusion is run state by state, usually through the state gaming commission or lottery, and covers casinos and, increasingly, online sportsbooks licensed in that state. Search "[your state] gambling self-exclusion". Many casino companies also run their own nationwide lists; enrol in those too.
- **Canada.** Provincial: each province's gaming corporation runs its own scheme for its venues and its online platform.
- **Elsewhere.** Most countries with licensed online gambling now have a national register. Search "self-exclusion" and your country, or ask the helpline in Appendix B, which will know.

Single-operator exclusion

Every licensed operator must also let you exclude from *that operator* on request, and most let you set deposit limits, loss limits, and "cooling-off" breaks short of full exclusion. Use these too — but do not use them *instead* of the multi-operator scheme. A limit at one bookmaker is a suggestion to open an account at another.

The gap, and why it matters

Self-exclusion works on licensed operators. The unlicensed, offshore, crypto-accepting casino that reaches you through a search engine or a social media advert has never heard of GAMSTOP and never will. A person who has excluded from everything legal and is still gambling has, almost always, found the unlicensed world — and its games have no limits, no cooling-off, and no obligation to pay out. Self-exclusion is necessary. It is not sufficient. That is what the next chapter is for.

Do it today

Not after you have read the rest of the book; not after one more session to "get square". The registration takes fifteen minutes and the effect is immediate. If you are reading this with a phone in your hand, the sign-up page is a search away. Do it, then come back.

9. Digital Roadblocks

Blocking software

The gap left by self-exclusion is closed by software that blocks gambling sites and apps on your devices — all of them, licensed or not — and that is deliberately hard to remove.

- **Gamban.** Blocks gambling websites and apps on phones, tablets and computers; subscription, though free through some charities and helplines (in the UK, for example, via GamCare's TalkBanStop partnership). Once installed it cannot simply be uninstalled by the user; removal takes time and effort by design.
- **BetBlocker.** Free, run by a charity, covers all major platforms, lets you set a lock period during which it cannot be removed. Also has a "restricted mode" that blocks a much wider list including some social casino apps.
- **Gamblock.** The oldest of them, paid, particularly thorough on computers.

Install one on **every device you own** and any you regularly use, and set the lock to the longest period offered. Then give the account password to someone else, so that even the option of asking for removal is out of your hands.

The phone

The phone is where most modern gambling happens, and it deserves its own list.

- **Delete every gambling app**, and every app that is gambling in disguise — the social casino, the sweepstakes game, the "daily fantasy" app.
- **Turn on the phone's parental controls** — Screen Time on an iPhone, Family Link or Digital Wellbeing on Android — with a **passcode set by someone else**. Use them to block app installs, restrict web content, and set the app store to require the passcode. This is not childish. It is the most effective single measure on this page.
- **Unsubscribe from everything.** Every operator's marketing emails, texts and push notifications. Then block the senders. Then set your email to filter the word "bet" and its cousins to a folder you never open.
- **Leave the groups.** Tipster channels, betting forums, Discord servers, subreddits, the group chat that shares slips. Mute is not enough; leave.
- **Unfollow the accounts** — the tipsters, the streamers, the "big win" clip channels. They are advertising, and you are the product.

The computer

Blocking software, as above. Then: delete saved passwords for every gambling site; clear saved payment cards from every browser; and, if you can bear it, use a DNS filter at the router level (services such as OpenDNS or NextDNS can block a gambling category for the whole house) with the login held by someone else.

The bank

An increasing number of banks let you block gambling transactions on your cards and accounts with a switch in the app — and, crucially, impose a delay of 48 or 72 hours before the block can be turned off. In the United Kingdom most major banks and challengers now offer this; elsewhere, ask. If your bank does not, consider one that does. Then: cancel any credit card you have used for gambling, remove your card from any wallet or "pay by phone" service, and ask your bank to refuse cash advances.

The friction test

When you are done, try to place a bet. Seriously — sit down and try, as the eleven o'clock person would. Count the number of separate walls you have to get over, and how long it would take. If the answer is "one wall, two minutes", you are not finished. The target is "I genuinely do not know how I would do it, and it would take days, and someone would find out."

> **WHAT THE WALLS ARE FOR**
>
> They are not there because you are weak. They are there because urges are strong and short, and a wall that costs an urge fifteen minutes defeats most of them. Every person who has recovered from this has, at some point, been grateful to a wall they resented building.

10. Financial Handover

The hardest step

Of the three walls, this is the one people resist most, because it feels like an admission of incapacity, a loss of adulthood. It is neither. It is the recognition that, for a period, your relationship with money is broken, and that the sensible response to a broken thing is not to keep using it but to hand it to someone who can hold it while it heals. Recovering gamblers who do this recover faster and relapse less. Those who keep control of their finances "to prove they can" are, in effect, keeping a loaded weapon in the house to prove they will not use it.

Who

A partner, a parent, a sibling, a close friend — someone who is not themselves a gambler, who can be trusted with money, and who is willing to be, for a while, the person who says no. If there is nobody in your life who fits, a financial counsellor or a debt charity can play part of the role, and the helpline can help you find one.

What

The arrangement is different for every household, but the working parts are these:

- **Income goes somewhere you cannot reach alone.** Your salary is paid into an account that requires two signatures for withdrawals, or into the trusted person's account, or into a joint account whose card and online access they hold.

- **You receive an allowance.** Enough for daily life — food, travel, the small pleasures — paid weekly or even daily, in a form that is inconvenient to gamble with. Cash, for many people, is safer than a card. Enough that you are not humiliated; not enough to fund a session.
- **Cards go.** Credit cards cancelled, not just handed over. Debit cards for the main accounts held by the trusted person. Your own card, if you keep one, attached to the allowance account only.
- **Transparency is total.** The trusted person can see every account, every statement, every transaction, whenever they like, without asking. Not because they will check every day, but because you know they could.
- **Credit is frozen.** In many countries you can place a freeze or lock on your credit file with the credit bureaus, so that no new credit can be opened in your name without a code — which, again, someone else holds. This closes the route of a fresh loan or card taken out in secret.
- **Bills are automated.** Rent, mortgage, utilities and debt repayments go out by standing order from the account you cannot reach, before anything else. The consequences of a relapse should not include the electricity.

How long

Longer than you think. Six months is a minimum; a year is common; some people keep a version of the arrangement for life and are glad of it. The way back to full control, when it comes, is gradual — a card with a low limit, then a higher one, then an account — and it is driven by the log of clean months, not by how confident you feel. Confidence is what the eleven o'clock person has too.

The conversation

Asking someone to hold your money is one of the most difficult conversations most people ever have. Some things that make it possible:

- Do the arithmetic first (Chapter 5) and bring the number. It changes the conversation from "I've been a bit silly" to a fact that both of you can plan around.
- Say what you are asking for precisely: not "help", but "hold my cards and take my salary for six months".
- Say what you will do in return: the blocking software, the self-exclusion, the meetings, the transparency — all of it, in a list, written down.
- Expect anger, and let it be. The person you are asking has probably been lied to for a long time. Their anger is not an obstacle to the plan; it is part of the cost, and paying it is part of the recovery.

If you are the trusted person

You are being asked to do something onerous and thankless, and you should agree to it only if you can do it without resentment poisoning the relationship. Set the terms in writing. Say what you will check and how often. Say what happens if a transaction appears that should not — not a threat, but a plan. And protect yourself: do not lend money, do not co-sign, do not put your own accounts at risk. Chapter 20 is yours.

Part Four — Psychological and Therapeutic Tools

The walls in Part Three stop the bet. They do not stop the wanting. This part is about the wanting: where it comes from, how to see it coming, how to survive it when it arrives, and what to put in the space it used to fill. These are the tools a good therapist would teach you over a course of sessions, laid out so that you can begin using them tonight. They work better with a therapist. They work without one.

11. Cognitive Behavioural Therapy — The Basics

The idea

Cognitive behavioural therapy rests on one observation: between a situation and a feeling there is always a thought, and the thought is where the leverage is. Two people lose the same bet. One thinks *that is the price, and I have paid it*; the other thinks *I am due; the next one will come in*. The first feels a pang and goes home. The second feels a pull and stays. The situation was identical. The thought made the difference, and thoughts can be caught, examined and changed.

CBT is the best-evidenced psychological treatment for gambling disorder, and its core for gamblers is unusually specific, because gambling runs on a small, well-mapped set of false beliefs. Learn to recognise them and you have learned to recognise the urge in its infancy, when it is still a sentence rather than a compulsion.

The distortions

The gambler's fallacy. *Red has come up six times; black is due*. It is not. The wheel has no memory, the dice have no memory, the machine has no memory. Every spin is the same spin, with the same odds, whatever came before. The belief feels like statistics — surely things even out? — and it is the opposite of statistics. Things even out over millions of trials, by the sheer weight of numbers, not by the wheel correcting itself for you tonight.

The illusion of control. *I have a system. I know when to stop the reels. I pick the numbers myself. I am good at this.* Every one of these describes an influence over an outcome that has no inputs. A roulette bet placed with skill and one placed at random have identical odds; a slot machine stopped by a "skilled" tap and one left to run stop where they were always going to. The illusion is strongest in games with the most ritual — the dice, the lottery slip, the personal numbers — and it is the belief that most reliably keeps a person playing after the money says stop.

The hot hand. *I'm on a roll; I should press it.* A streak of wins is what random outcomes look like some of the time; it predicts nothing about the next outcome. The corollary — *I'm cold; I should wait it out* — is equally empty. There is no roll to be on.

The near miss as evidence. *I was one number off. I'm getting closer.* You were not closer. A losing outcome that resembles a winning one is a losing outcome; the resemblance is decoration. Chapter 1 explains why the brain treats it as encouragement, which is exactly why the mind has to be taught not to.

Chasing logic. *I've lost 500; if I win 500 I'm even and I can stop.* This is the distortion that causes the most damage, and it is worth taking apart slowly. The 500 is gone. The next bet has the same negative expectation as the last; it does not know about the 500 and it will not give it back preferentially. "Getting even" is a target chosen because it feels like undoing, and the feeling of undoing is a lie: a session that gets back to even has cost the time, the stress, and the exposure, and it has taught the brain that chasing works. The honest sentence is: *I have lost 500, and that is what it cost, and I am going home.*

Sunk cost and entitlement. *I've put so much into this machine, it owes me. I've lost so much over the years, I'm owed a win.* Nothing owes you anything. The money put in is not a deposit against a future payout; it is gone, in the same way that money spent on a meal is gone, and the meal is not obliged to come back.

Selective memory. *I win more than I lose.* You do not — the arithmetic in Chapter 5 will show you — but the wins are remembered vividly and the losses are filed under "not that much". This is not lying; it is how memory treats rewards. The cure is the written record.

Magical thinking. Lucky seats, lucky clothes, rituals before a spin, a feeling in the gut. Harmless in a person who plays for fun; in a problem gambler, the superstition is a substitute for the fact that there is nothing to know and nothing to do.

The big-win rescue. *One big win would fix everything.* This is the desperation phase talking, and it is the most dangerous thought in the book, because it licenses any stake. Work it through: what is the actual probability of the win you have in mind? How many attempts at it can you afford? What is the expected result of those attempts? The answer is always the same — the attempts cost more, on average, than the win is worth — and the thought survives only because nobody does the arithmetic.

The thought record

The tool for all of this is the thought record, and it is the simplest thing in the book: a page with four columns — the situation, the thought, what is actually true, and what I will do. Whenever you notice an urge, or a bet-shaped thought, you fill in a row. The first column is short. The second is the thought, in its own words, however stupid it looks written down. The third is the fact — and it will usually be one of the sentences above. The fourth is a decision.

The value is not in any one row. It is in what happens after twenty rows, when you begin to hear the thought as *the thought* — a familiar, recognisable, slightly ridiculous voice — rather than as your own reasoning. That gap, between the thought and the person hearing it, is where recovery lives. Appendix D has the page.

12. Trigger Mapping

What a trigger is

A trigger is anything that reliably precedes an urge. Some are internal states; some are situations; some are times of day or dates in the calendar. Nobody's list is the same, and nobody knows their own list until they have written it down, because a trigger does its work below attention: you do not experience *payday* and then *an urge*; you experience an urge, and only afterwards, if you look, notice it was payday.

HALT

Recovery communities use an acronym for the four internal states that most often precede a lapse in any addiction: **Hungry, Angry, Lonely, Tired.** It is crude, and it is useful. When an urge arrives, the first thing to ask is not *how do I resist this* but *which of the four am I?* — because an urge that is really hunger is fixed by a sandwich, and an urge that is really loneliness is fixed by a phone call, and neither is fixed by resisting.

To the four, gamblers usually add a fifth: **Bored.** The zone was, among other things, the answer to empty time, and empty time now produces the urge on its own.

Situational triggers

The common ones:

- **Payday**, and any arrival of money: a refund, a bonus, a gift.

- **Sport** — a match on television, a season starting, a big event with its saturation advertising.
- **Alcohol.**
- **Being alone**, especially in the evening, especially with a phone.
- **Conflict** — an argument with a partner, a bad day with a boss.
- **Good news** — the urge to celebrate, which for a gambler means one thing.
- **Bad news** — the urge to escape, which means the same thing.
- **Places** — the route past the bookmaker, the pub with the machines, the casino's street.
- **Cues** — an advert, a notification, a friend's message about a tip, a "big win" video.
- **Anniversaries** — of a big win, a big loss, a death.

The map

The worksheet asks for three things per trigger: the trigger itself; what it usually produces (the thought, the feeling, the urge and its strength); and — the part that matters — **an if-then plan**: *if this happens, then I will do that*. Not "I will resist" but a specific action decided in advance: *If it is payday, then I transfer the allowance to cash before I leave the bank and give the card to J. If the match is on, then I watch it at K's house, where there is no phone signal in the living room. If I am alone after ten, then I am in bed by ten.*

Psychologists call these implementation intentions, and the research on them is striking: a plan of the form *if X then Y*, decided in a calm moment, is acted on far more reliably than a general resolution to *do better*. The eleven o'clock person cannot plan. They can follow one.

Rebuilding the map

Triggers change. Some fade as the months pass; some appear that were never there — a new stress, a new place. Rewrite the map every month for the first year, from the urge log, so that it stays a description of the person you are now rather than the one who wrote it first.

13. Urge Surfing

What an urge is

An urge is not a command, and it is not a permanent state. It is a wave: it rises, it peaks, and it falls, and the whole thing — from the first flicker to the point where it has become background noise — typically takes twenty to thirty minutes if you do not feed it. Feeding it means gambling, of course; but it also means arguing with it, bargaining with it, planning around it, or fighting it as if it were an enemy. All of those keep it in the centre of attention, where it grows.

Urge surfing, a technique from mindfulness-based relapse prevention, is the practice of doing none of those. You notice the urge, you let it be there, you watch it, and you wait for it to pass — the way a surfer rides a wave rather than trying to stop the sea.

How

1. **Name it.** Say, aloud or in your head: *this is an urge to gamble.* Not "I want to gamble", which makes it yours; *this is an urge*, which makes it a thing that is happening.
2. **Find it in the body.** Urges are physical. A tightness in the chest, a restlessness in the hands, a buzz behind the eyes, a hollowness in the stomach. Locate it. Describe it to yourself in plain words — *tight, warm, moving* — without deciding whether it is good or bad.

3. **Breathe with it.** Slow breaths, longer out than in — four counts in, six out — and on each breath notice whether the sensation has changed. It will. Urges are never static; they pulse, shift, fade, return.
4. **Watch it crest.** There is a peak, and it is usually within the first ten minutes. At the peak the urge will make its case in words — *just once, just a little, nobody would know* — and the practice is to hear the words as sounds the urge is making, not as thoughts you are having.
5. **Let it fall.** It does. Not to zero, always, but to a level where it is one thing among many rather than the only thing. Note the time it took. Write it in the urge log.

The first few times it will feel impossible, and the urge will feel like it is lasting forever. Time it anyway. Most people discover that "forever" is about fifteen minutes, and that discovery is worth more than any amount of resolve: an urge that is known to last fifteen minutes is a thing you can wait out in the bath.

While you wait

Surfing is the core. Around it, three supports:

- **Delay by rule.** Tell yourself — before any urge, as policy — that you never act on one inside twenty minutes. Not *never*; *not yet*. The urge can have the bet in twenty minutes if it still wants it. It rarely does.
- **Call someone.** Not to be talked out of it; just to be talking to a human being while the wave passes. Recovery groups are built for this — a sponsor's number exists to be called at eleven at night.
- **Move.** A walk, a run, press-ups, a cold shower. Physical exertion changes body chemistry faster than anything else legal, and it puts distance between you and the phone.

The urge log

Every urge, one line: when, where, the trigger if you can see one, how strong it was out of ten, what you did, how long it lasted, what happened. It takes a minute, and over a month it becomes the most informative document you own: which triggers matter, which times of day, how strong the urges really are, and — the thing that gives people hope — how the numbers fall. Appendix D.

14. Finding Replacement Activities

Why willpower is not enough

A recovery that consists only of *not gambling* is a life with a hole in it the exact shape of the gambling: the hours, the excitement, the escape, the identity. Holes get filled, and if you do not choose what fills them, the old thing does. The people who stay stopped are, almost without exception, people who found something else to do with the time and something else to give them the feeling.

The feeling

Be honest about what gambling gave you, because the replacement has to give some of the same thing. Usually it is one or more of:

- **Arousal** — the rush, the spike, the feeling of being intensely alive.
- **Absorption** — the zone, the disappearance of time and worry.
- **Escape** — a place where the pain could not follow.
- **Competition** — the contest, the wanting to beat something.
- **Hope** — the feeling that this might be the day everything changes.

Different activities serve different ones. Nothing serves all of them, and nothing serves any of them as fast as a bet did; the replacement will always feel, at first, like a weaker drug. It is. That is the point. Over weeks the brain's reward system recalibrates — the dopamine baseline that gambling pushed out of shape drifts back — and things that seemed flat begin to register again.

What works

Hard exercise. Not a gentle walk, though walks are good too; something that leaves you breathless. Running, cycling, weights, climbing, boxing, swimming. Vigorous exercise is the most reliable non-drug way to move the reward system, it is absorbing, and it produces exactly the kind of fatigue that puts a person to sleep at eleven instead of on a phone.

Competition without money. Chess, online or in a club. Competitive video games — with the strict condition that they contain no loot boxes, no gacha, no purchasable random rewards, nothing that spends money for a chance. Sports leagues, five-a-side, darts, table tennis. Board games with people. The contest is the thing; the stake is the problem.

Play with no stake — carefully. The free tables at FUNFOR.YOU can supply arousal and absorption with nothing at risk, and Part Five uses them as a classroom. But read Chapter 15 before you go near them: for some people in early recovery, the sight of a wheel is a trigger regardless of what is at stake, and for those people the answer is no.

Intensity. Cold water, saunas, high places, fast things — within reason and within the law. Some people in recovery find that the honest version of the rush is available from the world, and that it does not cost the rent.

Absorption. Music practised rather than listened to. Cooking something difficult. Woodwork, drawing, code, a language, a garden. The criterion is that it takes all of your attention and rewards attention with visible progress.

People. Gambling isolates; recovery is social. Meetings (Chapter 21), but also the ordinary things — the friends who were neglected, the family dinner, the club, the team.

Purpose. For many people the deepest replacement is not an activity but a reason: the money now going to the debt, then to the family, then to something they have wanted for years. The hope that gambling promised and never delivered is available, slowly, from a plan.

The schedule

Empty time is where urges live, and the early months of recovery are full of empty time. Fill it deliberately. A written weekly schedule — the exercise, the meeting, the meal, the call, the hobby, the bedtime — is not a prison; it is scaffolding, and it comes down when the building can stand. Most people need it for three to six months. Some keep it, because they find they like a life with a shape.

Part Five — The Laboratory

A real casino is a place where the truth about chance is hidden by money. The money makes you feel instead of count; the speed makes you react instead of think; the near misses and the lights and the free drinks are there so that the one fact that matters — the price written into the rules — never quite comes into focus. It is very hard to learn what gambling is while gambling, for the same reason it is hard to study a storm from inside it.

A free table is the storm with the wind turned off. The rules are the same, the odds are the same, the wheel and the dice and the cards behave exactly as they do for money — and nothing is at stake, so for the first time the count is the only thing there is. This part uses the free tables at FUNFOR.YOU as a laboratory: a set of experiments, each with a prediction to write down before and a result to write down after, whose purpose is to make the hard truths of Part One and Chapter 11 into things you have *seen* rather than things you have been told. Told truths can be argued with at eleven o'clock. Seen ones are harder.

It begins with the chapter on who should not do this, because that chapter matters more than the experiments.

15. Why a Free Table Can Teach What a Real One Hides — and Who Should Not Use It

What FUNFOR.YOU is

FUNFOR.YOU is a free-to-play casino simulation: poker against other people and bots, blackjack, roulette, baccarat, craps, and a few games of its own. Its chips are play chips. They are never for sale, cannot be cashed out or exchanged for anything, and when your wallet falls to 100 chips it is topped back up to 1,000, free, as many times as you like. The games are run on the site's server, with dice and cards drawn from a fair random source, and there is nothing to buy that changes any outcome; the only things sold are decorative and the books, of which this one is free. The site earns nothing when you play and nothing when you lose. It has, in other words, no reason to want you at the table, and that is what makes it usable as a classroom.

Two consequences follow from the free chips, and both are the point. First, **the price becomes visible**. Without money, the only thing a session produces is a number, and numbers add up in a way that feelings do not. Second, **the refill removes the pain of losing, but not the urge to chase** — and that separation, which no real casino can offer, lets you study the chase itself: to feel it start, hear what it says, and practise stopping, without the loss that makes practising impossible anywhere else.

Who should not use the laboratory

Some people in recovery should not go near a simulated casino, free or not, and the honest thing is to say so before anything else.

Do not use it in the first weeks of abstinence. The first month is for the walls (Part Three) and for surviving urges (Chapter 13), not for exposure. Nothing here is urgent. Come back in three months if it still seems useful.

Do not use it if free play has ever been a bridge for you. If you first learned casino games on a social casino app, or if a "free" version has ever led you to a paid one, then for you the simulation *is* the trigger, and the classroom is a trap. The urge log will tell you: if simulated games appear in it as a trigger, this part is not for you.

Do not use it alone, at first. Tell your support person — the one who holds the money, or a sponsor, or a friend in the plan — before each experiment and after. Do the first one with them in the room.

Do not use it if it moves the needle. Rate your urge before, during and after, as in the urge log. If at any point it rises above 4 out of 10, close the browser, write it down, and do not return for a month. If it happens twice, this part is closed to you, and you have lost nothing; everything the laboratory teaches is also in the chapters, in words.

Never use it as practice. The purpose is not to become a better gambler; there is no such thing, on a house game, and the laboratory will show you why. The purpose is to make the truth about chance undeniable, so that the thought *maybe this time* has nothing to hold on to. If you notice yourself trying to *win* an experiment, or feeling clever about a result, that is the old thing wearing a lab coat. Stop.

The rules of the laboratory

Every experiment follows the same five rules, without exception.

1. **One experiment per session, chosen before you open the site.** Never "just a look".
2. **A written prediction first.** What do you expect the result to be? Write it before the first spin, in the log.
3. **A fixed length.** The experiment says how many spins or hands. When they are done, you close the tab, whatever the score, whatever the feeling.
4. **A written result after**, with the urge rating and a sentence about what the urge said, if it spoke.
5. **A support person told**, before and after, every time.

If any rule is broken, the session counts as a lapse — not because chips were lost, but because the thing that was lost is the thing the laboratory exists to build.

16. Five Experiments

Each experiment names the game, the plan, what to record, what to predict, and what it teaches. The figures come from the exact odds of the tables at FUNFOR.YOU; the site's own strategy books, if you want the full tables, are where they were computed.

Experiment 1 — The Price

Game. Roulette (single zero). **Plan.** Five chips on red, every spin, two hundred spins. Nothing else. **Record.** Your wallet before and after, and the result — plus or minus — for the session. Repeat on five different days.

Predict first. The price of an even-money bet on this wheel is 2.7 chips per 100 wagered: over 200 spins at 5 chips you should expect to be down about **27 chips** — but with a typical swing of about **70 chips** either side, so that a single session can easily end up 50 ahead. Write your own prediction for tonight, and for the total of all five.

What it teaches. After one session, you will have learned nothing, and you will feel that you have — a win will feel like skill, a loss like bad luck. After five, the written total will be negative, or will be positive by an amount that is well inside the swing, and either way it will not look like 27 times five. That is the first truth: **the price is never visible in a session. It is only visible in the record.** This is why no gambler believes in the house edge from experience; experience is exactly the wrong instrument. The record is the right one, and you are now keeping it.

Experiment 2 — The System

Game. Roulette. **Plan.** The Martingale, the oldest system in the world: 5 chips on red; after a loss, double the bet; after a win, go back to 5. One hundred spins, or until you cannot double. Three sessions.

Predict first. The system will produce a long run of small profits — a few chips every time red comes up — and it will feel like it works. Then, at some point, red will fail to come up seven times in a row. After seven losses the run has cost 635 chips and the next bet would be 640; a 1,000-chip wallet cannot make it. The chance of meeting a run of seven losses somewhere inside 300 spins is about three in four. Write down whether you think you will see one.

What it teaches. That a system does not change the price; it changes *when you pay it*. The Martingale trades a hundred small wins for one loss that takes them all and more, and it is the most seductive idea in gambling because the small wins arrive first and the big loss arrives later — after the belief has set. Every system ever sold is a version of this trade. If you are lucky enough not to meet the run in three sessions, do a fourth. It is waiting.

Experiment 3 — The Memory

Game. Roulette. **Plan.** No bets for the first hundred spins; just spin and write down the colour of each result — R, B, or 0 — in a line. Then, for the next hundred spins, bet 1 chip on the *opposite* colour whenever the last four results were the same, and nothing otherwise. Record every one of those bets and whether it won.

Predict first. In the first hundred results, how long will the longest run of one colour be? (The honest answer is six or seven; one session in ten sees nine.) In the second hundred, what share of your "it's due" bets will win? (The honest answer is 48.6% — the same as any red-or-black bet, because the wheel does not know about the last four.)

What it teaches. Two things you have been told and never believed. Runs of six, seven, eight of a colour are *ordinary* — not evidence of anything, not a wheel gone wrong, not a pattern. And the bet on "due" wins at exactly the rate every other bet wins. The wheel has no memory. You have now measured it.

Experiment 4 — The Chase

This is the experiment the laboratory exists for, and it is the one to do with your support person present.

Game. Roulette. **Plan.** Before you start, write two numbers: a loss limit of 100 chips and a win limit of 50. Bet 5 chips at a time. Play until one of the two limits is reached, and then — this is the experiment — **stop.** Close the tab. Do not look at the result of one more spin.

Record. The moment the limit is hit, before you close anything, write down: your urge to continue, out of ten; and *what it said*, in its own words. "Just get back to even." "One more, I'm on a roll." "It doesn't count, they're free." Then close the tab and write down how long the urge took to fade.

What it teaches. Something no real casino can teach, because at a real casino the stop costs money and the pain of the money drowns everything else. Here the chips are free and the refill is automatic, so *the loss means nothing* — and the urge to chase it comes anyway, in the same words, with the same pull. That is the lesson: **the chase is not about the money.** It never was. It is a reflex of the reward system, wearing the money as a costume, and it will speak in exactly the same voice over 100 free chips as over a month's rent. Once you have heard it say "just get back to even" about chips that do not exist, you will recognise it anywhere.

The stop is also a muscle, and this is the only gym for it that does not charge. Do this experiment several times, at intervals. Watch the urge rating at the limit fall from session to session. It does.

Experiment 5 — The Long Run

Game. Craps or roulette — one game, chosen once. **Plan.** A fixed, boring, sensible plan, played identically for ten sessions: at craps, the Pass Line at 10 chips, nothing else, for forty rolls; at roulette, 5 on red for a hundred spins. **Record.** Every session's result, in the log, and at the end the total.

Predict first. Write the expected total (at roulette: ten sessions of 100 spins at 5 chips is 5,000 chips wagered, so about 135 chips lost; at craps, ten sessions of forty rolls at 10 chips, about 17). Then write the *range* you expect the actual total to fall in. Most people are astonished by how wide the honest range is — several hundred chips either side.

What it teaches. The shape of fate. Ten sessions will contain streaks — three losing sessions in a row, a session that wins big — and every one of them will feel like it means something. It does not. The streaks are what randomness looks like at the scale of a human life; the total is what it looks like at the scale of the maths; and the two feel like different worlds while being the same numbers. You will also learn what a plan played *identically* feels like: dull, and finished, and yours. That feeling is what Part Two of every strategy book on this site is about, and it is the closest thing to control that a table has ever offered anyone.

17. Acceptance — What the Laboratory Teaches

Two things that were never yours

Run the experiments and one conclusion is left standing when the others have gone. At a table, there is nothing — no system, no timing, no skill, no feeling, no ritual, no streak — that changes the next outcome. The wheel, the dice, the cards, the machine: none of them can be influenced by anything a player does. Chance is not controllable. It is not *partly* controllable, or controllable by the experienced, or controllable on a good night. It is not controllable at all, and every belief to the contrary is one of the distortions in Chapter 11 with a story attached.

What was always yours, and only yours, is everything on either side of the outcome. **Before the bet:** whether to make it, how much, for how long, with what walls around you — the decisions a calm person makes and an urge cannot unmake. **After it:** how you receive what came. Whether a loss is a loss, paid and finished, or a wound to be avenged. Whether a win is a win, banked and walked away from, or a sign. The whole of a player's power lives in those two places, and none of it lives at the table. Discipline before. Acceptance after. That is the entire skill, and the laboratory is where you find out that it is true.

Loss is loss

The money you lost is gone. Not on hold, not out there, not owed back to you by a universe that keeps accounts. Gone, in the way that money spent on anything is gone, and the fact that you got nothing for it does not change the arithmetic. Every chase, at bottom, is a refusal of that sentence — an attempt to make the loss provisional by adding to it. The laboratory shows you the refusal in its purest form: a person chasing 100 free chips that will be refilled anyway, because the reflex does not care what is lost, only that something was.

Accepting a loss is not the same as being at peace with it. It is more like grief. The stages that people describe in grief — the denial, the bargaining, the anger, the sadness, and eventually the acceptance — map almost exactly onto what a gambler goes through with money, and the chase is the bargaining stage: *if I just do this, it will be as if it never happened*. You cannot skip the stages. You can stop feeding the bargaining, and let the sadness come, and find that the sadness, unlike the chase, ends.

Fate, and what to do with it

People in recovery sometimes flinch at the word *fate*, because it sounds like giving up. It is the opposite. To say that the dice were going to do what they did — that no version of you, however clever or careful or lucky, could have made them do otherwise — is to take the outcome off your shoulders and put it where it belongs. You did not lose because you were weak, or unlucky, or cursed. You lost because you bought a thing with a known price, and the price was collected. That is all. The verdict the loss seems to pass on you was never in the dice. It was in the story you told about them.

There is a sentence, older than any of this, that recovery communities have used for a century: to accept what cannot be changed, to change what can, and to know the difference. Strip away its origins if you need to; the structure is exact. The odds cannot be changed. The last outcome cannot be changed. The next one cannot be influenced. What can be changed is whether there is a bet at all, and how large, and for how long, and who is holding the cards, and what you do with the twenty minutes of an urge. Knowing the difference is the whole of this book.

An exercise

Take the number from Chapter 5 — the honest twelve-month total. Write it on a card, and under it write: *This was the price. It is paid.* Keep the card where you will see it. It is not a punishment. It is the end of the bargaining.

Part Six — Rebuilding Life

When the gambling stops, what is left is the damage: the debt, the broken trust, the partner who has been carrying it all. This part is a roadmap through the wreckage. It is slower going than Part Three, and it is where most of the recovery actually happens, because the reasons a person stays stopped are mostly built here.

18. Financial Triage and Debt Management

First, the number

You already have it, from Chapter 5: the twelve-month total. Now you need the other number — not what you lost, but what you *owe*, to whom, at what interest, and by when. Get every statement, every letter, every app, and make one list. Creditor, amount, interest rate, minimum payment, whether it is secured on anything (the house, the car), whether anyone else's name is on it. Include the informal debts — the money borrowed from a brother, the "loan" from a friend that both of you know was a gift.

Most people cannot make this list in one sitting, because looking at it produces the exact feeling the gambling used to medicate. Make it in two or three, with someone beside you if you can. It is finite. Written down, on one page, it is a problem with edges, and a problem with edges can be worked.

The order of things

Debt advisers everywhere use roughly the same triage:

1. **Priority debts first** — the ones whose non-payment costs you your home, your heating, your liberty or your livelihood: rent or mortgage, utilities, council or property tax, court fines, child support, the car you need for work. These get paid before anything else, and if they cannot all be paid, they are the ones to negotiate first.

2. **Then the rest**, which for most gamblers means credit cards, overdrafts, personal loans, buy-now-pay-later, and the family. These are painful but they are not urgent in the same way; a missed card payment damages your credit score, a missed rent payment loses the flat.
3. **Within the rest, the expensive first.** If there is money above the minimums, it goes to the highest interest rate.

Talk to the creditors

The single most under-used step. Banks, card companies and lenders have hardship programmes — reduced payments, frozen interest, payment holidays — because a customer who pays something slowly is worth more to them than one who defaults. Ring them. Say the words "I am in financial difficulty and I would like to discuss my options." You do not have to say why. If you do say why, many will treat gambling-related hardship with a specific process and, sometimes, more flexibility than ordinary hardship. Get every agreement in writing.

Free advice exists

In most countries there are charities and government services that give free, confidential, expert debt advice, and they are dramatically better than trying to do it alone. In the United Kingdom: StepChange, National Debtline, Citizens Advice. In the United States: the National Foundation for Credit Counseling (NFCC) network. In Australia: the National Debt Helpline (1800 007 007). In Canada: non-profit credit counselling agencies accredited by Credit Counselling Canada. Elsewhere, the gambling helpline will know. They can negotiate with creditors on your behalf, set up a single manageable payment plan, and tell you honestly whether a formal arrangement — a debt management plan, a consumer proposal, an individual voluntary arrangement, bankruptcy — is the right tool. **Never pay for debt advice**; the free services are the good ones.

What not to do

Do not take a bailout loan. Payday lenders, "debt consolidation" companies that advertise on daytime television, and anyone who offers to "clear your debts today" are selling a new debt at a worse rate, and a person in the desperation phase is their ideal customer. If the consolidation is genuinely cheaper — a bank loan at 8% replacing cards at 30% — a free adviser will tell you so.

Do not borrow from people to gamble. It sounds too obvious to write. It is the single most common way the desperation phase deepens. If someone offers to lend you money "to sort things out", the answer is that the money goes to the adviser's plan or it does not come at all.

Do not touch the pension, the house, or the children's savings without professional advice. The impulse to fix everything with one large act is the big-win rescue in a different costume.

Do not accept a bailout that comes without conditions. Chapter 20 says this to the family; it needs saying to you. Being rescued from consequences is one of the most reliable predictors of relapse. If your parents pay off the cards, the cards must be cancelled, the money plan must be in place, and the gambling walls must be up — or the payment is not a rescue, it is a stake.

Bankruptcy, honestly

Bankruptcy and its relatives exist for exactly the situation many problem gamblers are in: debt that can never be repaid from income. It is not a moral failure and it is not the end of anything; it is a legal reset with a cost. The cost varies by country and includes some years of restricted credit, possible loss of assets above a threshold, and a public record. Two gambling-specific cautions. First, in some jurisdictions, debts run up by gambling shortly before filing can be treated differently — challenged, or excluded from discharge — so a person who has been gambling recently should get advice before filing rather than after. Second, bankruptcy clears the debt and nothing else; a person who files without the walls in place is a person with a clean credit file and an untreated disorder, which is a dangerous combination. Get the advice. Use the tool if the adviser says so. Do not fear it, and do not treat it as a rescue.

The money plan

Whatever the arrangement, it ends in a plan: income, essential outgoings, debt payments, and what is left. The trusted person from Chapter 10 holds it. The allowance comes out of it. And a line on it — small at first, then larger — is the thing you are rebuilding toward: the savings, the holiday, the deposit. Recovery needs a horizon, and the money plan is where it is drawn.

19. Repairing Relationships

What was broken

Not the money, mostly. Money can be repaid. What a problem gambler breaks is trust — the ability of the people closest to them to believe anything they say — and trust is not repaid; it is regrown, slowly, from a seed that the other person has every right to refuse to plant.

Understand what the people around you have been through. Every reassurance was a lie. Every promise was broken. Every "I've stopped" was followed by a discovery. By the end, a partner or parent has learned that your words carry no information at all, and that the only thing to trust is a bank statement. That is not cruelty on their part. It is the correct response to the evidence, and the first step in repairing anything is to recognise that they are right.

Amends, not apologies

An apology is words. Problem gamblers are fluent in words; that is the problem. What repairs trust is **verifiable action, sustained over time** — the money handed over, the software installed, the statements shared without being asked, the meetings attended, the months accumulating. The recovery communities call this "making amends" and distinguish it sharply from saying sorry. Sorry is a request for something — forgiveness, relief. Amends is the paying of a debt, without expectation.

In practice:

- **Tell the whole truth once**, all of it, with the number from Chapter 5, to the people who have a right to it. Not in instalments; each new disclosure re-opens the wound and confirms that there is always more.
- **Then stop talking about the past** unless asked. Rehearsing your remorse is a way of making the conversation about your feelings.
- **Make transparency the default**, permanently. Accounts open, phone open, whereabouts known. Not because you are being watched, but because a person who has nothing to hide finds it costs nothing.
- **Do not ask for trust.** Do not ask "do you believe me now?" Trust returns on its own schedule, and every time you ask, you are asking the other person to do work that is yours.
- **Do not set a date.** "It's been six months, surely we can move on" is the sentence that most reliably sets the clock back to zero. They will tell you when they can move on. It may be years. It may be never, and that is a consequence, not an injustice.

If they leave

Some relationships do not survive, and some should not. A partner who leaves after years of lies is not abandoning you in your hour of need; they are protecting themselves from a pattern that, from where they stand, has never once ended differently. If it happens, the recovery does not end with it. It becomes the thing you do for yourself, and for whoever comes next.

Children

Children of problem gamblers know more than either parent thinks, and carry it as their own fault far more often than anyone realises. They need three things: to be told, in words they can understand, that a parent has been ill and is getting better; to be told it was never because of them; and to see, over months, a parent who is *there* — at the table, at the match, in the room — in a way they were not before. The last one is the amends. It is also, for many people, the reason they stay stopped.

20. The Partner's Perspective

This chapter is written to the person who lives with, loves, or is responsible for someone whose gambling is a problem. You may have found this book before they did. You may be the reason they have it. Either way, the chapter is yours, and the first thing it has to say is the most important.

It is not your fault, and you cannot fix it

You did not cause this by nagging, or by not nagging, or by being unhappy, or by anything you did. Gambling disorder is a condition with a well-understood mechanism (Chapter 1), and it happens to people with loving partners and people with none. Equally, you cannot cure it. You can support a recovery; you cannot make one happen, and every hour you spend trying to control their gambling — hiding the cards, checking the phone, extracting the promises — is an hour you are spending on a project that cannot succeed and that will cost you your own health.

What you *can* do is protect yourself, set terms, and be the trusted person if you choose to be. Those three things, in that order.

Protect yourself first

- **Find out what is in your name.** Joint accounts, joint loans, the mortgage, cards on which you are a secondary holder, anything you have guaranteed. Every one of these is money the gambling can reach. Get your own credit report and read it.

- **Separate what can be separated.** Your own account, in your name only, that your income goes into, that they cannot see or touch. This is not a betrayal. It is a fire door.
- **Freeze your own credit** if the country allows it, so that nothing can be opened in your name.
- **Do not lend, do not co-sign, do not bail out.** A bailout — paying off their debts so that the pressure eases — is the single most common way a family unknowingly funds a relapse. The pressure was the thing making them stop. If you must help financially, it goes to a debt adviser's plan, with the walls up, and never directly to them.
- **Know the law.** In many places a partner is not liable for the other's individual debts; in some, marital debt is shared. A free debt adviser or a legal aid service can tell you where you stand, and it is worth knowing before it matters.

Boundaries, and what they are for

A boundary is not a threat and not a punishment. It is a statement of what you will do — not what they must do — in a given situation. *If money goes missing from the joint account again, I will close it and move my salary. If you gamble in the house, I will stay at my sister's that night. I will not lie to your employer for you.* Said once, calmly, in writing if it helps, and then kept, every time, without argument. The keeping is the boundary; the saying is just the notice.

Boundaries feel harsh to the person setting them, because we are taught that love means absorbing. In fact a partner who absorbs the consequences of the gambling is removing the one thing that reliably moves a gambler toward recovery — the consequences — and is being slowly destroyed in the process. The kindest thing you can do for a person with this disorder is to refuse to be part of its machinery.

Codependency

It has a jargon name, and the jargon is unhelpful, but the pattern is real: the partner whose life has reorganised itself around managing the gambler's crises, who feels needed by the chaos, who is more comfortable rescuing than living. If you recognise it — if you find that you do not quite know who you are when you are not dealing with this — that is a thing to work on for your own sake, with your own support, separately from their recovery. Gam-Anon exists for exactly this, and so do counsellors who specialise in the families of people with addictions.

If you are the trusted person

Chapter 10 describes the money handover from the gambler's side. From yours: agree to it only if you can do it without it becoming the whole relationship. Set the terms in writing — what you hold, what you check, how often, what happens if something appears. Say no to changes in the arrangement that come from them rather than from the plan; "I think I can handle a card now" is a request to be evaluated by the log of clean months, not by how sincere they sound. And expect to be lied to at least once more. It is not a sign that the recovery has failed. It is a sign of what you are dealing with, and Chapter 22 is about what to do when it happens.

Your own recovery

You have been living inside someone else's addiction, and it has done to you what living inside a crisis does: the anxiety, the hypervigilance, the sleep, the isolation from friends you stopped seeing because of what you could not explain. That needs attention of its own. Gam-Anon meetings; GamCare, Gambling Help Online and the other helplines in Appendix B, all of which support affected others as well as gamblers; a counsellor of your own; the friends you stopped seeing. Your wellbeing is not a resource for their recovery. It is the point.

Part Seven — Long-Term Maintenance

The walls hold, the urges fade, the debt is on a plan, the people around you are beginning, warily, to believe. Now the question changes from *how do I stop* to *how do I stay stopped*, for years, when the crisis that made stopping urgent is a memory. This part is about that — the support that lasts, the slip that will probably come and what to do with it, and the slow business of becoming a person for whom gambling is simply not a thing they do.

21. Building a Support Network

Why you cannot do it alone

Not because you are weak, but because the disorder is, in part, a disorder of isolation. Gambling was done alone and hidden, and the lying built a wall between you and everyone who might have noticed. Recovery is the wall coming down, and it comes down only in company: people who know what you are, who ask, who notice, whom you would have to lie to again in order to lapse. The single strongest predictor of staying stopped is having such people, and the single strongest predictor of relapse is drifting away from them.

Gamblers Anonymous

GA is the oldest and largest peer support fellowship for gamblers, modelled on Alcoholics Anonymous: free, anonymous, run by its members, with meetings in most cities and online. It follows a twelve-step programme — an admission of powerlessness over gambling, a moral inventory, amends, and service to others — and it works, for a great many people, through two things above all: the room full of people who have done what you have done and are not appalled, and the **sponsor** — a member further along who gives you their phone number and means it. Its language is spiritual in origin, and some people bounce off that; most meetings are relaxed about it, and the parts of the programme that do the work — honesty, amends, the phone call at eleven o'clock — do not require any belief. Its twenty questions (Chapter 6) are a good introduction.

SMART Recovery

SMART is the secular alternative: a programme built on cognitive behavioural therapy and motivational interviewing rather than on steps, organised around four points — building and maintaining motivation, coping with urges, managing thoughts and feelings, and living a balanced life. Meetings are facilitated, practical, tool-focused, and welcome people with any addiction; they exist in person and, extensively, online. Many people attend both GA and SMART and take what works from each. There is no rule that you must choose.

Professional help

A counsellor or therapist who specialises in gambling — and it is worth asking whether they do — can offer what a group cannot: individual attention to your particular distortions, triggers and history, and treatment for whatever travels with the gambling (Chapter 4). CBT is the best-evidenced approach; motivational interviewing is often used alongside it. In many countries treatment is free through the health service or through the gambling charities, and the helplines in Appendix B will refer you. There are also residential programmes for people whose situation needs more than weekly sessions. If you can get professional help, get it; this book is a companion to it, not a substitute.

The accountability partner

Outside any programme, one person — the trusted person from Chapter 10, or another — who has agreed to a specific job: to be told the truth. A weekly conversation, ten minutes, three questions: *Did you gamble? Did you want to? What was hard?* The value is not in what they say back. It is in knowing that the conversation is coming, and that a lie in it would be a lie to a person who is doing you a kindness.

Building the network

In the first three months, aim for **something every day**: a meeting, a call, a message to someone in the plan. It sounds excessive. The first three months are when most relapses happen, and every one of them happens in a gap. After that, the frequency can fall, but not the structure: a meeting a week, the accountability conversation, the people who know. People in long recovery — five years, ten — will tell you that they still go, not because they need to, but because the going is how they know they are still the person who does not gamble.

22. Managing Relapse

It will probably happen

Most people who recover from gambling disorder slip at least once along the way, and the slip is not the failure of the recovery. What decides the recovery is what happens in the twenty-four hours after.

There is a well-documented trap here, and knowing its name is half of avoiding it. Psychologists call it the **abstinence violation effect**: a person who has been stopped for months places one bet, and the thought that follows is *I've blown it; the streak is broken; it doesn't matter now* — and the one bet becomes a night, and the night becomes a month. The slip did the least of the damage. The story told about the slip did the rest.

So the first rule: **a lapse is a data point, not a verdict.** One bet is one bet. It does not erase the months; the months happened, and the brain that learned to live without gambling for that long has not forgotten how. The person who places one bet and stops that night has had a bad night. The person who decides the bad night proves they are hopeless has had a relapse, and the deciding was the relapse.

The first twenty-four hours

1. **Stop.** Now, mid-session if that is where you are. Not after getting even; the getting even is the disorder speaking.
2. **Tell someone within the day.** The accountability partner, the sponsor, the trusted person. The lie of omission — *I'll mention it when I've got back on track* — is the beginning of the old wall. Say

the words: *I gambled. Here is what happened.*

3. **Check the walls.** A lapse means a wall failed. Which one? The software was removed; a card was found; an account was opened; the site was one that was not blocked. Repair it that day.
4. **Do not punish yourself.** Shame is the feeling the gambling treats. A person who spends the day after a lapse in self-loathing is a person being marched back to the table by the very thing that is meant to keep them away. Regret, yes; the regret of someone who wants to do better. Not contempt.
5. **Go to a meeting, or make a call.** Today. The gap after a lapse is the most dangerous gap there is.

The relapse autopsy

Within a week, when the panic has passed, sit down with the worksheet in Appendix D and dissect it, without blame, the way an engineer dissects a failure. The questions:

- **What happened, exactly?** Time, place, game, amount, duration.
- **What came before?** The twenty-four hours: sleep, food, alcohol, conflict, money arriving, being alone. HALT. Which trigger, and was it on your map?
- **What was the thought?** The exact sentence that licensed the bet. It will be one of the distortions in Chapter 11, or a new one that needs adding.
- **What was missing?** The meeting you skipped, the call you did not make, the wall that was down, the schedule that had lapsed. Relapses almost never come from nowhere; they come after weeks of small withdrawals from the plan.
- **What is the loophole?** The specific gap through which the bet got in. A site that was not blocked. A card that was not cancelled. An app reinstalled. A friend who did not know.

- **What closes it?** One concrete change, made this week.

Then the map gets rewritten, the walls get rebuilt, the plan gets a new line, and the count starts again — not from zero, because the months before the lapse are still yours, but from today.

Repeated relapse

If the lapses are frequent — more than a handful in a year — the plan is not strong enough, and the honest response is to escalate it rather than to try harder at the same plan: full financial handover if it was partial, professional treatment if it was only peer support, residential treatment if outpatient is not holding, treatment for the depression or the drinking if those have been left alone. Trying harder is what you did for years before you stopped. It did not work then either.

23. Finding a New Identity

The two sentences

There are two ways to describe a person who has stopped gambling, and the difference between them decides how the years go.

I am a gambler who is trying not to bet. This person is at war, permanently, with themselves. Every day not gambling is a victory won against an enemy who never leaves, and every urge is a battle whose outcome is in doubt. It is exhausting, and it is how most people feel in the first months, and it is not sustainable for a life.

I am a person who does not gamble. This person is not at war. Gambling is simply a thing they do not do, in the way that most people do not steal or do not smoke — not because they are heroically resisting it every minute, but because it is not part of who they are. Urges may come, less and less often, and they are noted and let pass, as one might note a passing wish to do anything else one does not do.

The second sentence cannot be adopted by deciding to. It is grown into, over a year or two, by doing the things a person who does not gamble does, until the doing becomes the identity. But knowing that it is the destination changes how the journey feels. You are not condemned to a lifetime of resistance. You are becoming someone else.

The things that build it

Time. Simply the accumulation of months. The reward system recalibrates; the brain that fired for a slot machine learns, slowly, to fire for the ordinary rewards again — a meal, a walk, a conversation. Most people report that at somewhere between six months and two years, the world stopped feeling flat.

The money going somewhere. Watching the debt fall, and then watching something grow, is the hope that gambling promised and never once delivered, arriving on a schedule. Keep the plan visible.

The relationships coming back. The partner who begins, without quite saying so, to believe you. The children who stop watching you. The friend who invites you again.

Helping someone else. The recovery fellowships put this at the centre for a reason: the person who takes a newcomer's call at eleven at night is being reminded, in the most vivid way possible, of who they used to be and who they are now. Nothing settles an identity like being the person someone else calls.

A life with a shape. The schedule from Chapter 14, grown into habits: the exercise, the hobby that took, the meeting, the Sunday dinner. A person with a full life has less room for a hole.

Values

A useful exercise, borrowed from acceptance and commitment therapy: write down, in a few words each, what you want your life to be *about* — not goals, but directions. A good parent. Honest. Someone people can rely on. Physically strong. Learning. Whatever is true. Then, for each, one thing you did this week that pointed that way. The gambling pointed away from all of them, always; that is why it hurt. The new identity is nothing more than a life that points toward them, most days, and a person who can look at the list without flinching.

The long view

Urges fade in frequency and strength, but they do not vanish, and they can return, years in, on a bad day — a bereavement, a redundancy, a big match, an advert seen at the wrong moment. People in long recovery keep some version of the walls up for life, not out of fear but out of respect: the blocking software stays; the credit stays frozen; the partner keeps the ability to look. It costs almost nothing, and it means that the bad day, when it comes, meets a person who has already decided.

And the money you lost stays lost. That, too, is part of the identity: a person who does not gamble is a person who has accepted that the price was paid, and has stopped trying to buy it back. The card from Chapter 17 is still on the wall. It says: *This was the price. It is paid.* One day, without noticing, you will find that you believe it.

Questions People Ask

The questions below come up in almost every meeting, every helpline call, every family conversation. The answers are short, because most of them have been answered at length elsewhere in the book, and because the honest answer to most of them is shorter than the person asking would like.

Can I ever gamble again, just socially — a lottery ticket, a bet on the Cup final with friends? For most people who have met the criteria in Chapter 6, no, and the reason is not moral but mechanical. The reward system that learned gambling does not unlearn it; it goes quiet. One bet wakes it, and the person placing the bet is not the calm person who decided a small one was fine, but the eleven o'clock person, who has been waiting. The people who have tested this — and most do, once — report the same thing: the small bet was fine, and the second one a week later was fine, and the tenth was the losing phase again. If you find yourself constructing an argument for why you are the exception, that is the distortion in Chapter 11 called *the illusion of control*, wearing a new hat.

What about the lottery? It's only a couple of pounds a week. A lottery is a variable-ratio schedule with a very long ratio, and for a person whose problem was slots or sports it is often harmless. It is also a gambling purchase made every week, for money, in the hope of a big win — which is, in miniature, the exact shape of the big-win rescue. Ask what it does to you. If a ticket is a ticket, fine. If a ticket is a Saturday spent imagining, it is not fine, and you know which it is.

Poker is a game of skill. Surely that's different? Poker is a game of skill played *against other people*, which means a skilled player can win over time — but only over a very long time, against weaker players, at stakes they can afford, with a temperament that does not tilt. Almost no problem gambler who says "but I'm a poker player" meets those conditions, and the ones who do are usually the ones who lost the most, because the skill was real and the belief that it would save them was not. The free tables at FUNFOR.YOU exist partly so that the question can be tested without money: play the poker series' hand tracker for a hundred hours and look at the record. If the record says you are a winning player, you will have learned something. If it does not, you will have learned something more important.

Trading, crypto, options — that's investing, not gambling. Ask three questions. Is the outcome uncertain? Is money at stake? Does the activity deliver unpredictable rewards at speed, with a screen that lights up? If the answers are yes, yes and yes, then whatever the label on the app, the reward schedule is the one in Chapter 1, and a recovering gambler with a leveraged trading account is a recovering drinker with a cupboard of cooking sherry. Long-term, boring, diversified investing through an account that does not gamify anything is a different activity. Day-trading is not.

My partner won't hand over the money. What now? Then the walls in Chapter 9 become more important, not less: the software, the bank block, the self-exclusion, the credit freeze — all of which you can do alone. And find another trusted person: a parent, a sibling, a friend, a sponsor. The handover does not have to be to a partner. It has to be to someone.

I've been stopped for three years and I gambled last night. Is it all gone? No. Three years happened. The brain that lived three years without gambling has not forgotten how; it has been reminded of something old, and what happens in the next twenty-four hours decides which of the two things it remembers. Chapter 22, today. Tell someone. Repair the wall. Do the autopsy. The count restarts, and the three years are still yours.

Should I tell my employer? It depends on whether the gambling has touched your work, and on the employer. If money has gone missing, telling them before they find out is the difference between a conversation and a prosecution, and a lawyer's advice is worth having first. If it has not, you are under no obligation, and the decision is about whether you want the support — many larger employers have assistance programmes that include gambling — against the risk to how you are seen. Talk it through with a counsellor before deciding.

How do I stop the adverts? Only partly. Unsubscribe from every operator; opt out of marketing in every account before you exclude; register with your country's marketing preference services; use an ad blocker; leave the sports channels' social media accounts; and accept that the shirt sponsors and the half-time slots are going to be there. The advert is a trigger like any other, and it goes on the map with an if-then: *if I see one, then I will name it out loud as an advert and look away*. It sounds trivial. It works.

I don't gamble for money. I play a free casino app for hours. Is that a problem? It can be. If it is taking time you need, if it is the only thing that feels like anything, if you have bought coins in it, or if you have ever found yourself looking at the real-money version afterwards — yes. The reward schedule does not know about the money, as Experiment 4 in Chapter 16 shows. FUNFOR.YOU is a free casino too, and Chapter 15 is explicit about who should not use it. Treat any simulated gambling as what it is: the same mechanism with the money removed, which makes it safer for some people and more insidious for others.

Is there medication? There is no medication approved specifically for gambling disorder in most countries, but medications used for other conditions are sometimes prescribed, and treating a co-occurring condition — depression, ADHD, anxiety — with the appropriate medication often reduces the urges substantially. This is a question for a doctor who knows the whole picture (Chapter 4). It is worth asking.

How long until it gets easier? The first month is the hardest; most people say the urges are noticeably weaker by three months and much rarer by six; the world stops feeling flat somewhere between six months and two years. None of that is a promise, and every recovery is uneven. But the direction is reliable, and the people who say it never got easier are, almost always, the people who never built the walls.

What if I can't afford to pay everyone back? Then you cannot, and the honest thing is to say so — to the free debt adviser first, who will tell you what the options are, and then to the people you owe. Some of them will be repaid over years. Some will be repaid partly. Some, through a formal arrangement, will not be repaid at all, and that is a legal outcome, not a moral one. The amends that matter most are not the money. They are the years of being a person who can be trusted again, and those you can afford.

Closing — The Way Back

There is a way back from this. Not a way back to before — the money is gone, and some of what was broken stays broken — but a way back to a life that is yours, with people in it who trust you, with time that belongs to you, with a future that is a plan rather than a fantasy. People walk it every day. Most of them thought, at the start, that they could not.

What it asks is simple to state and hard to do: to see the problem honestly, to build walls that the eleven o'clock person cannot climb, to survive the urges until they fade, to face the damage and mend what can be mended, and to keep company with people who know. And underneath all of it, the one idea that this book has tried to make undeniable, by argument and by experiment: **chance cannot be controlled. Only your part in it can.** What you decide before, and what you accept after. That is the whole of your power at any table, and it turns out to be enough.

If you have read this far and have not yet done the three things in Part Three, do them today. If you have, and you are in the hard middle — the urges, the debt, the silence at home — keep going. It gets better in a way that is difficult to believe from inside the first months, and you do not have to believe it. You only have to do the next thing.

And if you are in crisis, tonight, go back to the first page of this book and call the number. The money can wait. You cannot be replaced.

Appendix A — The Self-Assessment, on One Page

Answer for the last twelve months. Be the person who did the arithmetic.

#	In the last twelve months...	Yes / No
1	I have needed to gamble with larger amounts to get the same excitement.	
2	When I have tried to cut down or stop, I have felt restless or irritable.	
3	I have tried more than once to control, cut back or stop, and not managed it.	
4	I have spent a lot of time thinking about gambling — past sessions, the next one, how to get money for it.	
5	I have gambled when I felt distressed — anxious, guilty, helpless, low.	
6	After losing, I have often gone back another day to try to win it back.	
7	I have lied to hide how much I gamble.	
8	Gambling has put at risk, or cost me, a relationship, a job, or an opportunity.	
9	I have relied on others for money to relieve a desperate situation caused by gambling.	

Four or more: you meet the criteria a clinician would use for gambling disorder (4–5 mild, 6–7 moderate, 8–9 severe). **Two or three:** at risk. **Any yes to 6 or 7:** take it seriously regardless of the total.

The rest of the picture	Answer
Nights in the last month with less than six hours' sleep because of gambling	
Days in the last two weeks feeling down, hopeless, or unable to enjoy anything	
How often I drink or use alongside gambling; how often I gamble sober	
Thoughts that life is not worth living (if yes: the crisis box, page 3, now)	
Ever told, or suspected, ADHD, or a mood or anxiety condition	

Appendix B — Where to Get Help

Numbers were correct when this book was written; if one does not connect, search the organisation's name. All are free and confidential unless stated.

Crisis — if you are in danger tonight

Where	Call
United States and Canada	**988** (call or text)
United Kingdom and Ireland	Samaritans, **116 123**
Australia	Lifeline, **13 11 14**
New Zealand	**1737** (call or text)
Anywhere	Emergency services, or the nearest emergency department

Gambling helplines

Where	Service
United States	**1-800-GAMBLER** (1-800-426-2537), call, text or chat; the National Council on Problem Gambling, ncpgambling.org
United Kingdom	National Gambling Helpline, **0808 8020 133**, 24 hours; GamCare, gamcare.org.uk (advice, treatment, and support for families)
Australia	Gambling Help Online, **1800 858 858**, 24 hours; gamblinghelponline.org.au
New Zealand	Gambling Helpline, **0800 654 655**, or text **8006**
Canada	Provincial helplines; for example ConnexOntario, **1-866-531-2600**. Search "[province] problem gambling helpline"
Singapore	National Council on Problem Gambling, **1800-6-668-668**
South Africa	National Responsible Gambling Programme, **0800 006 008**
Elsewhere	Search "gambling helpline" and your country; most countries with legal gambling have one

Peer support

Organisation	What it is
Gamblers Anonymous — gamblersanonymous.org	Twelve-step fellowship; free; meetings in person and online; the twenty questions
Gam-Anon — gam-anon.org	The fellowship for partners, family and friends of problem gamblers
SMART Recovery — smartrecovery.org	Secular, CBT-based mutual support; four-point programme; in person and online

Self-exclusion and blocking

Tool	What it does
GAMSTOP — gamstop.co.uk (UK)	One registration excludes you from every online operator licensed in Great Britain; 6 months, 1 year or 5 years
BetStop — betstop.gov.au (Australia)	The national self-exclusion register for online and phone wagering; 3 months to life
State and provincial schemes (US, Canada)	Search "[state or province] gambling self-exclusion"
Gamban — gamban.com	Blocking software for every device; free through some helplines and charities
BetBlocker — betblocker.org	Free blocking software with a lock period you cannot undo early
Your bank	Ask for a gambling transaction block with a cooling-off period

Debt advice — free, expert, never pay for it

Where	Service
United Kingdom	StepChange, stepchange.org; National Debtline, **0808 808 4000**; Citizens Advice
United States	The National Foundation for Credit Counseling, nfcc.org
Australia	National Debt Helpline, **1800 007 007**
Canada	Credit Counselling Canada member agencies, creditcounsellingcanada.ca
Elsewhere	The gambling helpline will know the free debt service

Appendix C — The First Thirty Days

A checklist, not a schedule. The order matters for the first week; after that, the point is that each item gets done.

Days 1–3: the walls

- [ ] Register for the national self-exclusion scheme (Chapter 8) — today.
- [ ] Install blocking software on every device, longest lock, password to someone else (Chapter 9).
- [ ] Delete every gambling app and every app that is gambling in disguise.
- [ ] Turn on phone parental controls with a passcode set by someone else.
- [ ] Unsubscribe, block, leave the groups, unfollow the accounts.
- [ ] Ask the bank for a gambling block on cards and accounts.
- [ ] Tell one person. Say the words.

Days 4–7: the arithmetic and the handover

- [ ] Twelve months of statements; every gambling transaction; one total (Chapter 5).
- [ ] The list of debts: creditor, amount, rate, minimum, secured, whose name (Chapter 18).
- [ ] The conversation about money (Chapter 10) — bring the number and the list.

- [ ] Income redirected; cards cancelled or handed over; allowance set; credit frozen.
- [ ] Bills automated from the account you cannot reach.
- [ ] Do the friction test: try to place a bet. If it is easy, you are not done.

Week 2: the tools

- [ ] The self-assessment (Appendix A), written down, kept.
- [ ] The life audit (Appendix D).
- [ ] The trigger map, first version (Chapter 12).
- [ ] Start the urge log; one line per urge, every time (Chapter 13).
- [ ] Practise urge surfing once, on a small urge, and time it.
- [ ] Find a meeting — GA, SMART, or both — and go, or log on.
- [ ] Ring the helpline, even if only to hear a voice that has heard it all before.

Week 3: the people

- [ ] Ring the creditors, or the free debt adviser, and start the plan.
- [ ] Tell the whole truth, once, to the people who have a right to it (Chapter 19).
- [ ] Ask one person to be the accountability partner; agree the weekly three questions.
- [ ] A second meeting.
- [ ] The weekly schedule — exercise, the meeting, the meal, the bedtime — written and stuck on the fridge.

Week 4: the shape of things

- [ ] Review the urge log: which triggers, which times, how strong, how long. Rewrite the map.

- [ ] Replacement activities: one physical, one absorbing, one social, tried at least once each.
- [ ] The values list (Chapter 23), first draft.
- [ ] A third and fourth meeting. Something every day.
- [ ] Read Chapter 22 now, while you do not need it.
- [ ] Do not go near the laboratory (Part Five) yet. Three months.

Appendix D — Worksheets

Print these, or copy the headings into a notebook. A recovery that is written down is stronger than one that is only intended. Each sheet says which chapter explains it.

The Thought Record (Chapter 11)

One row per urge or bet-shaped thought. The third column is the fact — usually one of the distortions in Chapter 11, named. The fourth is a decision.

Situation	The thought, in its own words	What is actually true	What I will do

The Trigger Map (Chapter 12)

One row per trigger. The last column is an if-then plan: a specific action, decided now, not a resolution to do better. Rewrite the map monthly from the urge log.

Trigger	What it produces (thought, feeling, urge 0–10)	If this happens, then I will…

The Urge Log (Chapter 13)

Every urge, one line, in the moment if you can. Over a month it becomes the most informative document you own.

Date, time	Where	Trigger	Strength 0–10	What I did	How long it lasted	Outcome

Date, time	Where	Trigger	Strength 0–10	What I did	How long it lasted	Outcome

The Laboratory Log (Part Five)

One row per experiment. Prediction before the first spin; result and urge rating after; support person told before and after, every time. If the urge rating passes 4, close the browser and do not return for a month.

Date	Experiment	My prediction	Result	Urge before / during / after	What the urge said	Told

The Life Audit (Chapter 7)

For the last year. A number, or an honest sentence, against each. Do it after the money arithmetic, and keep it.

Money: the twelve-month total, from the statements	
Time: hours per week gambling, thinking about it, managing the consequences	
Sleep: nights per week under six hours	
Work or study: what it has cost — concentration, reliability, opportunities, lines crossed	
Relationships: who has been lied to, what has been missed, who has stopped trusting me	
Health: what has been neglected, what has got worse	
Myself: the honest sentence about who I have been	
What I want back, most	

The Money Plan (Chapters 10 and 18)

Filled in with the trusted person and, where there is debt, with the free adviser. Held by the trusted person.

Who holds the money, and for how long (minimum six months)	
Where my income is paid, and who can withdraw	
My allowance: how much, how often, in what form	
Cards cancelled (list)	
Cards held by the trusted person (list)	
Credit frozen: which bureaus, who holds the code	
Bills automated from the held account (list)	
Priority debts and their payments	
Other debts, in order of interest rate, and their payments	
What is left, and where it goes	
The horizon: what I am rebuilding toward	
The route back to control, step by step, and what has to be true at each step	

The Relapse Autopsy (Chapter 22)

Within a week of a lapse, when the panic has passed. Without blame, the way an engineer dissects a failure.

What happened, exactly: time, place, game, amount, duration	
The twenty-four hours before: sleep, food, alcohol, conflict, money, being alone (HALT)	
Which trigger, and was it on the map	
The exact thought that licensed the bet	
What was missing from the plan in the weeks before	
The loophole: the specific gap the bet got through	
What closes it, this week	
Who I told, and when	
The months before the lapse are still mine. The count restarts today. Signed	

The Partner's Page (Chapter 20)

For the person who lives with the gambler. A boundary is a statement of what you will do, not what they must do.

What is in my name: accounts, loans, cards, guarantees (from my own credit report)	
What I have separated, and when	
My credit freeze: done, and who holds the code	
What I will not do: lend, co-sign, bail out, cover for	
If money goes missing again, I will...	
If gambling happens in the house, I will...	
If I am lied to again, I will...	
What I hold as the trusted person, what I check, how often	
My own support: Gam-Anon, a counsellor, the friends I stopped seeing	
One thing I will do for myself this week	

The Weekly Check-In (Chapter 21)

Ten minutes a week with the accountability partner. Three questions. One row per week.

Week of	Did I gamble?	Did I want to? (strongest urge 0–10)	What was hard	Meetings / calls this week	Walls checked

Appendix E — Glossary

Abstinence violation effect. The thought, after one lapse, that everything is lost and so nothing further matters. The mechanism by which a slip becomes a relapse. Chapter 22.

Accountability partner. A person who has agreed to be told the truth, weekly, in three questions. Chapter 21.

Amends. The repair of harm by verifiable action over time, as distinct from apology. Chapter 19.

Bailout. Money given to relieve a gambler's financial crisis. One of the nine diagnostic features when relied upon; one of the most reliable predictors of relapse when given without conditions.

BetStop. Australia's national online self-exclusion register.

Blocking software. Programs — Gamban, BetBlocker, Gamblock — that block gambling sites and apps on a device and resist removal. Chapter 9.

CBT. Cognitive behavioural therapy: the treatment approach built on the observation that thoughts sit between situations and feelings, and can be changed. Chapter 11.

Chasing. Returning to gamble in order to recover money lost. The behaviour from which the others grow, and one of the nine diagnostic features.

Cognitive distortion. A systematically false belief — the gambler's fallacy, the illusion of control, and the rest — that licenses a bet. Chapter 11.

Co-occurring condition. A second disorder — depression, anxiety, ADHD, substance use — present alongside gambling disorder and usually entangled with it. Chapter 4.

Decisional balance. The four boxes: the good and less good things about gambling and about stopping. Interlude.

Desperation phase. The third of Custer's phases, in which losses exceed any ordinary means of recovery and lines are crossed. Chapter 2.

Dopamine. The brain chemical that marks an experience as worth repeating. It fires hardest for uncertain rewards, which is why gambling captures it. Chapter 1.

DSM-5. The manual of psychiatric diagnosis whose nine criteria for gambling disorder are used in Chapter 6 and Appendix A.

Financial handover. The arrangement in which a trusted person holds a gambler's money, cards and accounts for a period. Chapter 10.

Gam-Anon. The peer fellowship for the partners, families and friends of problem gamblers.

Gamblers Anonymous (GA). The twelve-step peer fellowship for people with a gambling problem. Chapter 21.

Gambler's fallacy. The belief that an outcome is "due" because it has not happened for a while. The wheel has no memory. Chapter 11; Experiment 3.

Gambling disorder. The clinical name for what this book also calls problem gambling: a recognised mental health condition, diagnosed by the nine criteria.

GAMSTOP. Great Britain's national online self-exclusion scheme.

HALT. Hungry, Angry, Lonely, Tired — the four internal states that most often precede a lapse; gamblers add Bored. Chapter 12.

House edge. The share of every wager that a game keeps in the long run, written into its rules. The price. Chapter 16.

If-then plan. An implementation intention: *if this trigger, then this action*, decided in advance. Chapter 12.

Illusion of control. The belief that skill, ritual, timing or feeling influences an outcome that has no inputs. Chapter 11.

Intermittent reinforcement. Reward delivered on an unpredictable schedule; the most powerful known way to make a behaviour persist. Chapter 1.

Lapse. A single episode of gambling after a period of abstinence. Not a relapse unless the story told about it makes it one. Chapter 22.

Laboratory. This book's name for the free tables at FUNFOR.YOU used as a place to see the truths about chance with nothing at stake. Part Five.

Loss disguised as a win. A slot-machine outcome that returns less than the stake while being celebrated as a win. Chapter 1.

Losing phase. The second of Custer's phases, in which chasing begins and life reorganises around the gambling. Chapter 2.

Martingale. The system of doubling after every loss. It changes when the price is paid, not whether. Experiment 2.

Motivational interviewing. The counselling approach that helps a person find their own argument for change rather than supplying it. Interlude.

Near miss. A losing outcome that resembles a winning one, and that the brain treats as encouragement. Chapter 1.

Relapse autopsy. The blame-free dissection of a lapse to find the loophole and close it. Chapter 22; Appendix D.

Self-exclusion. A legal arrangement by which a person bars themselves from gambling operators for a fixed, irreversible period. Chapter 8.

SMART Recovery. The secular, CBT-based mutual-support programme. Chapter 21.

Sponsor. In GA, a member further along in recovery who gives a newcomer their phone number and means it.

Thought record. The four-column worksheet — situation, thought, truth, decision — that teaches a person to hear the urge as a voice rather than as reasoning. Chapter 11.

Trigger. Anything that reliably precedes an urge. Chapter 12.

Trusted person. The person who holds the money and can see the accounts. Chapter 10.

Urge surfing. The practice of noticing an urge, locating it in the body, and letting it crest and fall without feeding or fighting it. Chapter 13.

Variable-ratio schedule. The technical name for intermittent reinforcement; the schedule of a slot machine. Chapter 1.

Winning phase. The first of Custer's phases: the early win, the unrealistic optimism, the growing stakes. Chapter 2.

The zone. The dissociative state, sought by many problem gamblers, in which time, money and pain disappear. Chapter 1.