



THE UA GAMBLING ACTION TEAM

The University of Alabama has implemented a University Gambling Action Team to facilitate campuswide awareness of the problems associated with compulsive gambling and to develop assistance strategies to address such problems for the UA student body, faculty, and staff. In this booklet, you will learn why gambling can be so dangerous to your future—academically, athletically (for student-athletes), and financially.

PURPOSE OF THE UA GAMBLING ACTION TEAM

The University's Division of Student Affairs and Intercollegiate Athletics have formed a partnership to provide a proactive, comprehensive education and awareness program on gambling-related issues. The University Gambling Action Team comprises faculty and staff from the Division of Student Affairs, Counseling Center, UA Student Health Center, UA Police Department, Office of Public Relations, Human Resources, various UA academic departments, and Intercollegiate Athletics.

The panel's responsibilities include providing practical information about gambling-related problems, learning opportunities, and educational and awareness programs to the student body—targeting student-athletes, Greek system members, graduate students, and freshmen—and to UA faculty/staff.

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For more information on sports wagering and the NCAA rules and regulations governing it, visit rolltide.com and click on the “Compliance” link under “Departments” and then click on the “Gambling” link under “Main Topic Areas.”

DON'T BELIEVE THE MYTHS ABOUT GAMBLING

MYTH	Problem gambling is just a bad habit.
FACT	Compulsive gambling is an addiction. A person with a gambling problem has lost control of his or her life.
MYTH	Some types of gambling are harmless.
FACT	Gambling is gambling. Playing bingo or buying lottery tickets can lead to problems just as easily as going to a casino. Other common forms of gambling include card games, horse or dog racing, office pools, sports betting, and video poker.
MYTH	If a person has a gambling problem, it's obvious to everyone.
FACT	Gambling addiction has been called the invisible disease. Until the gambler's life starts to fall apart, it's often impossible to detect a gambling problem.



WARNING SIGNS OF GAMBLING PROBLEMS

SPENDS A LOT OF TIME GAMBLING

The person may miss class, ignore social obligations, etc., in order to gamble.

GAMBLES TO ESCAPE

The person may be having trouble—or feeling pressure—at home or at school. Gambling becomes an attempt to leave troubles behind and to relieve stress. The person may also gamble out of loneliness or grief.



HIDES GAMBLING LOSSES

Compulsive gamblers love to talk about their wins, but they usually keep their losses to themselves. They may also be secretive about their finances and how they spend their money.

KEEPS INCREASING THE SIZE OF BETS

The person bets ever higher amounts of money, hoping to win back money lost. Eventually the gambler loses track of his or her losses.

TRIES TO STOP GAMBLING, BUT CAN'T

Often a compulsive gambler will make repeated efforts to stop gambling. In most cases, he or she is unable to quit without help.

SUFFERS SEVERE MOOD SWINGS

The person's state of mind depends on whether he or she wins or loses. If the person can't gamble, he or she may become angry, restless, anxious, etc.

SIGNS OF GAMBLING IN YOUNG PEOPLE

- Stealing money, or borrowing money and never paying it back
- Selling personal belongings
- Secrecy or lies about where they are spending their time
- Absence from school or home
- Extreme moodiness
- Unexplained money or new, expensive possessions
- Undue interest in sports scores

THE PHASES OF PROBLEM GAMBLING

Phase I—WINNING

Gambling starts as a social activity that seems fun and normal. During this phase people

- Sometimes win large amounts of money
- Feel invincible and bet larger amounts because they believe they will win even more
- Bet more and more to maintain excitement level

But gambling isn't always about money. Problem gamblers are rewarded simply by the excitement of gambling, the dreams of winning big, or the escape from everyday problems.

Phase II—LOSING

This phase is where the real trouble begins. During this phase, gamblers feel like their activity is under control—when in reality it is not. They

- Continue seeking more action
- Believe they can quit whenever they want to—but see no need to quit
- Lose and then gamble to win back what they've lost
- Gamble and lie about it
- Hide their losses
- Borrow money so they can continue
- Break promises to quit
- Borrow from family and friends
- Have relationships that begin to suffer



Phase III—DESPERATION

Problem gamblers go through this stage just before they hit rock bottom. They

- Feel desperation and hopelessness as losses continue to mount
- Cling to their fantasy of winning to make everything well again
- Finally realize that they can't win, but continue gambling anyway
- Have little concern for the people around them
- Steal, write bad checks, or commit illegal activities to finance their gambling

Some problem gamblers attempt suicide before they seek treatment. But problem gamblers aren't the only ones affected by this addiction. Their family, friends, and classmates also suffer because of their gambling problem.

COMPULSIVE GAMBLING

WARNING SIGNS OF COMPULSIVE GAMBLING

- Excessive telephone use
- A pattern of borrowing money repeatedly
- Boastful behaviors regarding gambling winnings
- Signs of gambling paraphernalia such as racing forms, football pool cards, and detailed sports data
- Mood swings, often the manifestation of winning and losing periods
- Discomfort about discussing money or financial management
- Patterns of excessive shopping and binge spending
- Problems with personal relationships
- Unusual eagerness to promote and participate in betting opportunities

The compulsive gambler's career or education may also suffer as the urge to gamble increases. Absences, long lunches, reading sports news during work or school—all are characteristic of the compulsive gambler.

Most compulsive gamblers fit the description of neighbor, friend, or classmate. They could be college-educated, energetic individuals in high-profile jobs, or they could be blue-collar workers, secretaries, or truck drivers. Increasingly, they are students. Like alcohol or drug dependency, gambling is an equal-opportunity disorder.

Gambling is not limited to Las Vegas or Atlantic City casinos. A number of other gambling establishments are available to the compulsive gambler: video poker machines, bingo halls, riverboat gambling, illegal sports betting, off-track betting parlors, pool halls, state lotteries, office pools, and casinos, among others. Recovering compulsive gamblers have even recounted stories of betting on the color of the gumball that would next fall from a gumball machine or the color of a dress that a friend would wear next.



IT WON'T HAPPEN TO ME: SPORTS WAGERING AMONG STUDENTS

Here are the facts:

- There's been a huge growth in many kinds of legalized gambling (lotteries, bingo, casino gambling, etc.). That can make sports gambling seem okay to many people. When you see your friends betting on a game, it looks like fun. You may be tempted to make a bet, too. Watch out!
- Students are often "risk-takers." They push themselves harder and further than other people because they want to excel. Gamblers are risk-takers, too, which is why students often are attracted to gambling and sports wagering. Watch out!
- Illegal sports wagering exists on every college campus. College students often look for a little excitement and a chance to make some quick money. But organized crime and student bookies see you as nothing more than "easy marks." Watch out!

GAMBLING PROBLEM CHECKLIST

Use this checklist to help identify a gambling problem.

Do you or someone you know

- Take time off from work or school to gamble?
- Borrow money to gamble?
- Gamble because of stress or crisis?
- Sell things to get money for gambling?
- Lie about time and money spent gambling?
- Have trouble sleeping because of gambling?
- Ever think about suicide as a result of gambling?
- Steal to get money to gamble?
- Gamble to try to solve money problems?
- Feel an urge to gamble again as soon as possible to win back money lost through gambling?
- Break promises to stop or cut back on gambling?
- Feel bad after gambling?

If a person answers "yes" to any of these questions, he or she may have a gambling problem.

CAUTION! STAY OUT OF DEBT

Students sometimes are tempted to gamble because they're looking for excitement and easy money. The truth is there are many more poor gamblers than rich gamblers.

However, with a little financial planning, you can be a winner in the money game without having to gamble with your future. If you take charge of your money now, big rewards will come your way.

College students often are in debt. One of the largest debts you may have is loan payments for your college expenses. Because your college education is so important, however, most experts consider a college loan a necessary debt. You'll be able to repay it after you get started in your career. But other debt can be dangerous to your future.

One of the most common ways college students get into debt trouble is by using credit cards. Chances are, you've been offered a credit card, or maybe even already have one or two of them.

Credit cards are convenient, and they come in handy in an emergency if you pay them off every month. Problems begin, however, when you start thinking of your credit card as a means for extra money, rather than as the loan it really is. Or, to put it another way, you are taking out a loan to pay for that pizza long after you've eaten it!



If you carry a balance on your credit cards, you are probably over-spending. Plus, the interest you pay on your credit card debt each month is money down the drain—money you could be saving. Worse, if you start missing your payments, you risk getting a poor credit record. A poor credit record can hurt your chances of buying a home or a car after graduation. It can even hurt your chances of getting a job.

SIX WAYS TO TAKE CHARGE OF CREDIT DEBT

It's easy to get into debt and much harder to get out of it. Here are some ways to stay in control of credit cards:

- 1 Pay off your credit card balance every month.
- 2 If you must carry a balance, shop for the best interest rate. For example, if you move a \$2,500 balance on a credit card that charges 16.5 percent to a card that charges 7.75 percent, you'll save \$219 in interest over a year's time. You can shop for the best credit card rates at the Bank Rate Monitor's site: Bankrate.com.
- 3 Think of your credit cards as loans. Before using your credit card, ask yourself, "Would I really take out a loan to do this?"
- 4 If your credit cards are too tempting, leave them at home. Better yet, cut them up, throw them away, and close your accounts.
- 5 To stop most credit card offers from arriving in your mail, call 1-800-5-OPTOUT.
- 6 Reward yourself for getting out of debt. Make a list of things you enjoy that don't cost money and then pursue them!

6
WAYS TO
TAKE
CHARGE!

A SPENDING PLAN THAT WORKS

A spending plan is a great way to ensure that you are in charge of your money. It helps you decide where to spend and where to save. Use the spending plan below to estimate your income and expenses for the month ahead. Then, track your actual income and expenses for the month. Calculate the difference. Make any adjustments necessary to reach your goals.

STEP 1. IDENTIFYING INCOME SOURCES PER MONTH

- Your after-tax wages (do not over estimate) \$ _____
- Tips or bonuses \$ _____
- Child support \$ _____
- Social Security \$ _____
- Tax refunds \$ _____
- Interest \$ _____
- Parental support \$ _____
- Other..... \$ _____
- Total Income..... \$ _____

STEP 2. IDENTIFYING EXPENSE SOURCES PER MONTH

- Education expense \$ _____
- Rent or mortgage..... \$ _____
- Heating, fuel, water, and electricity \$ _____
- Telephone \$ _____
- Other house expenses \$ _____
- Groceries..... \$ _____
- Snacks/meals eaten out..... \$ _____
- Transportation (gas, oil, car payment)..... \$ _____
- Car insurance premiums..... \$ _____
- Life or disability insurance premiums..... \$ _____
- Doctor and dentist bills \$ _____
- Child care \$ _____
- Taxes..... \$ _____
- Pet care..... \$ _____
- Clothing/uniforms \$ _____
- Loans..... \$ _____
- Credit cards \$ _____
- Personal..... \$ _____
- Savings \$ _____
- Other (entertainment and so on) \$ _____
- Total Expenses \$ _____

STEP 3. COMPARING INCOME AND EXPENSES

- Total monthly income (step 1) \$ _____
- Total monthly expenses (step 2) \$ _____
- Subtract expenses from income..... \$ _____

THE NATIONAL COUNCIL HELPLINE

If you are concerned about your gambling or that of someone you know, the following warning signs may help clarify your concerns:

- An inability to stop once you start gambling
- Setting “loss limits” for the day and then routinely exceeding the limits
- Borrowing money to pay gambling debts
- Lying to friends and/or family about gambling frequency or the extent of the losses
- Neglecting other responsibilities such as school due to a preoccupation with gambling
- Constant self-worry about your gambling
- Consistently feeling the need for the “gambling rush”

If several of these sound familiar, you may want to discuss your concerns further with a counselor on campus. Additional resources can be found at these sites:

- gamblersanonymous.org
- compulsivegambler.com or 1-800-567-8238
- ncpgambling.org
- problemgambling.com

If you need more help right now, call 1-800-522-4700, the National Council on Problem Gambling’s 24-hour confidential helpline for problem gambling.

The UA Counseling Center provides a completely confidential way to seek advice. Contact the UA Counseling Center at (205) 348-3863.

SPECIAL THANKS

Don’t Bet On It was written and prepared specifically for the NCAA by the Denver-based National Endowment for Financial Education®, or NEFE®; William L. Anthes, Ph.D., President; Brent A. Neiser, CFP, Director of Collaborative Programs; and Carolyn S. Linville, Project Coordinator.

NEFE is an independent, nonprofit organization committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals. The National Endowment for Financial Education and the NEFE logo are federally registered service marks of the National Endowment for Financial Education. For more information about the National Endowment for Financial Education, visit nefe.org.

The National Collegiate Athletic Association (NCAA) is a nonprofit membership association of more than 1,200 institutions, conferences, organizations, and individuals devoted to the sound administration of intercollegiate athletics.

OTHER REFERENCES

About Gambling Problems brochure, Iowa Substance Abuse Information Center

Compulsive Gambling, Iowa Substance Abuse Information Center

Gambling Addiction In Iowa—A Growing Problem brochure, Iowa Gambling Treatment Program

21	MINNESOTA	LIBERTY BOWL AT EL PASO, TX	12:30 PM	24	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
22	UTAH	INDEPENDENCE BOWL	4:30 PM	25	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
23	ARKANSAS	SAN FRANCISCO BOWL AT SHREVEPORT, LA	7:30 PM	26	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
24	ARKANSAS	SAN FRANCISCO BOWL AT SHREVEPORT, LA	8:00 AM	27	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
25	FLORIDA	OUTBACK BOWL AT SAN FRAN.	8:30 AM	28	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
26	FLORIDA	GATOR BOWL AT TAMPA, FL	10:00 AM	29	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
27	MARYLAND	CAPITAL ONE BOWL AT JACKSONVILLE, FL	2:00 PM	30	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
28	GEORGIA	ROSE BOWL AT PASADENA, CA	5:30 PM	31	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
29	SOUTHERN CAL	ORANGE BOWL AT MIAMI, FL	11:00 AM	32	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
30	FLORIDA ST.	COTTON BOWL AT DALLAS, TX	1:30 PM	33	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
31	MISSISSIPPI	PEACH BOWL AT ATLANTA, GA	5:00 PM	34	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
32	TENNESSEE	FIESTA BOWL AT TEMPE, AZ	9:00 AM	35	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
33	TEXAS	UNITARIAN BOWL AT BOISE, ID	5:00 PM	36	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
34	TEXAS	UNITARIAN BOWL AT BOISE, ID	5:00 PM	37	MISSOURI	GAME TOTAL UNDER 44 1/2	1%
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