

Financial/Legal Concerns and Counseling

IDPH Integrated Provider Network (IPN)
Problem Gambling Treatment Webinar Series

March 7, 2019



W e l c o m e !

IPN Problem Gambling Treatment Webinar Series

- Financial/Legal Concerns and Counseling (Allison Schwab)
 - Thursday, March 7, 2019 (1:30 - 3 PM)
- Gambling Trends (Jerry Bauerkemper)
 - Wednesday, March 20, 2019 (12-1:30 PM)



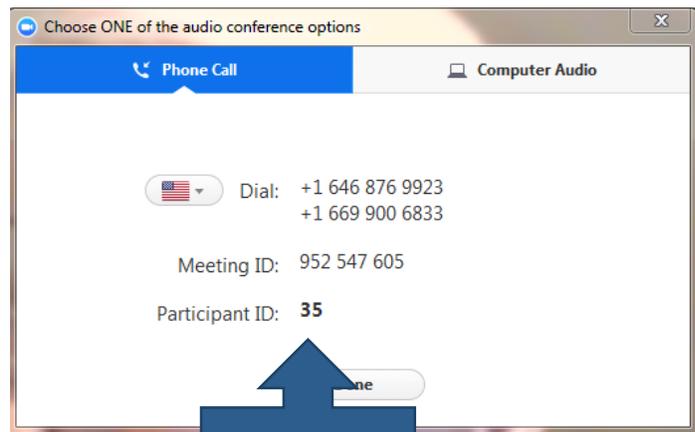
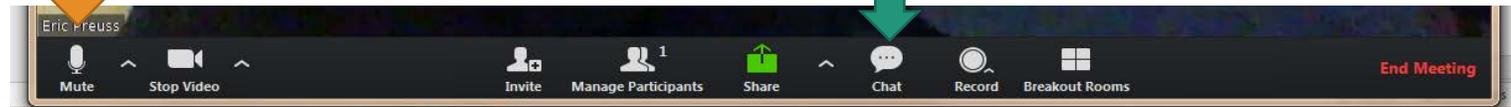
ZOOM Interface, CEU's & Handouts

Please click on "Mute" to minimize background noise. If joining by phone, *6 to mute/unmute

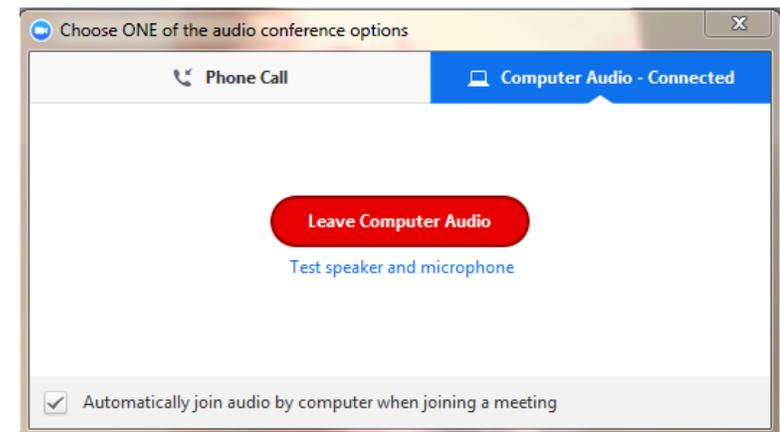


Chat

Please click on "Chat" to ask questions



Joining by phone, please type in your Participant ID.



- CEU's
 - Registration was required to enter the Webinar
 - Poll at the end of the webinar to confirm desire for CEU's

- Handouts
 - Shared via "chat" feature
 - PowerPoint Note Slides





Allison Schwab

LISW, IAADC

Allison Schwab is a Treatment Supervisor with the Substance Abuse Services Center in Dubuque Iowa. She has held many different roles at the Substance Abuse Services Center since her start as a student intern in 1998. For the past 10 years she has worked with both gambling and substance abuse patients. She has worked hard to transition all clinical staff at the Substance Abuse Services Center to work with any patient that presents whether the primary concerns are gambling or substance use. She has been a member of numerous work groups regarding gambling concerns in Iowa and provides trainings locally regarding substance use and gambling use disorders. She is a Licensed Independent Social Worker in the state of Iowa, and also holds a IAADC certification.



OBJECTIVES

- Overview of the top financial and legal concerns that may present for an individual or family member.
- Learn about the appropriate clinician tools to assist in addressing financial and legal concerns.



Where To Start?

Intake:

- Developing a Fee Contract
- Discussing current income and identifying current debts.

Things to Consider:

- Who is completing the financial piece?
- How will they ask the questions?
- Are they comfortable asking questions pertaining to debt?



Assessment

- Ask the in depth financial questions
 - Total Credit Card Debt
 - Any current payday loans
 - Overdue Bills
 - How much of total debt is related to gambling
 - What wasn't able to be paid down due to gambling
- Total Debt
 - Mortgage, Student Loans, Auto Loans, Personal Loans, and Family Loans.



Treatment Planning

- Must address financial concerns on the treatment plan.
 - Completing the Snapshot Your Average Month
 - Self Test for Financial Troubles
 - Barriers Against Money Triggers

Source: Iowa Gambling Treatment Program, Iowa Department of Public Health



Goal Setting

- According to Pulvino & Pulvino(2010, pg132-133) Effective goals regarding finances should follow the below principles.
 - Goals are under the patient's control
 - I will pay my monthly bills on time
 - Emphasize what the patient will do
 - I will speak with my wife about our debt



Goal Setting

- Specify what the patient will be doing when on track towards achieving goals
 - I will be spending less at the casino each month
- Specify the conditions under which behaviors can be observed
 - When I get paid I will deposit part of it into our savings account.



Goal Setting

- Specify actions in percentages, or numbers
 - For the next 3 months I will pay creditors double monthly payments.
- Goals are stated in positive terms
 - I will make regular monthly payments
- Goals are stated in the patients language
 - I'll keep track of my spending for the next two months



How to ask for more information

- Use Imperative Statements:
 - “Tell me...”
 - “Expand on that..”
 - “Elaborate on that...”
 - “Give me more detail...”

Each of these places responsibility on the patient to provide more detailed information about their finances(Pulvino & Pulvino,2010,p112-113).



Working with Individuals who Gamble

- Discuss the possible financial consequences of continued gambling.
- Assist in formation and implementation of a monthly budget.
 - Utilize budgeting tools such as: Excel, MINT, Online Banking, You Need A Budget (YNAB)
 - Track spending
 - Utilize envelopes for all purchases



Working with Individuals who Gamble

- Ask the individual to list all of his or her creditors.
 - Credit Report- Credit Karma
 - May need to make a basic plan of action to open incoming mail as many individuals are unaware of their current bills.
 - This can lead to increased feelings of anxiety and guilt.
- Identify how access to money can be limited
 - Loved one takes over finances
 - Realistic Spending Plan
 - Would a Payee be beneficial



Casino Specifics

- If they gamble at a casino and have a rewards card they can request a win/loss report from the casino to identify an actual amount.
- Can request to be removed from the mailing list
- Can request to no longer be able to cash checks at the casino



Banking Specifics

- Have the individual speak with their financial institution about limiting funds or utilizing a money make over program.
 - Can request that the daily cash withdrawal limit be lowered
 - Request double signatures on bank transactions
- Establish a Debt Repayment Plan
 - Prioritize what needs to be paid first
 - Utilize the Snowball Calculator
 - Identify if creditors need to be contacted
 - Refer to a reputable financial counselor as needed



**Working with loved
ones of individuals
who gamble**

- Remove your name from any credit cards you have jointly. If needed, get one only in your name
- Remove your name from joint savings and checking accounts and set up your own.
- Password protect phones, IPADS, Tablets and all accounts related to money
- If you have a bank debit card make sure the individual does not know your PIN- if so speak with bank about changing it.



**Working with loved
ones of individuals
who gamble**

- Open a separate safe deposit box and store valuables, jewelry, Social Security Cards for all family members.
- Monitor the mail and throw away new credit card and loan offers.
- Refuse to co-sign any loans or other financial obligations.
- Alert all creditors that extending credit is not an option
- Inform family members not to lend money
- Take over paying all household bills



**Working with loved
ones of individuals
who gamble**

- Ask the individual to give you all credit cards and bank cards.
- Do regular credit reports to ensure nothing has been opened in your name.
- Ask the individual to have his/her paycheck deposited into an account with only your name and go on a weekly cash budget.
- Ask the individual to call creditors to explain the issue and discuss restitution plans.



Things to Consider

- Have a loved one review finances monthly to help with accountability.
- Utilize a bank if a loved one is unable to assist.
- Consider the employment of the individual who gambles.
 - Do they have access to money?
 - Are there steps that can be taken to reduce harm/triggers?
 - Cameras
 - Always a second person
 - Delegate to someone else



Reminder

“Addressing only the financial issues won’t stop a gambler’s addiction. Compulsive gambling is a disease that usually requires professional treatment. Indeed, traditional financial solutions could actually make matters worse. But the gambler and the gambler's loved ones can take steps to minimize the financial consequences or recover financially from a gambling addiction.”



Source: University of Michigan Credit Union

References

- [Iowa Gambling Treatment Program](#), Iowa Department of Public Health (see <http://idph.iowa.gov/igtp/treatment>)
- [Problem Gamblers and Their Finances: A Guide for Treatment Professionals](#)
- [The Finances of Gambling Problems](#) (University of Michigan Credit Union)
- [Personal Financial Strategies for the Loved Ones of Problem Gamblers](#)
- *Financial Counseling A Strategic Approach* (Charles J. Pulvino, Carol A. Pulvino)



Questions?



CEU's!

- CEU Polling Question
- Certificates will be sent out to the email provided within 30 days after the final webinar on March 20, 2019.



Thank You!

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