



VIDEO TRANSCRIPT

Problem Gambling (Elizabeth) Video

Speaker – Elizabeth

[I'm in the Wesley counselling support services, which has financial counselling, gambling counselling in that service and we see many people with a lot of financial and gambling problems.

When they get to the stage where the credit cards are maxed out, they've got too many credit cards to get any more, that's when they come to us. We don't actually give advice, we look at options.

First of all, we make them feel comfortable and ensure that they know by the way we speak that we're not going to judge how they got to the situation they are. Then we have to have a look at their financial situation. Then we have a look at how far behind they are, then we do an assets and liability statement, then we look at income and expenditure. So we can see is there any possibility to put in some repayment arrangement that will fit into that money plan?

I often say to people, when you get your ATM slip, you might see \$1,000 there, that money's waiting till the bill comes in and you have to learn that that is not your money. Quite often the person with a gambling problem has hidden it from the family. They often have a post office box so that the statements for credit cards and things don't come.

It's quite often that the gambling person is the one who's managing the household money. The partner trusts that to happen when it's found out that there is a gambling problem, the shattering of the trust is absolutely devastating for that partner. Because you can hide gambling, I mean, if you've got a drinking problem or a drug problem, you're not going to hide it as much as you can hide gambling, you can hide gambling.

I believe in financial counselling, I really do. I've been doing it for 15 years now and I really, really believe it's a very, very good service, especially as it's free and people can come along and we're not trying to sell them anything or put them into any product and we trained so well to know these options to people. It makes me feel good that that service exists and I'm a part of it.]