

This brochure provides parents with basic information about gambling and college students, including the risks, warning signs of a problem and ways to seek help.

## Gambling



Gambling is the act of betting (risking money or personal belongings) on a game's outcome that is uncertain or depends on 'skill' or chance. Some examples include lottery, at home poker, office pools, betting with friends, bingo, casino and internet gaming.

## Problem Gambling



Problem gambling is a progressive behavioral addiction where an individual has an uncontrollable preoccupation and urge to gamble and an emotional dependence on it. It is characterized by increased preoccupation, a need to wager more money or more often, chasing losses, restlessness or irritability and a continuation of gambling behavior despite negative consequences. It can also resemble and induce anxiety, depression and sleep disturbances.



## Financial Health



- Most undergraduate students graduate with close to \$22,000 in debt.
- On average, college students spend about \$8,000 annually on discretionary items.
- It is estimated that at age 18 only 53% of college students have a credit card compared to 93% at age 22. The average number of credit cards at age 18 is two and that jumps to five at age 22.

Gambling often starts out fun - maybe just a bet between friends. For many it stays that way, but for others it can have serious physical, emotional, financial and legal consequences. It can become addictive in similar ways to more commonly known addictions like tobacco, alcohol and other drugs. Understanding the distinction between low risk and risky gambling is important, especially for students just beginning to experiment with new experiences and freedoms.

## Warning Signs to Watch For



- Frequent unexplained absences from work, school, family obligations or other important events
- Unusual interest in newspapers/magazines about stocks, sport scores and/or point spreads.
- Excessive phone, text or internet use
- Problems with personal relationships, or withdrawal from family & friends
- Discomfort talking about money or financial management
- Lying about whereabouts; missing household or personal items; the sudden need to borrow money
- Unusual charges on credit card statements
- Visible changes in behavior (severe mood swings, personality or hygiene changes, disturbed sleep or eating patterns) or other symptoms of depression

## Be Proactive!

If you observe possible signs of a problem for yourself or your college student, seek help and support from various resources.

Where do you think your college student falls?  
For detailed definitions visit [gambling.missouri.edu](http://gambling.missouri.edu).



## Who is Most 'At Risk' of Developing a Problem?



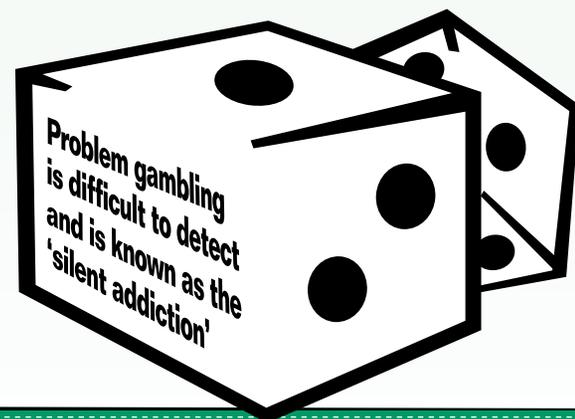
Male college students, who are achievement oriented, risk takers, weekly or daily user of alcohol or drugs, have relatively high disposable incomes and were raised by a parent who gambles. Although these are characteristics of the most 'at risk' group, parents should not automatically exclude their student if they do not match this profile. Women are now being aggressively targeted by the gaming industry. Be aware of the warning signs!

Parents were the # 1 resource Missouri college students said they would turn to for help if they or a friend was struggling with a gambling problem, followed by friends and college counselors.

## As a Parent, How Can You Help?



- Evaluate how much your student has been exposed to gambling by family members & peer groups.
- Educate yourself on the warning signs and be aware of changes in behavior that might indicate a problem.
- Share your concerns with your student and help them set gambling limits. Visit [gambling.missouri.edu](http://gambling.missouri.edu) for more ideas on strategies for limit setting.
- Avoid lending money or indirectly financing (credit card) your college student's gambling.
- Avoid covering up or taking care of the problem by paying off debts.
- Seek help/guidance for yourself in dealing with the problem.



For 1 in 25 college students, gambling is a problem that has a significant negative impact on their life.

## Should You Be Concerned?



- About 50% of college students in the U.S. report having been involved in some form of gambling in the past year and 5-10% report being involved on a weekly basis.
- 3-8% of college students can be classified as problem/pathological gamblers.
- It is estimated that each problem gambler negatively impacts 10 to 17 people around them including family, friends, employers, mentors and professors.
- Students who report gambling once or more per week also report significantly higher rates of regular alcohol use, binge drinking and risky sexual behavior.
- Alcohol is the most commonly abused substance among problem gamblers and increased gambling behavior has also been linked to greater nicotine use.
- Missouri students gambling once or more times per week also reported significantly higher levels of depression and suicidal thoughts.
- It is estimated that more than 25% of problem gamblers have serious thoughts about attempting suicide.



## Questions and Behaviors to Think About

### Have you noticed your college student:

- 1 thinking or planning their next gambling venture?
- 2 skipping school, work or other activities because they were gambling?
- 3 gambling just to win money back that they previously lost?
- 4 losing sleep from thinking or obsessing about gambling issues?
- 5 lying to you or their friends about their gambling behavior?
- 6 making repeated, unsuccessful attempts to stop gambling?
- 7 exhibiting signs of depression?
- 8 gambling in order to make their financial obligations?

If you or your college student answers "Yes" to any of these questions, consider seeking assistance from a professional regarding the gambling behavior by utilizing the information listed on the back of this pamphlet.

## Information & Help for Missouri Residents



### Partners In Prevention Gambling Website:

<http://gambling.missouri.edu>

### Missouri Alliance to Curb Problem Gambling:

<http://www.888betsoff.com>, 1-888-BETSOFF (1-888-238-7633)

Free counseling available for anyone living in Missouri

## Other Websites & Contacts



### Friends 4 Friends

<http://www.friends4friends.ca>

### National Center for Responsible Gaming

<http://www.ncrg.org>

### National Council on Problem Gambling

<http://www.ncpgambling.org>

### Minnesota Problems Resource Center

<http://www.miph.org/gambling>

### Gamblers Anonymous

<http://www.gamblersanonymous.org>



For content references, please visit [gambling.missouri.edu](http://gambling.missouri.edu)

The University of Missouri has received a grant from the National Center for Responsible Gaming.

For further information on this and other wellness issues facing college students contact:

➔ **Partners in Prevention**  
<http://pip.missouri.edu>  
 (573) 882-4634



<http://gambling.missouri.edu>

## Keeping the Score presents...

# COLLEGE STUDENTS



# & GAMBLING

## What Every Parent Needs to Know

This publication is brought to you by Partners in Prevention, a coalition of the thirteen public universities in Missouri.



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