

**Stages of Change**

- Precontemplation
- Contemplation
- Preparation
- Action
- Maintenance

**Who Is This Gambler?**

- Core Self
- Public Image
- Stress of the World

**Cultural Influences**

- Racial, Ethnic, Religious
- Family of Origin
- Gender
- Consumer Culture

**Education and Support**

- Action Cycle of Gambling
- Barriers Against Money Triggers
- Gamblers Anonymous
- Smart Recovery

**Financial Tools**

- Self Test for Financial Situation
- Tracking Sheets for Spending
- SNAPSHOT: Average Month
- Debt Snapshot
- Pay Monthly Bills – Simply

\_\_\_\_\_  
Client Name

**Explorations and Experiments**

- The Money Exercise
- Questions About Life and Money
- Eight Gifts for Less Than a Penny

**Relationship Issues**

- Communication
- Financial Systems
- Safety and Trust