



Staying in control of money when gambling

Age range: 16+

 **BARCLAYS** | LifeSkills



Session overview

Time	Key learning outcomes	Resources
30-45 mins	<p>By the end of this session, students will be able to:</p> <ul style="list-style-type: none"> Understand behaviours around gambling Describe how beliefs and attitudes can influence uncontrolled spending Identify when someone needs to access support for uncontrolled spending Explain what to do if there are concerns for themselves or others 	<ul style="list-style-type: none"> Staying in control of money when gambling student worksheet



The content of this lesson has been developed with GamCare, the leading UK provider of free information, advice and support for anyone harmed by gambling.

This lesson has been developed for students aged 16+, to help them understand the connection between gambling and financial wellbeing. Students will learn about managing risk, making decisions, and seeking support when they need it. Using Miguel's story, students will investigate the connection between habits and wellbeing as well as how risky decisions do not always pay off.

Using these activities, your class will discover the importance of recognising how beliefs and attitudes can influence behaviour. They will learn to notice signs of concerns and when uncontrolled spending might become a risk.

Gambling and the Law in the UK information for educators:

- There are six types of regulated gambling activities in the UK – arcades, betting, bingo, casinos, lotteries, and online. You have to be 18 years old to legally participate in these activities, including the National Lottery and Scratchcards
- However, some forms of gambling, such as private bets with friends, raffles, certain gaming machines such as coin pushers, teddy grabbers and lower stakes fruit machines, carry no minimum age limit to play. This also includes gambling-type activities within gaming such as purchasing loot boxes
- A useful definition of gambling is 'To stake or risk money, or anything of value on the outcome of something involving chance'. People usually risk money, however, risking any item of value on an unknown outcome could cause similar issues to legalised forms of gambling

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Safeguarding

As this lesson contains issues which can be sensitive check its suitability for the pupils in your class and adapt activities where necessary. Not all pupils will have experience of gaming or gambling in any form, so activities may not align with their families' values, religion, or beliefs. It's equally important to consider that there are pupils in the class for whom this lesson resonates more closely, whether for themselves or their family members. So, ensure you signpost to further support at the end of the lesson.

You may want to discourage personal disclosures and specific student circumstances and agree any other ground rules to create a safe learning environment so that both staff and students feel comfortable to discuss the lesson content.

Remember that you can refer to the guiding principles for establishing a safe learning environment in the Appendix section of the LifeSkills content guide. This includes Best practice guidance from the PSHE Association on how to deliver the lessons safely and effectively. The content guide can be downloaded at: barclayslifeskills.com/educators

Word bank

It may be helpful to clarify the following vocabulary, which is used in the case study, but which may be unfamiliar for some students:

- **Bet** – 'Placing a bet' is when a wager is put against a particular outcome (which may or may not happen).
- **Gamble** – Wagering of money on an event with an uncertain outcome.
- **Odds** – The chances of winning.
- **Tip** – When players are told by someone (deemed knowledgeable) that a certain outcome is more likely.



Activity one

Miguel's thoughts and beliefs



Case study: Miguel's story

“The first time I had a bet for money was with my parents on the horses. I loved the buzz I got from the anticipation of winning. Even though I didn't win that first time, the next horse I picked won us £50. We were so excited; we all went out together after to celebrate. We like betting in my family - which team will win a match, or which player will score first, it's just pennies, just for fun really. Even my Gran buys a lottery ticket, and she loves placing a bet on her birthday, as it's a special occasion.

Now I like betting on any sport or game really. Perhaps it's more than a bit of fun for me now though. I always feel like the next bet is going to be the big one. Everyone wins eventually, don't they? I get a few wins here and there, but nothing big yet. I'm sure the big one is coming. If I can win enough to get me through university then that would be amazing and ease a lot of pressure on my parents too. I'm sure I can get that win.

College and work are so busy, so I relax by popping a couple of bets on. If I win, the feeling is amazing. I just want to feel like that again and again. I bought Mum flowers last month when I won, she was so happy with them. It made me happy to see her smile. It was worth the bets I lost. Sadly, I lost again this week, that was a shame.

I'm trying to save up for driving lessons but somehow the money seems to go on just one more bet. I don't know how much I've lost since I started but it's probably quite a lot. It stresses me out sometimes. Keeping on top of it all and checking whether a good tip is coming up. If I don't gamble for a couple of days, I do miss it and worry about it – what if I'm missing the big one?

I can't wait to get paid. An advert just popped up with extra free bets tomorrow. Maybe it's going to be my lucky day? I'm going to want to lay down a lot of money. I can't really afford to do it this week, but just think what I'd win if I take a chance? Sometimes, I think I might need some help but I'm sure it's fine. Everyone does it don't they? I heard about someone who won just last week. The odds are I've got to win sometime. I can't wait to see the look on my mates faces when I show them the big win.”

Give students copies of the Staying in control of money when gambling worksheet. Ask them to read the case study to themselves. Then working in small groups, discuss what Miguel's thoughts and beliefs are about gambling, money and winning.

For example:

It gives a buzz; winning feels good – amazing; it's fun for families; it's more than fun for Michael – he takes it seriously; he will win a lot of money; he needs some luck – today may be lucky; it's worth betting his wages; he finds it stressful; maybe he needs some help but maybe not; everybody gambles.

Bring the students back together to share some of the thoughts which Miguel believes to be positive and negative around gambling. Do they share any of Miguel's beliefs?

Activity one

Miguel's thoughts and beliefs (cont'd)

Less than half of the population participate in gambling activity (43% in 2021)¹



¹ [Gambling behaviour in 2021: Findings from the quarterly telephone survey - Gambling Commission](#)

Pose the statements below to the students to discuss and if you have time, you could provide an opportunity for the group to explore their own ideas. Read aloud the following statements and ask students to stand on a line of continuum across the length of the classroom, labelled 'agree', 'not sure/depends', 'disagree'.

- **Gambling for small amounts of money is ok if it's just for fun**
- **The odds are that Miguel will win a lot of money at some point**

Regular gamblers will win occasionally, sometimes quite large amounts, however, when gambling becomes out of control the person will lose track of how much they are spending, and often spend more just to get the same level of excitement

- **Gambling is a good way to make money**
- **There is no such thing as a 'free' bet**
- **Gambling advertising should be banned**

The gambling industry can be criticised for using celebrities or sports stars to promote themselves, they often target young people using cartoon characters and entertaining social media feeds, and they use tactics to try and entice old customers back – sometimes this includes those who have experienced issues and are trying to stop gambling. It is useful for students to understand how gambling advertising works

- **Miguel can stop himself from gambling if he wants to**

Some people can stop themselves from gambling, some need help from blocking software and self-exclusion schemes. For some, gambling can become an addiction where despite wanting to stop, the urge to gamble is too overpowering and they continue to gamble despite the harm they are experiencing

- **Most people gamble regularly, like Miguel**

Be sure to point out that although Miguel might think most people gamble often, surveys suggest that not as many people as he thinks are likely to regularly gamble.

Activity two

Consequences of gambling



Ask students to work in pairs to go back through the case study and identify any statements that might suggest a warning sign that Miguel's spending on gambling is becoming uncontrolled. They can highlight, circle or underline these on the case study.

For example: Using the money for driving lessons on gambling; losing quite a lot of money on gambling; losing stressing him out; feeling he is missing out if he doesn't place a bet; missing the activity of gambling if he doesn't do it; waiting to get paid so he can place his next bet (suggests he has no/little money left); wanting to bet a lot of money that he can't really afford.

Ask students to think about what the consequences are in the short and long term of Miguel's uncontrolled spending. If he is spending all of his money on gambling, what's left to buy the things he needs? How might that impact him in the long term? Do they think he will manage to get his driving lessons? How might he feel if he doesn't win the next time when he seems so sure it could be his 'lucky day'? How might that kind of disappointment affect him emotionally long term?

Equally, can the students spot examples of more controlled spending on gambling, perhaps by other members of the family.

For example: Gran buying a lottery ticket, betting on her birthday, the family placing fun bets with pennies, the family placing a small bet on a horse race together.

Are there behaviours here that Miguel could adopt to help control his spending?

For example: setting limits on occasions when he might enjoy a bet. Sharing the experience with someone he trusts. Setting a limit on the amount he will bet.

Now ask the students to pin-point a place in the case study that would be best for Miguel to think about getting some help and advice or support. They can mark a cross on the case study to indicate where.

For example, when money he has saved for something he wants (driving lessons) starts to be spent on gambling.

Bring the class back together and take feedback. Discuss the different pin-points the students have chosen and ask them to justify their views.

The gambling industry makes a profit from people gambling. The odds they set do sometimes look attractive, but they are designed to produce far more losers than winners. All the knowledge in the world can't predict the outcome of a sporting event, and casino games such as roulette have odds that favour the house (the green '0' on the wheel).

Activity two

Consequences of gambling (cont'd)



Ask your students the following question:

What are the chances of winning the National Lottery?

- a) 1 in 100,000 thousand
- b) 1 in 10 million
- c) 1 in 45 million

Tell them the correct answer is 1 in 45 million. Whilst online gambling has increased, traditional forms of gambling, in particular the National Lottery, remain by far the most popular gambling activity in the UK.²

Tell your students that if they choose to gamble then they should expect to lose whatever amount they decide to bet, and treat any winnings as a bonus.

Using the definition of gambling provided at the start of this lesson, ask your students if they can think of any other activities which are not considered to be gambling where you can still lose money? Invite them to share their thoughts and remind them of the following:

- Gambling requires a certain level of knowledge so if they decide to spend their money they should do their research.
- Like all investment activities there are always risks involved. Generally trading in commodities is less risky if you invest long-term, however, the activities that are promoted are usually short-term, higher risk investments, that require a lot of careful monitoring.
- Be wary of people promoting services/offers on social media, as these are often scams. Influencers like to show off a high-flying lifestyle and claim they made their fortune investing in crypto etc. then offer you advice/courses for a fee. That is the real way they make their money

² Gambling Commission survey 2018 [gamblingcommission.gov.uk/PDF/survey-data/Gamblingparticipation-in-2018-behaviour-awareness-and-attitudes.pdf](https://www.gamblingcommission.gov.uk/PDF/survey-data/Gamblingparticipation-in-2018-behaviour-awareness-and-attitudes.pdf)

Activity three

Getting help and support



Ask the students to imagine they were Miguel's friend, and that they have noticed that he doesn't seem to have much money to go out recently but that he always seems to be gambling.

Is there anything they could do to help Miguel? Ask the students, working in pairs, to discuss what they could say or do to help Miguel.

For example, try to distract him from gambling by encouraging him to get involved with other activities; talking through their concerns with him; talking through their concerns with his parents or a teacher; calling a helpline to ask for advice about the best way to approach the situation; give him self-help information about blocking software and self-exclusion schemes.

Bring the group together and take feedback from some of the pairs.

It is important to reiterate to the students that if they want to help someone, they should be prepared for that person to not be ready to change or they might not be able to change yet. They might need to give them some space once they have spoken about it and be there for them when they are ready.

The main thing to encourage is for people to talk openly about gambling and avoid embarrassment, stigma, or shame. so that someone that needs help is able to reach out for support and doesn't feel pressured to do so.

Support

Signpost support

Signpost the following agencies who can provide professional, confidential advice to anyone experiencing financial concerns or behaviour linked to gambling. Explain how people can access the support and what will happen when they do. Reiterate this help is available to anyone, who is worried or concerned for themselves or others.

GamCare provides a dedicated support service for young people who are experiencing issues related to gambling. Young People, Parents, and Professionals can access support through the BigDeal website: bigdeal.org.uk/get-help or by phoning the National Gambling Helpline free on 0808 8020 133.

Further support for teachers and educators

- GamCare provides free CPD accredited gambling-related harm prevention training to professionals who work with young people. For more information submit a request to be put in touch with your local Education and Training Lead: bigdeal.org.uk/educational-workshops
- YGAM offer City & Guilds Assured training and educational resources to teachers and youth workers who are interested in embedding gambling and gaming harm prevention sessions into their curriculum. For more information visit: ygam.org/programmes/young-peoples-gambling-harm-prevention-programme