

INTRODUCTION

This manual provides the guidelines for a Pressure Relief Group Meeting (PRGM)

Above all, it should be stressed that the gambler has a **GAMBLING** problem not a financial problem. Gambling may have caused many, if not all of the gambler's financial problems. Stopping gambling is the key to regaining control of the gambler's life. It is our experience that at the end of the first meeting attended by the new member, if he or she is receptive to it, financial issues may be discussed with an experienced trusted servant of the group, in private.

Guidance should be offered about the importance of being honest. The new member should leave the first meeting with hope ... hope for recovery and hope that their financial concerns will be addressed in Gamblers Anonymous.

THE HISTORY OF THE PRESSURE RELIEF GROUP MEETING

The PRGM began in Gamblers Anonymous circa 1966. Many members continue to regard their PRGM as a vitally important component of their recovery.

WHAT IS THE PURPOSE OF THE PRESSURE RELIEF GROUP MEETING

The PRGM shows the compulsive gambler and his/her significant other that through abstinence from gambling and total honesty, one can achieve a **gambling-free** lifestyle. The PRGM addresses various pressures the gambler experiences—financial, employment, and personal.

WHEN SHOULD THE PRESSURE RELIEF GROUP MEETING BE HELD

It is suggested that the PRGM be held when the gambler is abstinent from gambling a minimum of 5 weeks and is regularly attending meetings. At the same time, it is not intended to serve as a quick 'bailout' should a new member's only purpose in coming to meetings is to get one's creditors or family members off one's back. Should there be extenuating circumstances that necessitate a PRGM sooner—flexibility and good common sense should be exercised.

WHO SHOULD ATTEND THE PRGM

The gambler, the gambler's sponsor, the gambler's significant other (and his/her sponsor if in Gam-Anon), the PRGM chairperson.

Only those who have had their own Pressure Relief Group Meeting should be giving it. These volunteers who give a PRGM should be experienced members who

have not gambled by their own admission, attend meetings on a regular basis, and are well versed in the procedure.

Gamblers Anonymous members conducting the Pressure Relief Group Meeting must never act as attorneys, clergy, financial advisors, or psychologists. It is important to remember that they are just there to share their own experiences and not give any sort of professional financial advice.

THE PROCESS LEADING TO A PRESSURE RELIEF GROUP MEETING

1. The New Member's First Meeting:

Ideally the Pressure Relief Group Meeting should be introduced to a new member at the end of his/her first meeting assuming the new member seems willing to listen and plans to return. This preliminary introduction simply lets the new member know that his/her financial concerns will be addressed as an integral part of the Gamblers Anonymous Program.

The new member should be encouraged to contact all creditors as soon as possible, ideally within 24 hours, to establish 45 - 60 day moratoriums. The gambler commits to the creditors that he/she will get back to them within 45 - 60 days and discuss a repayment plan.

It is vitally important for the gambler to be totally honest concerning all financial matters specifically with their significant other,* noting that recovery can only happen through total honesty.

***If the gambler has a significant other (spouse, partner, parent, etc.)**

A Pressure Relief Group Meeting encompasses how to live responsibly with attention given to needs, wants, debts, income, and lifestyle expenses. When there is a spouse or significant other the budget pages should be completed with that person:

- a) The financial forms should be filled out jointly—paying attention to fixed expenses, lifestyle needs and wants; both should respond in detail to these categories: entertainment, clothing, gifts, donations, Family activities, etc.
- b) The significant other/spouse should participate in the PRGM; another qualified member of Gam-Anon should participate as well, wherever possible.

2. Prior to scheduling a Pressure Relief Group Meeting:

- a) Confirm that moratoriums have been obtained from all creditors;
- b) Provide the gambler with a copy of the Financial Forms that should be filled out prior to the PRGM meeting, accompanied with a *detailed explanation* of how each page should be completed. Enough time should be given to complete these forms;

c) Stress that the PRGM is confidential; what is shared during the PRGM is never shared beyond those in attendance.

All those who attend agree and understand that all information discussed or disclosed, regarding the member's life and finances, **MUST BE KEPT COMPLETELY CONFIDENTIAL.**

NOTE: The non-gambling spouse or significant other has the right to decide to what extent his/her income is used in the budget. And . . . special attention should be given to addressing jointly named debt or debt incurred in the name of the non-gambler that resulted from the gambling.

3. Timing for a Pressure Relief Group Meeting:

- a) The PRGM meeting requires the completion of the financial forms;
- b) The PRGM meeting for a new member should be scheduled within 45 - 60 days of entering Gamblers Anonymous assuming there is abstinence and regular attendance;
- c) A meaningful PRGM includes discussion about maintaining a gambling-free life and how to best finance that life.

The PRGM therefore takes time . . . plan on 4 hours. Sometimes it takes one or more additional meetings to properly fulfill the goals of the PRGM.

4. Where should the Pressure Relief Group Meeting be held:

The most desirable location would be separate from the regular Gamblers Anonymous meeting. The location should afford a comfortable and relaxed atmosphere where all concerned can talk freely and privately. The meeting should not be scheduled immediately prior to the regular Gamblers Anonymous meeting so as to avoid time pressures.

The PRGM should not be held in public places. There should be no distractions such as telephone calls, etc.

Please ask all participants to turn off their cell phones, or place them in silent mode.

THE BUDGET PAGES OF THE PRESSURE RELIEF GROUP MEETING

Before completing the budget pages:

- a) Stress that only when a member stops gambling and regularly attends Gamblers Anonymous are the goals of a Pressure Relief Group Meeting attainable;
- b) Emphasize all expenses must be included;
- c) Emphasize that the list of debts must be complete and all expenses must be included;
- d) Stress the importance of family needs;
- e) Suggest the possibility of including term life insurance; In some, but not all instances, this may be beneficial to the family's future.
- f) Stress that the gambler is solely responsible for the repayment of his/her gambling debt even if it requires part time employment.

NOTE:

In many cases income does not meet expenses, let alone pay debts. In these circumstances, it is suggested that the member obtain a part time job. Naturally a moratorium must be requested of creditors until the part time job is secured.

As a practical matter, whenever there is more income than expenses, it would be wise for the non-gambler to put that money into Savings. Knowing that there is some money available for emergencies will provide peace of mind and nurture the beginnings of a sense of security.

Great pressure often arises when the compulsive gambler faces the fact that he/she is unable to meet one's living expenses even as one must pay creditors. It should however be stressed that family comes first. It is surprising to learn how many compulsive gamblers were not making enough money to meet living expenses, let alone meet obligations to creditors.

The compulsive gambler who is neither open minded nor willing to change, and who continues to con, manipulate, steal, and lie in order to get money can never realize his/her true financial responsibility.

Legal Problems

Since Gamblers Anonymous does not act as attorneys or accountants, we strongly encourage and recommend that the member seek legal advice, for any act which might lead to criminal prosecution.

Employment Problems

We strongly caution against advising a member to change jobs or seek another line of work for purposes of increased earnings. We are not trained to determine a member's potential nor are we employment agencies. On the other hand we should caution a member whose employment brings him/her into a gambling atmosphere.

Many of us have benefitted by securing a part time job. This has enabled us to meet our living expenses and also to make payments to our creditors in accordance with our repayment plan. It is suggested however that a member reserve as many hours as possible for the family and attend Gamblers Anonymous for continued growth and recovery.

Personal Problems

Other pressures on a member, aside from financial pressures, should be discussed at the Pressure Relief Group Meeting, e.g. What should family or friends or neighbors be told, if anything—how? when?

Our purpose is to suggest answers (from our experience) to most questions troubling the new member concerning his/her family, friends, etc. This reduces the chance that the compulsive gambler will return to gambling. The PRGM can bring peace of mind and hope to the compulsive gambler and the family. The PRGM provides assurance that their problems (which to them often appear insurmountable) can be worked out. The PRGM provides direction and goals in establishing a new life for the compulsive gambler and family.

It is suggested that a realistic open minded and flexible approach to problems be presented with a member and their spouse. No two situations will ever be identical, and we have never found a substitute for sound common sense.

SPECIFIC GUIDELINES FOR COMPLETING THE BUDGET PAGES OF THE PRESSURE RELIEF GROUP MEETING

PAGES 5-7 are the budget, listing all expenses filled out by the compulsive gambler (and his/her significant other) together. It is important that each amount is not accepted as is, but discussed to make sure that the allocated amount is realistic and agreed to by all. Specific lists on **PAGES 8 - 13** should be discussed.

PAGES 14-15 lists all creditors. The PRGM committee should not automatically accept this list as complete. Experience has shown that many times the compulsive gambler will leave out certain debts for fear of the consequences. Other reasons for omission include a debt deemed trivial by the gambler or a debt that is considered forgiven. The committee should be very forceful and consistent in pressing the gambler to tell all. If even one small debt is omitted, the member's recovery can be hindered.

PAGE 15 lists total net monthly income less expenses, the difference to be allocated for repayment. An open and honest discussion should take place concerning the willingness of the non-gambler to contribute money in regard to the working of the PRGM.

PAGE 16 can be filled out by the PRGM committee after **PAGES 14-15** are completed. Reminder: Since GA does not act as attorneys or accountants it is strongly suggested that the member seek legal advice for any act that may lead to criminal prosecution.

Date of first payment on debt

After reaching agreement with a creditor as per the Pressure Relief Group Meeting repayment plan, the date of the first payment should be about 45 days later. However, immediate problems such as bad checks or dispossess notices should be paid off as promptly as possible.

Procedures to be followed

The Gamblers Anonymous member may participate when checks are written but based on our own experiences, we recommend that the non-gambler should be the one to sign the checks. The Gambler should never have another member of Gamblers Anonymous handle his money under any circumstances.

- a) Any contact with creditors is the sole responsibility of the Gamblers Anonymous member;
- b) A re-evaluation of the Pressure Relief Group Meeting should be scheduled within three months to measure the success of the plan.

Dealing with Creditors

- a) The Gamblers Anonymous member should be honest, humble, and positive;
- b) The member should relate to the creditor that Gamblers Anonymous's experience with the Pressure Relief Group Meeting is that it offers a sound approach to making certain that *all creditors are paid in full over a period of time with reduced payments.*
- c) The member should stress the amount of money offered is a commitment that can be kept. It is a realistic figure.
- d) The member should not deviate from the amount decided at the PRGM meeting. If the creditor feels we are 'bargaining' it weakens our position completely. Remember, the money offered to a creditor is based on a realistic budget. If the committee has

suggested no interest or low interest, the member should be persistent in achieving this goal.

e) Often it takes time to reach agreements with creditors,

Put aside the amount of money agreed on for each creditor. When an arrangement is made that money should be sent that creditor.

f) If for any reason a payment cannot be made on time or for the correct amount, the creditor should be informed immediately! Do not wait for the creditor to contact you.

g) All contact with creditors should be handled by the member. It has been our experience that much more can be gained if the member handles all of these problems on his/her own. Maturity and self-confidence come more quickly if this is not just another "bail-out" for the member,

h) Based on our own experiences, we suggest making monthly payments rather than a one-time lump sum payment, to reduce or satisfy the debt.

NOTE:

If there are any problems that arise out of the repayment plan, the Gamblers Anonymous member should contact a member of the Pressure Relief Group Meeting committee.

Additional points to follow

It is suggested that every person entering the fellowship:

a) should have a Pressure Relief Group Meeting within the first 45 - 60 days;

b) Gamblers Anonymous does not suggest bankruptcy, or debt consolidation plans.

We are NOT attorneys. We suggest a plan of recovery, from the difficulties caused by your gambling addiction.

c) Should be told that the Pressure Relief Group Meeting committee will address all debt;

d) Should be told that a Pressure Relief Group Meeting will be beneficial even if the member is unemployed or has no source of income;

e) Should be told that personal responsibility is important to one's recovery.