

A Manager's Guide to Behavioral Warning Signs of Problem Gambling



WORKPLACE
WELLBEING

A manager's job is not to diagnose. Your role is to **notice patterns, document observations, and connect employees to support** — without making assumptions.

Nine Warning Signs to Know

Even **one sign** is reason enough to check in.

1 Frequent thoughts about gambling, even off the clock.

2 Asking family or friends for help with debt.

3 Missing or arriving late to work.

4 Money or new possessions that cannot be easily explained.

5 Impatience with or distance from close relationships.

6 Household bills paid late or skipped.

7 Cash advances on credit cards.

8 Selling personal items to fund gambling.

9 Taking money that does not belong to them.

Source: Your Life Iowa; NCPG Gambling in the Workplace Toolkit

WATCH FOR PATTERNS



Concentration drops and missed deadlines.



Attendance shifts and late arrivals.



Requests for pay advances or borrowing.



Increased personal-device use at work.



Mood swings that track with wins and losses.

Source: NCPG Workplace Toolkit; The Better Institute.

DOCUMENT, THEN ACT

When a pattern shows up, keep it factual and route it through the right channels — your record protects both the employee and the business.

- ✓ Record **specific, work-related observations** only.
- ✓ Use **neutral, person-first** language.
- ✓ Loop in **HR confidentially** before escalating.
- ✓ Refer to **EAP and Missouri gambling resources**.



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ONE SIGN IS ENOUGH TO START A CONVERSATION

OPEN WITH CARE

"I want to check in. I've noticed a few things recently and want to make sure you're okay."

USE OBSERVATIONS

"Meetings started late this week and you've asked twice about a pay advance. I want to understand what's going on."

OFFER THE BRIDGE

"Our EAP is confidential, and there's free support at 888-BETS-OFF. I can help you make that first call."

Source: NCPG Gambling in the Workplace Toolkit; Missouri Department of Mental Health.

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