



 **OHIO** 

**VOLUNTARY
EXCLUSION
PROGRAM**

**PARTICIPANT
WORKBOOK**



**OHIO CASINO
CONTROL COMMISSION**



PREFACE

Welcome to the Ohio Voluntary Exclusion Program (Ohio VEP)

The Ohio Casino Control Commission and the Ohio Lottery Commission jointly administer this program which permits individuals to voluntarily enter into an agreement with these state agencies to refrain from entering all Ohio casinos and racinos for a period of either one year, five years or lifetime. As indicated on the VEP application, participation in this program in Ohio will also restrict your ability to enter into gaming facilities in other states and countries which are owned, managed, operated or may be acquired in the future by the entities that own , manage or operate the Ohio casinos and racinos.

The Casino Control Commission and the Ohio Lottery have published this workbook as an educational, self-evaluation resource guide . This workbook is provided to all participants in the VEP program as a voluntary self-assessment tool.

If you would like to seek assistance of a counselor, you can find one in your area by visiting the Ohio for Responsible Gambling website at www.ORG.ohio.gov and clicking the link for **Counselor Search**, calling the Ohio Problem Gambling Helpline at **1-800-589-9966** and asking for a referral to a counselor in your area, or directly contacting the Ohio Department of Mental Health and Addiction Services (OhioMHAS) Bureau of Problem Gambling Services for information and referral to a counselor in your area at **1-614-466-8562**.

We applaud your decision to refrain from entering Ohio casinos and racinos, as an important step toward dealing with problem gambling behaviors that can cause harm to you, your family and loved ones. If you have any other questions or we can be of any further assistance , please contact the organizations or individuals listed on the last page of the workbook.

CONTENTS

Preface	1	SECTION 2	
Contents	1	Worksheet.....	7
SECTION 1		Gambling Assessment.....	8
Gambling Awareness.....	2	How Do You Know if Gambling is a Problem?	9
What is Gambling?	2	Personal Goals for Gambling.....	10
What are Some of the Different Types of Gambling?.....	2	Cost – Benefit Analysis	11
What is the Difference Between Social Gambling, Problem Gambling, and Disordered Gambling?	3	Goals and Re-Evaluating.....	12
Who Can Become a Person With a Gambling Problem?	3	Identify Your Warning Signs	13
Who Does it Affect?	4	Questionnaire:	14
What Might Put an Individual at Risk for Problem Gambling?.....	5	SECTION THREE	
Understanding Your Gambling	6	Resources	16

The Ohio Voluntary Exclusion Program Participant Workbook is being used with the permission of the Maryland Lottery and Gaming Control Commission (MLGCC), which provides regulatory and law enforcement oversight for the casino gaming activities in Maryland.

Some changes have been made to comply with Ohio rules, regulations, or clinical practices.

SECTION ONE

GAMBLING AWARENESS

WHAT IS GAMBLING?

Gambling is risking money or something of value on an outcome that is not certain.

Gamblers Anonymous defines gambling as any betting or wagering, for self or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends upon chance or skill.

While gambling can be a safe form of entertainment for many, approximately 10 percent of the population is at risk for problem gambling. If you choose to gamble, it's important to determine goals and adjust your behavior in response to the actual outcome. The goal of this workbook is to help you understand what gambling is, how you gamble, and provide available resources if your gambling becomes a problem.

While some may find gambling to be an enjoyable form of entertainment, and the revenues associated with gambling can be economically beneficial to local communities and the states in which the gaming venues exist, it isn't all fun and games. There can be consequences that negatively impact you, your family, and your community - such as deterioration of relationships, divorce, child abuse and neglect, unemployment, loss of work productivity, financial loss or bankruptcy, the increased need for social services, physical and mental distress, criminal activity, and suicide.

WHAT ARE SOME OF THE DIFFERENT TYPES OF GAMBLING?

- **Bingo** is probably the most widely recognized form of gambling, but it is not always considered gambling. It is sponsored by numerous organizations including churches, civic organizations, fraternal organizations, state and county fairs, long-term care facilities, assisted living facilities and the military.
- The **Lottery** is present in many forms, including drawings, scratch offs, keno, video next generation devices and racinos. Ohio created the Lottery in 1973 and the Ohio Lottery has more than 9,000 retail locations
- **Stock Trading/Day Trading** is basically the act of trading equity (stock) on the stock market with the intention of adding value to one's finances. Trading activities have a considerably high level of risk (the probability that an investment's actual return will be different than expected); uncertainty (limited knowledge to describe an existing state or future outcome); and complexity (a condition of numerous elements in a system and numerous forms of relationships among the elements).
- **Sports Wagering** is the activity of predicting sports occurrences or results by making a wager on the outcome of a sporting event or the likelihood of an occurrence. Sports betting is commonly done by using a bookmaker or through various Internet outlets.
- **Horse Racing** is an equestrian (horse) sport that is inextricably associated with gambling. Ohio legalized horse racing in 1931.
- **Dog Racing** in the U.S. is part of the gambling business, similar to, horse racing.
- **Internet** is basically using the internet to gamble.
- **Texas Hold'Em** is a variation of the standard card game of poker. Individuals compete for an amount of money or chips contributed by the players themselves. The cards are dealt randomly and outside the control of the players thus each player attempts to control the amount of money in the pot based on the hand the player holds.

- **Casino gambling** - Casinos house electronic games (slots), games of chance (craps, roulette, baccarat) and some games of skill (blackjack, poker). Games usually have mathematically-determined odds that ensure the house (casino) has at all times an advantage over the players. Casinos often give out free items (comps) to people who are gambling. The more money a player spends, the more benefits or comps they will get.
- **Video Lottery Terminals** or **VLT** is a gaming machine that allows gamblers to bet on the outcome of lottery games. These machines may resemble slot machines, and in Ohio, are only allowed at the **Racinos**. Racinos are facilities with video lottery terminals and horse racing but do not have table games.
- **Keno** is an Ohio Lottery game played in restaurants and bars, although versions exist at casinos and racinos as well.
- **Online Gambling Purchases within a Video Game** is any online game that includes opportunities to gamble as part of the game’s action, such as buying better weapons, bidding for “loot boxes,” etc.

WHAT IS THE DIFFERENCE BETWEEN SOCIAL GAMBLING, PROBLEM GAMBLING, AND DISORDERED GAMBLING?

People who gamble socially consider gambling to be a form of recreational activity, and maintain control over the time, money, and energy they expend on gambling. They consider the cost of gambling to be payment for entertainment. They do not risk more than they can afford to lose. They understand that losing is a part of the game and accept those losses. Social gambling behavior does not result in unintended consequences like problems with relationships, family or work.

People who have gambling problems experience a continuous or periodic loss of control over gambling; they have a preoccupation with gambling and with obtaining money with which to gamble; irrational thinking; and there is a continuation of the behavior despite adverse consequences. Problem gambling is not just about the loss of money but also how it impacts the person’s entire life. It may interfere with work; may lead to emotional or physical distress or health problems; may cause financial problems; and may harm family, friends, or other relationships.

People with Gambling Disorder have lost control over their gambling. For them, gambling is the most important thing in their lives. Problem gambling leads to harm in every aspect of the gambler’s life. As gambling continues, the person’s family, friends, and employers are negatively affected. In addition, these people may engage in activities that they would not do without the addiction of Gambling Disorder. People with Gambling Disorder need help.

WHO CAN BECOME A PERSON WITH A GAMBLING PROBLEM?

The short answer is anyone. People with gambling problems are found in all age groups, all income groups, all cultures, and all jobs. It is estimated that approximately 10 percent of Ohio adults are at risk to develop a gambling problem or disordered gambling.

DIFFERENT TYPES OF GAMBLING

Bingo and Raffles

Lottery/Instant scratch tickets

Stock Market/Day trading

Sports Wagering

Horse Racing

Dog Racing

Internet

Texas Hold ‘Em

Casino
(*slots and table games*)

Racinos

Video Lottery Terminals
(*Outside casinos or racinos*)

Keno

Online Gambling Purchases within a Video Game
(*Loot Boxes*)

WHO DOES IT AFFECT?

THE GAMBLER

Individuals who are problem or disordered gamblers can experience serious consequences related to their gambling. Most people know and understand that there can be significant financial loss, but most don't know or think about other consequences that are related to their gambling, such as:

- Ongoing lying about gambling to a spouse or significant other
- Inability to pay bills
- Increased time away from family to gamble
- Work-related issues – missing work or not being focused on work because the individual is distracted by gambling
- Emotional or physical distress like anxiety or depression
- Feeling the need to gamble, and then worrying about how to replace the time and money that has been lost to gambling
- Engaging in illegal activities - stealing or selling things of value in order to support gambling

THE FAMILY

Problem gambling creates emotional, financial, and personal consequences for the gambler and the gambler's family. The following are some of the consequences that the family of a problem or disordered gambler might experience:

- The gambler may be absent or disinterested in the normal family activities or events. Relationships may be damaged and ultimately result in divorce, domestic violence, and even child abuse
- There may be unexplained financial problems due to the gambler's borrowing or stealing money
- Household items or other valuables may be stolen or pawned by the gambler to gamble further or pay gambling debts
- Other family members may need to increase work activities due to the financial losses caused by the problem gambling or a job loss by the problem gambler
- Children who grow up with a problem gambler are at higher risk of engaging in problem gambling behavior, alcohol or drug abuse, are more likely to do poorly in school, and more likely to be depressed

THE COMMUNITY

There are also societal effects of problem gambling. Problem gambling makes individuals more likely to experience consequences that impact the community, such as bankruptcies, job loss, lower productivity, less spending power, and even theft or fraud. Problem gambling also makes individuals more likely to experience health problems such as anxiety, depression, and suicide.

WHAT MIGHT PUT AN INDIVIDUAL AT RISK FOR PROBLEM GAMBLING?

Below is a chart indicating factors that put adults at risk for problem gambling behavior:

Community Risk Factors	What puts a person at risk?
Accessibility	A gambling venue that is easily accessible or within close proximity to home or work.

Family Risk Factors	What puts a person at risk?
Family History of Addiction, Gambling, Overspending	Parents who had problems with alcohol, other drugs, gambling, or overspending.

Individual Risk Factors	What puts a person at risk?
Risk-taking Behavior	A pattern of risk-taking or impulsive behavior.
Abuse or Trauma	Any history or experience with abuse or trauma.
Mental Health Problems	Mental health disorders; particularly depression or anxiety.
Addiction, Gambling or Overspending	Any personal history or current behavior that includes substance abuse (including drugs and alcohol), gambling or overspending.
Using Gambling to Escape	Using gambling or drugs to avoid or cope with negative feelings or events, or gambling because of loneliness or chronic boredom.
Limited Hobbies	Having a lack of direction or limited hobbies to occupy leisure time.
Personal Loss	A life event that deals with coping with loss, such as divorce, death of a loved one, loss of a job, or retirement.
Financial Loss or Difficulties	A lack of financial stability.

Gambling-Related Risk Factors	What puts a person at risk?
Early Big Win	Experiencing a big win early in their gambling history.
Odds of Winning	A mistaken belief about the actual odds of winning at gambling.
Asset Management	A lack of asset management to ensure their assets are not gambled away.

SECTION TWO

WORKSHEET

UNDERSTANDING YOUR GAMBLING

In this section, you will be asked to think about your own gambling behavior either before or during your participation in the Ohio Voluntary Exclusion Program. This is an opportunity to assess your gambling behavior and whether or not you might still be at risk. The only way to totally eliminate the risk is to never participate in any kind of gambling behavior. However, if you choose to gamble, it is important to understand gambling, understand your gambling, and make yourself familiar with the resources provided for problem or disordered gambling.

If you have chosen the lifetime exclusion option, but wish to be removed from the list, you must satisfy the following requirements:

1. Complete a minimum of 5 years in the program.
2. Complete the entire workbook.
3. Schedule an appointment with an Ohio Certified Gambling Counselor to share your findings.

You can find a participating counselor in your area by visiting the ***Ohio for Responsible Gambling*** web site at ***www.ORG.ohio.gov*** and clicking the link for ***Counselor Search***, calling the ***Ohio Problem Gambling Helpline*** at ***1-800-589-9966*** and asking for a referral to a counselor in your area, or directly contacting the ***Ohio Department of Mental Health and Addiction Services*** (OhioMHAS) Bureau of Problem Gambling Services for information and referral to a counselor in your area at ***1-614-466-8562***.

WORKSHEET

Please indicate which of the following types of gambling you have done in the past 12 months. For each type, mark one answer: "Not at All," "Less than Once a Week," or "Once a Week or More."

PLEASE "V" ONE ANSWER FOR EACH STATEMENT	NOT AT ALL	LESS THAN ONCE A WEEK	ONCE A WEEK OR MORE
Played cards for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bet on horses, dogs, or other animals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bet on sports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played dice games, including craps, over and under or other dice games	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Went to casinos or racinos (legal or otherwise)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played the numbers, scratch-offs or bet on lotteries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played bingo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played the stock and/or commodities market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played slot machines, poker machines, or other gambling machines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bowled, shot pool, played golf, or some other game of skill for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played pull tabs or "paper" games other than lotteries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bet on the internet or in an internet cafe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played fantasy sports for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Played Keno	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Made online gambling purchases within a video game (loot boxes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Some form of gambling not listed above (please specify: _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GAMBLING ASSESSMENT

This assessment will help you understand your gambling and whether you may have a gambling problem. Think about the last 12 months as you ask yourself these questions. Would your response be NEVER, SOMETIMES, MOST OF THE TIME, or ALMOST ALWAYS? Circle your response for each question.

DO YOU EVER:	<i>NEVER</i>	<i>SOMETIMES</i>	<i>MOST OF THE TIME</i>	<i>ALMOST ALWAYS</i>
Bet more than you could really afford to lose?	0	1	2	3
Need to gamble with larger amounts of money to get the same feeling of excitement?	0	1	2	3
Go back another day to try to win back the money you lost?	0	1	2	3
Borrow money or sold anything to get money to gamble?	0	1	2	3
Feel that you might have a problem with gambling?	0	1	2	3
Feel gambling has caused you any health problems, including stress or anxiety?	0	1	2	3
Have people criticizing your betting or telling you that you have a gambling problem, regardless of whether or not you think it is true?	0	1	2	3
Feel your gambling has caused financial problems for you or your household?	0	1	2	3
Feel guilty about the way you gamble or what happens when you gamble?	0	1	2	3

TOTAL

Use the following scoring system to see where you stand.

- 0** **Non-problem gambler**
- 1-2** **At risk gambler**
- 3-7** **Moderate gambler**
- 8+** **Severe gambling problem**

This assessment was developed by the Canadian Responsible Gambling Council and the Addictions Foundation of Manitoba.

HOW DO YOU KNOW IF GAMBLING IS A PROBLEM?

Which of the characteristics of low risk gambling apply to you?

LOW RISK GAMBLING CHARACTERISTICS	HIGH RISK GAMBLING CHARACTERISTICS
I play for fun. <input type="checkbox"/>	I play to win. <input type="checkbox"/>
I set a limit on money and stop when I get to it. <input type="checkbox"/>	I spend more money than I plan to or want to. <input type="checkbox"/>
I keep track of time. <input type="checkbox"/>	I stay longer than I plan to. <input type="checkbox"/>
I only think about gambling sometimes. <input type="checkbox"/>	I often think about gambling. <input type="checkbox"/>
I stop playing when I lose. <input type="checkbox"/>	I gamble to win back losses. <input type="checkbox"/>
I don't gamble to reduce my money worries. <input type="checkbox"/>	I gamble to solve my money worries. <input type="checkbox"/>
I know I will lose over time. <input type="checkbox"/>	I am sure that I will win over time. <input type="checkbox"/>
Gambling is only one of my entertainment options. <input type="checkbox"/>	Gambling is my most important form of entertainment. <input type="checkbox"/>
I only gamble for enjoyment. <input type="checkbox"/>	I gamble to reduce stress or escape from problems. <input type="checkbox"/>
I gamble socially with friends. <input type="checkbox"/>	I gamble alone. <input type="checkbox"/>
I know that my actions may affect other people's feelings. <input type="checkbox"/>	I don't think my gambling affects others. <input type="checkbox"/>
TOTAL <input type="checkbox"/>	TOTAL <input type="checkbox"/>

How many of the low-risk activities apply to you?

How many of the high-risk activities apply to you?

What are other characteristics of low risk gambling for you?

What are other high-risk characteristics that apply to you?

This assessment was developed by the Canadian Responsible Gambling Council and the Addictions Foundation of Manitoba.

PERSONAL GOALS FOR GAMBLING

How would you like to enjoy gambling? Do you want to continue gambling?

YES

NO

If answer is "YES," continue with questions below.

What type of gambling would you like to do, if any?

How often would you like to gamble?

How much money can you afford to gamble?

Which people do you want to gamble with, if any?

Are there people who you think are higher risk than others?

List 5 important goals in your life (things you would like to have in your life or accomplish) for the next 2-5 years:

Goal One:

Goal Two:

Goal Three:

Goal Four:

Goal Five:

For each of these goals write down any ways that gambling might help you reach that goal and ways that gambling interferes with reaching that goal.

WAYS GAMBLING MIGHT HELP

WAYS GAMBLING MIGHT INTERFERE

1.

2.

3.

4.

5.

RE-EVALUATING

After looking at the Cost-Benefit Analysis and your Goal Assessment, are there any changes you would like to make in your personal goals for gambling?

IDENTIFY YOUR WARNING SIGNS

If you chose to continue to gamble, review the list of warning signs below and circle the ones that you think you need to be aware of and monitor.

Some Common Warning Signs of Gambling Problems

- Any increase in gambling behaviors
- Noticing an increase in cravings for other coping or addictive behaviors in connection with gambling
- Using gambling as a substitute for other coping behaviors
- Gambling to relieve boredom, anxiety, or depression
- Feeling the same kind of rush or high when gambling as when using alcohol and/or other drugs

What are any other signs that you might notice to indicate that gambling might be becoming a problem for you or putting your recovery at risk?

What is your plan if you notice any of these warning signs?

PLEASE COMPLETE THE FOLLOWING INFORMATION:

Demographic Information:

- 1) **Gender:**
 - Male
 - Female
- 2) **Age:**
 - Under 18
 - 18-24
 - 25-34
 - 35-44
 - 45-54
 - 55-64
 - 65 or older
- 3) **Actual Age at the time of Exclusion:** _____
- 4) **County of Residence:** _____
- 5) **State of Residence:** _____

Gambling History:

- 6) **My gambling has been problematic for:**
 - Less than one year
 - 1-5 years
 - 6-10 years
 - More than 10 years
- 7) **I began gambling at _____ years old.**
- 8) **I have participated in casino or racino gambling in Ohio for:**
 - Less than one year
 - 1-3 years
 - 4-6 years
 - 7-10 years
 - 11-15 years
 - More than 15 years

- 9) **Where else have you gambled in the past year?**

- 10) **How frequently have you gambled in the last year?**
 - Daily
 - 4-5 times/week
 - 2-3 times/week
 - 1 time/week
 - Less than 4 times per month

- 11) **During the first 6 months after you started gambling, in which types of gambling did you participate? (check all that apply)**

<input type="checkbox"/> Casino bingo	<input type="checkbox"/> Keno
<input type="checkbox"/> Casino/racino slots	<input type="checkbox"/> Lottery Scratch
<input type="checkbox"/> Casino cards	<input type="checkbox"/> Lottery Powerball
<input type="checkbox"/> Casino dice	<input type="checkbox"/> Lottery Keno
<input type="checkbox"/> Casino video poker	<input type="checkbox"/> Sports betting
<input type="checkbox"/> Casino other _____	<input type="checkbox"/> Stocks/Commodities
<input type="checkbox"/> Non-casino bingo	<input type="checkbox"/> Illegal gambling
<input type="checkbox"/> Non-casino cards	<input type="checkbox"/> Loot boxes
<input type="checkbox"/> Horse or dog racing	Other _____
<input type="checkbox"/> Internet	

- 12) **In the last 12 months, which types of gambling have you participated in? (check all that apply)**

<input type="checkbox"/> Casino bingo	<input type="checkbox"/> Keno
<input type="checkbox"/> Casino/racino slots	<input type="checkbox"/> Lottery Scratch
<input type="checkbox"/> Casino cards	<input type="checkbox"/> Lottery Powerball
<input type="checkbox"/> Casino dice	<input type="checkbox"/> Lottery Keno
<input type="checkbox"/> Casino video poker	<input type="checkbox"/> Sports betting
<input type="checkbox"/> Casino other _____	<input type="checkbox"/> Stocks/Commodities
<input type="checkbox"/> Non-casino bingo	<input type="checkbox"/> Illegal gambling
<input type="checkbox"/> Non-casino cards	<input type="checkbox"/> Loot boxes
<input type="checkbox"/> Horses	Other _____
<input type="checkbox"/> Internet	

Financial History:

- 13) **In the past 12 months:**

What is your average loss each time you gambled?	What is your average win each time you gambled?
\$ _____	\$ _____

- 14) **In your lifetime:**

What is your average loss each time you gambled?	What is your average win each time you gambled?
\$ _____	\$ _____

- 15) **To the best of your knowledge, how much do you estimate you lost at gambling:**

In the last year?	In the last three years?
\$ _____	\$ _____

- 16) **I plan to declare bankruptcy.**
 - Have in the past
 - Plan to
 - No

SECTION THREE

RESOURCES

Ohio Problem Gambling Helpline

1-800-589-9966

In crisis? Text **4hope** to **741741**

Ohio Problem Gambling Online Resource Directory

Find a Counselor in Your Area

www.gamblinghelpohio.org

Chat online 24/7

Ohio for Responsible Gambling

www.ORG.ohio.gov

Ohio Department of Mental Health and Addiction Services, Bureau of Problem Gambling Services

Stacey Frohnapfel-Hasson, MPA, OCPC

OhioMHAS Chief, Problem Gambling Services

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614-644-8456

Scott Anderson, LCDC II

OhioMHAS Gambling Disorder Treatment Specialist

Scott.Anderson@mha.ohio.gov

614-466-8562

Gamblers Anonymous

www.gamblersanonymous.org/ga/locations

855-2CALLGA (855-222-5542)

Problem Gambling Network of Ohio

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National Council on Problem Gambling

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OHIO VOLUNTARY EXCLUSION PROGRAM

The top half of the image features a sunset sky with soft, golden light and scattered clouds. In the foreground, two human silhouettes are shown from the waist up, standing on a dark horizon line. They are positioned on either side of a large, dark puzzle piece that is missing a central section. The person on the left is leaning forward, holding a puzzle piece that fits into the missing section. The person on the right is also leaning forward, holding another puzzle piece that fits into the same section. The sun is visible through the gap in the puzzle pieces, creating a bright, glowing effect.

Ohio Problem Gambling Helpline
1-800-589-9966

In Crisis?
Text **4hope** to **741741**

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