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Having a number of credit cards

Gambling charity GamCare has a useful tool that highlights the help available. If gambling causes you to miss bill payments or default on any credit card or l

oan payments it could damage your credit rating.

Taking out a payday loan, a personal loan or even dipping into your overdraft i s not only risky, it can have an impact on your rating too.

How can gambling debt affect my daily life? Gambling debt doesn't just impac t your bank balance.

Personal finances People who have a gambling problem are likely to experience f inancial hardship.

As gamblers continue to make up for losses they often find themselves forced to cut back on essentials to continue to feed their habit.

People living with gambling debt typically turn to overdrafts, their savings an d personal loans to continue, leaving household bills and other debts accrued un paid.

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(ii) at least twice to an approved centre under section 17 of the Intoxicating S