

HOWTOSTOPBETTING.COM

A PRACTICAL PLAN FOR THE NEXT DAY OF YOUR LIFE

The 24-Hour Betting Shutdown Plan

*If you know you need to stop betting, don't start with willpower.
Start by making the next bet harder to place.*

STOP BETTING. KEEP SPORTS.

A free guide from HowToStopBetting.com

How to use this guide

Work through it in order, today, starting with Hour 0–1. Check things off as you go; nothing here needs to be perfect, it only needs to be done. Print the three one-page sheets in the appendix and keep them where you can see them.

CONTENTS

01	Read This First	2
02	The BET Framework in One Page	3
03	The 24-Hour Timeline	4
04	Block the Sportsbooks	4
05	Block the Devices and the Internet	10
06	Block the Money	12
07	Block the Marketing and the Noise	15
08	Tell One Person	16
09	Tonight — Survive the First Game	18
10	Check the Firewall and Look Ahead	20
11	Get Help Now	22
R	References	24
A	The Betting Firewall Checklist	28
B	My Gambling Money Map	29
C	The 20-Minute Urge Protocol	30

Cover and this page are followed by eleven short sections, the reference list, and three printable one-page tools.

Who this is for

This is for the person who is still functioning. You have a job. You show up. Most people around you would say you are fine. And you know that you are losing more than you can afford, that you chase when you lose, that you hide the size of it, and that once you place the first bet of the day you cannot reliably stop.

You have probably already tried to stop with resolve alone. "No more after this week." "Only \$50 a game." It held for a while and then it didn't. That is not a character flaw. It is what happens when the sportsbook is one thumb-tap away, the money is already linked, and the notifications know when the game starts.

You are not the only one. After sports betting was legalized, US internet searches for help with gambling addiction rose about 23 percent nationally — roughly 6.5 to 7.3 million searches ^{1,2}. In a 2026 national survey, six in ten online sports bettors said they had chased a bet to win money back ³.

The core idea

For the next 24 hours you are not going to work on your willpower. You are going to work on your environment.

Right now, the distance between an urge and a placed bet is a few seconds. This plan makes that distance long: log-ins that no longer work, apps that are not on your phone, cards that are not saved, a passcode you do not know, and a person who knows what you are doing. When the urge comes tonight, and it will, it runs into a wall instead of a checkout screen.

This is not our invention. The UK's national health guidance body, NICE, tells clinicians to discuss exactly these practical barriers with people whose gambling is causing harm: blocking software, blocking marketing messages, self-exclusion systems, ways of blocking gambling payments, and agreeing that a trusted person will take control of finances ⁴.

Barriers work better stacked than alone. A 2026 independent evaluation of a UK program that combined a helpline, blocking software and self-exclusion found that 68 percent of users said using more than one element made reducing their gambling "much easier," and a further 20 percent said "a bit easier" — self-reported results, from a sample that leaned toward people who installed the blocking software, so treat it as a strong hint rather than proof ⁵. Research on self-exclusion tells a similar story: across 19 studies of casino and betting-shop exclusion programs, most people gambled less or stopped, but results varied widely and many still gambled somewhere ⁶. That is why this plan closes many doors at once rather than one.

This plan is built around principles used in evidence-based treatment for gambling problems. It is not a substitute for that treatment. There is more than one path out: some people use a plan like this on its own, some alongside a counselor, Gamblers Anonymous or SMART Recovery, and some as the first step toward professional treatment. All of those are good outcomes.

A PLAIN NOTE ABOUT WHAT THIS IS

This guide is educational self-help. It is not therapy, diagnosis, or medical, legal or financial advice, and nothing in it creates a professional relationship. If you are in crisis, in serious debt, or unsure what is safe for you, please talk to a qualified professional or call one of the free helplines listed at the end.

IF YOU ARE THINKING ABOUT HURTING YOURSELF

People who are struggling with gambling have a higher risk of suicidal thoughts than the general population, and clinical guidance notes the risk may be highest right after a gambling episode, a big loss, or a slip ^{4,7}. If that is where you are tonight, the hours ahead matter more than anything else in this document. Call or text **988** (chat at chat.988lifeline.org), free and confidential, 24/7 ⁸. Or call or text **1-800-MY-RESET** (1-800-697-3738), the National Problem Gambling Helpline, 24/7 ⁹. You do not have to have a plan or the right words. Just reach out now.

02 SECTION 2 OF 11 The BET Framework in One Page

We organize everything at HowToStopBetting around three letters. This 24-hour plan is almost entirely the first one.

B

Block access

Put real distance between you and the next bet: close or exclude from sportsbook accounts, block the apps and sites on every device, cut off the money routes, turn off the marketing. This is what the next 24 hours are about.

E

Examine the loop

Once the bets are harder to place, look at what was driving them: what time of day, what mood, what kind of game, what kind of loss. This is the work of the coming weeks, and it lines up with the cognitive side of the treatment approaches clinical guidance recommends ⁴.

T

Train a different response

Urges do not disappear because you closed an account. What changes is what you do when one arrives. Practiced responses, planned in advance, replace the automatic reach for the phone. The first one is tonight's 20-Minute Urge Protocol.

The order matters. Starting with E and T while the app is still on your phone means trying to think clearly with the checkout screen open. Block first. Think second. Train third.

03

SECTION 3 OF 11

The 24-Hour Timeline

WHEN	WHAT YOU DO	SECTION
Hour 0–1	Block the sportsbooks: self-exclude or time out, close accounts, then prediction markets and your state program	4
Hours 1–3	Block the devices: blocking software, phone controls, DNS, delete apps and saved logins	5
Hours 3–6	Block the money: map every route money reaches a book, remove payment methods, freeze credit	6
Rest of today	Block the marketing and the noise; tell one person	7–8
Tonight	Survive the first game with a plan, the 20-Minute Urge Protocol and a late-night plan	9
Tomorrow morning	Re-check the firewall, read the chasing card, look at what comes next	10

You do not need to hit these times exactly. If it is 9 p.m. when you start, do Hour 0–1 now and Hours 1–3 before bed. Blocking the sportsbooks is the single most important thing in this document, so it goes first no matter what.

04

SECTION 4 OF 11

B

Hour 0–1 — Block the Sportsbooks

The Betting Firewall: master checklist

Read this list before you open a single app; it is everything you are about to do to the sportsbooks themselves. A printable version is in the appendix.

- ☐ List every sportsbook, daily-fantasy and pick'em app where you have an account, including ones you have not used in months
- ☐ For each: open the Responsible Gaming section and set the longest self-exclusion you are willing to commit to (or the longest timeout if you cannot commit to exclusion yet)
- ☐ For each: set deposit limits to the lowest allowed amount as a backstop, in case any exclusion fails to take
- ☐ For each: request a withdrawal of your full balance, or confirm the operator will return it

- ☐ For each: contact support and ask them to close the account permanently, and to remove you from all marketing
- ☐ Do the same for prediction-market apps (Kalshi, Robinhood event contracts, Polymarket, Crypto.com, DraftKings Predictions, FanDuel Predicts)
- ☐ Register with SelfExclude.io if you use prediction markets
- ☐ Find your state's self-exclusion program and start the enrollment
- ☐ Screenshot every confirmation and save them in one folder

Two principles as you go. First, on every operator page we checked, decreasing a limit takes effect immediately while increasing one is delayed by days or weeks ^{10, 11, 12}. That delay is your friend. Second, take the irreversible option when it is offered. A time-out you can undo next Sunday is better than nothing, but it is not a firewall.

A note on durations. Self-exclusion options vary by state as well as by operator, and operators' own pages sometimes disagree with each other ^{13, 14}. Where we could not verify a menu path or duration on the operator's own page, we point you to the Responsible Gaming section instead of guessing.

Operator quick cards

FanDuel (Sportsbook, Casino, Fantasy, and FanDuel Predicts)

Tools. Self-exclusion for a minimum of one year, in yearly increments; a timeout of 3 to 365 days during which you cannot log in; deposit, wager, loss and time limits, a maximum wager size, and deposit alerts ¹⁰.

Path. FanDuel publishes direct links: self-exclusion at account.www.fanduel.com/responsible-play/self-exclusion, timeout at fanduel.com/timeout, limits at fanduel.com/account/user-limits ¹⁰. If a link has moved, open the Responsible Gaming section of the app.

Reversible? Not stated on FanDuel's public pages. Assume it cannot be lifted early, and do not test it.

Close. Contact Customer Support via support.fanduel.com; closure is available "at any time" ¹⁰. Reports indicate marketing can be switched off by unchecking "marketing" under email preferences ¹⁵. If you use FanDuel Predicts, see the prediction-markets section below.

DraftKings (Sportsbook, Casino, DFS, and DraftKings Predictions)

Tools. Self-exclusion, cool-off periods, and deposit, loss and time limits. DraftKings' own responsible-gaming page lists self-exclusion of one or five years and cool-offs of three days to four weeks; other sources report options from a few months to five years, so expect it to depend on your state ^{14, 16}. Pennsylvania players must self-exclude through the PA Gaming Control Board directly ¹⁴.

Path. The Responsible Gaming Center is at rg.draftkings.com; DraftKings also links self-exclusion at sportsbook.draftkings.com/myaccount/self-exclusion ¹⁴. We could not verify the in-app menus, so open the Responsible Gaming section if a link fails.

Reversible? Not stated on the pages we could verify. Assume no.

Close. DraftKings' terms say players "can also permanently close their account at any time for any reason through the DraftKings customer service department" ¹⁷. Ask in writing. If you use DraftKings Predictions, see the prediction-markets section below.

BetMGM (and sister brands such as Borgata)

Tools. Time-out of 3 to 180 days; deposit and spend limits (daily, weekly, monthly) with increases delayed 1, 7 or 30 days; self-exclusion, with durations that depend on your state ^{11, 18}.

Path. BetMGM's own FAQ says: "My Account > Settings > Responsible Gaming" for exclusion preferences, and "My Account > Settings > Responsible Gaming > Responsible Gaming Limits" for limits ¹⁹.

Multi-state. A time-out or service closure set in one state "will automatically be applied in every state," and your limits apply everywhere BetMGM operates ¹⁹. That is useful.

Reversible? Not stated on the pages we could verify.

Close. BetMGM describes a time-based "service closure" rather than a delete button. Use Help & Contact in the main menu or betmgm.com/en/mobileportal/contact and ask for the longest closure available plus marketing removal ¹⁹.

Caesars Sportsbook & Casino

Tools. Self-exclusion for a minimum of 12 months, set directly in the sportsbook or through a notarized form; a Cool Off of 3 to 30 days; deposit, spending and daily time limits ²⁰.

Path (New Jersey page). "My Account" → "Responsible Gaming" → "Self-Exclusion." New Jersey options are one year or five years; lifetime exclusion is done in person at the state's Division of Gaming Enforcement ²¹. Other states have pages at the same address pattern; check yours.

Reversible? No. Reinstatement is only possible after the period ends, by submitting a reinstatement form ²⁰. Caesars also warns that exclusion may extend to its land-based properties and online gaming in other states ²¹.

Close. Email responsiblegaming@caesarssportsbook.com or call (855) 474-0606; the same contacts remove you from SMS and marketing. Non-RG account closures go through the Caesars web form ²⁰.

Fanatics Sportsbook & Casino

Tools. Self-exclusion for a minimum of one year, during which access is blocked and no wagers, deposits or account changes are possible; a timeout of 3 to 365 days; deposit, single-wager, time-based and session limits; and a deposit-method restriction that blocks specific payment methods, which few other operators offer ¹².

Path. Not published on the pages we could read. Open the Responsible Gaming section while logged in.

Reversible? Access stays blocked until the period expires; you contact support to withdraw funds during exclusion ¹².

Close. "You may close your account at any time. If you'd like to, please contact our support team." Email support@betfanatics.com ¹².

bet365

Tools. Two different things, and the difference matters. **Self-Exclusion** is the hard option: in Colorado, 6 months, 1 year, 2 years, 5 years or indefinitely, and "it will not be possible to re-open your account for any reason" ²².

Account Closure is the soft option: one week to indefinitely, and the account reopens automatically at the end unless you chose indefinitely ²³.

Path. Self-exclusion: Account Menu → Gaming Controls → Self-Exclusion ²². Account closure: Account Menu (top right) → Gaming Controls → Account Closure → choose period and reason → Continue ²³.

State differences. bet365 runs a separate responsible-gaming page for each state. In New Jersey, self-exclusion is the state DGE program (1 year, 5 years or permanent) and covers every NJ licensee ²⁴.

Reversible? Self-exclusion, no; bet365 says it has measures to detect and close new accounts. You can still log in to withdraw a remaining balance ²⁵. Account closure, yes, after the period.

Close. Use Account Closure set to indefinitely, then contact support to confirm and to switch off Marketing Preferences.

theScore Bet (formerly ESPN BET)

ESPN BET no longer exists. PENN Entertainment rebranded it as theScore Bet on December 1, 2025 ^{26, 27}. If you had an ESPN BET account, you now have a theScore Bet account.

Tools. Self-exclusion; cool-off of one day to three months; daily time, deposit, spend, loss and maximum-wager limits; a reality check-in; and a "Disable Casino" switch ²⁸.

Path. theScore Bet publishes the link: sportsbook.thescore.bet/account/responsible-gaming/self-exclusion ¹³. Durations are set per state (for example, New Jersey 1 or 5 years; New York 1, 3, 5 years or lifetime; Pennsylvania 1, 5 years or lifetime) ¹³.

Reversible? No. Exclusion "is not reversible" until it expires, applies across PENN-owned properties, and most states require your full Social Security number. Remaining balances are returned by check ¹³.

Close. Email support@thescore.bet ²⁸.

Hard Rock Bet

Tools. Deposit limits (daily, weekly, monthly), wager limits, session limits with automatic logout, and a "Timeout (Self-Exclusion)" option that temporarily closes your account while keeping withdrawal access ²⁹. Reports indicate timeouts of 24 hours, 7 days or 30 days, and self-exclusion of six months or longer that cannot be reversed early ³⁰.

Path (Iowa terms). "Navigate to 'My Account' and then 'Responsible Gaming'" ³¹. Hard Rock's main responsible-gaming page would not load for us, so check hardrock.bet/responsible-gaming for your state.

Reversible? Not verified on Hard Rock's own pages. Assume exclusion is not.

Close. Contact customer support through the app and ask for permanent closure and marketing removal.

Underdog (Fantasy, plus Sportsbook in North Carolina)

Tools. Self-exclusion for 1, 3, 5 or 10 years or lifetime; cool-offs of 3 days to 9 months; deposit, entry-fee and entry-count limits ^{32, 33}.

Path. Underdog's own help article: "Head to Account and scroll to Preferences → Select Responsible Gaming Limits → Toggle to Exclusion → Set your desired length of self-exclusion and Save" ³².

Reversible? No. "This is something that cannot be undone." Winnings during exclusion are paid via support, except in Pennsylvania, where they are forfeited ³².

Close. Not published; contact Underdog support and ask for closure.

PrizePicks

Tools. Deposit or entry-fee limits that last at least 90 days; alerts; timeouts of 1 to 30 days; self-exclusion of 30 days or longer, including a permanent "LIFETIME" deactivation after which you cannot reactivate or create a new account ³⁴.

Path. "Log into your account and look for the 'Responsible Gaming' tab on the dropdown menu located in the top left corner" (top right or footer on a browser) ³⁴.

Reversible? Limits "cannot be edited or cancelled until the specified period expires"; lifetime exclusion is permanent ³⁴.

Close. Email PrizePicks support through the Help Center.

WHY THE PICK'EM APPS ARE ON THIS LIST

Many people "quit the sportsbook" and keep PrizePicks or Underdog because it feels like fantasy, not betting. If you are staking money on outcomes and chasing when you lose, it is the same loop — in a 2024 national survey, 24 percent of fantasy sports bettors reported problematic behaviors, a higher share than traditional sports bettors ³⁵. Close them too.

Prediction markets and event contracts

These are newer, regulated by the CFTC rather than state gaming boards, and their consumer protections are thinner and change month to month. Treat every one as a sportsbook.

Kalshi. Offers Voluntary Opt-Outs (self-exclusion for a set period), Personal Funding Caps (deposit limits) and trading breaks. Web: log in → menu (≡) → "Responsible Risk Management"; app: menu → Settings → "Responsible Risk Management." Once set, these "cannot be lifted or changed" until they expire ³⁶. Close any open positions first — you cannot sell them during a self-exclusion — and note that a Kalshi opt-out does not block access through a brokerage ³⁷. Kalshi's "Inner Circle" feature lets a friend or family member see your trading activity with real-time alerts ³⁸.

Robinhood event contracts. Two options. The quick one hides sports markets: Account (person icon) → Menu → Investing → "Event contracts trading" → "Event contract settings" → toggle "Hide sports prediction markets"; it takes up to 24 hours and is reversible any time ³⁹. The firm one is a formal, account-level self-exclusion from all event-contract trading, requested through support after closing open positions; re-enabling requires contacting support and requesting a review ³⁹. Turn off push notifications under Account → Notifications → Event contracts ³⁹. You can also ask Robinhood to add a

Trusted Contact Person — someone the firm may call if it believes your account is at risk; that person cannot see or control the account ⁴⁰.

Polymarket (US app). Reports indicate that, as of our check, Polymarket's US platform did not offer deposit limits or self-exclusion ⁴¹. Close all positions, withdraw all funds, then delete the account; the global help center puts deletion under Settings → Account ⁴², though we could not confirm the US app is identical. Register with SelfExclude.io (below) so that when its Polymarket integration goes live you are already on the list.

Crypto.com sports event trading. Crypto.com's help article documents no self-exclusion, limits or closure process, and sports contracts have been paused in some states ⁴³. Withdraw, contact support to close, and register with SelfExclude.io.

DraftKings Predictions and FanDuel Predicts. Both say they offer deposit limits and self-exclusion — DraftKings through a "Responsible Trading Center" ^{44, 45}. Use them, then close the accounts.

SelfExclude.io. A cross-platform self-exclusion register for prediction markets: 1, 3 or 6 months or 1 year, with ID verification and enforcement within 24 hours; it cannot be shortened, only extended. Kalshi and Novig were integrated at our check, with Polymarket, Robinhood and others listed as coming ⁴⁶. The list changes; check the site.

State self-exclusion

What it is. A register kept by your state's gaming regulator. All 38 US commercial gaming jurisdictions require operators to offer self-exclusion, and a majority run a central register ⁴⁷; in regulated online states, operators must check the state database before letting anyone open an account ⁴⁸. In some states, being on the list also legally cuts off operators' marketing to you ⁴⁸. State exclusion is stronger than closing accounts one by one, because it covers the sportsbook you have not signed up for yet, and it usually cannot be undone early. Read your state's terms, then do it.

How to find yours. The National Council on Problem Gambling keeps a Help by State directory at ncpgambling.org/help-treatment/help-by-state, and its helpline (1-800-MY-RESET) will connect you to your state's resources ⁴⁹. The directory links to state resource pages rather than directly to regulator portals, so you may need to call. Also search "[your state] gaming commission self-exclusion."

Three examples of how different the programs are.

Illinois. In person only, at enrollment sites around the state including offices at casinos; bring a driver's license or state ID; no fee. Minimum term five years; removal is not automatic and requires a certified counselor's affidavit and a Board vote; the list covers sports wagering ^{50, 51}. Phone (312) 814-8832 or 1-877-968-7848.

New Jersey. The Division of Gaming Enforcement lets you exclude from internet gaming and sports wagering only, from Atlantic City casinos and sportsbooks, or both. Enroll in person or by video conference (one year, five years or lifetime), online for internet-only (one or five years), or from inside your operator account (one or five years) ^{52, 53}. Self-Exclusion Hotline 1-833-788-4DGE.

Pennsylvania. The Gaming Control Board runs four separate programs; the iGaming program covers online sports wagering, with a separate fantasy-contests list. Enroll online at the PGCB site (the portal takes live photos, so use a phone) or by appointment; Office of Compulsive and Problem Gambling 717-

346-8300 ^{54, 55}. If you bet with DraftKings in Pennsylvania, this is the route DraftKings itself points you to ¹⁴.

Colorado, for reference, offers one, three or five years at betsmart.colorado.gov, covering all Colorado licensees ²².

05

SECTION 5 OF 11 **B**

Hours 1–3 — Block the Devices and the Internet

You have now told the sportsbooks to keep you out. Next you make sure your own devices agree: no tap, search or bookmark should reach a betting screen without hitting a wall, and the person who can remove the wall should not be you.

Blocking software

An independent 2018 test commissioned by GambleAware found the best gambling-specific blocker stopped roughly 99 percent of gambling sites tested, the weakest about 59 percent, and concluded that software "can be helpful in reducing the accessibility of gambling" but does not work for everyone ⁵⁶. The evidence that it changes behavior came from a very small number of users, so think of it as a lock on the door, not a promise.

TOOL	WHAT IT BLOCKS	PRICE	CAN YOU REMOVE IT EARLY?	NOTES
Gamban	Gambling websites and apps on iOS, Android, Windows, Mac; multiple devices per license	\$6.99/month or \$41.99/year; 7-day free trial ⁵⁷	No. "All Gamban installations are final and cannot be removed early" ⁵⁸ . Stops working when the license or trial ends ⁵⁹	Free for all Ohio residents through Time Out Ohio (6 months to 5 years) ⁶⁰ ; Michigan has offered free licenses to residents in limited numbers ⁶¹
BetBlocker	Gambling sites and apps on Windows, Mac, Linux, Android, iOS, Fire OS	Free, no ads, run by a registered charity ⁶²	No. Durations from 1 day to 5 years; "once a gambling restriction has begun, it cannot be lifted" ⁶²	Support will not lift an active block; longer blocks add a cooling-off period after expiry ⁶²
GamBlock	Gambling sites and gambling-app installs on Windows, macOS, iOS, Android	Not published; contact the company ⁶³	No. "Designed not to be removed during a license period" ⁶⁴	Says it blocks or survives a factory reset, depending on platform ⁶³
Freedom	Any apps, websites or the whole internet on Mac, Windows, iOS, Android, Chromebook, Linux	Free limited tier; Premium \$39.99/year ⁶⁵	Only if you skip "Locked Mode," which prevents ending a session early ⁶⁵	Not gambling-specific: you must add sportsbook sites and apps yourself

Our suggestion: install BetBlocker (free) or Gamban on every device you own, today, with the longest duration you can accept; add Freedom in Locked Mode if you want scheduled game-night sessions. Put

the trial end or renewal date in your calendar so the block does not quietly expire.

Apple Screen Time (iPhone and iPad)

Screen Time can restrict web content and block app installs, locked behind a passcode. Apple's steps: Settings → Screen Time → "Lock Screen Time Settings" → set a four-digit passcode ⁶⁶. Then, under Content & Privacy Restrictions → "App Store, Media, Web, & Games" → "Web Content," choose "Limit Adult Websites" or "Only Approved Websites," and under "iTunes & App Store Purchases" set installing apps to "Don't Allow" ⁶⁷. Adding specific sportsbook sites to a never-allow list is possible in the same area; the exact step varies by iOS version.

One caveat: Apple's "Screen Time Passcode Recovery" through your Apple Account means you could reset your own passcode ⁶⁶. For a real barrier, have your trusted person set the passcode and keep the recovery details themselves.

Android controls

Android's Digital Wellbeing offers App timers, Focus mode and Bedtime mode, but Google's own help page notes you can delete a timer any time, so on their own they are not tamper-resistant ⁶⁸. The useful piece is the App limits PIN: to block access to an app, "create an App limits PIN and set the time limit for the app to zero" ⁶⁸. Have someone else set the PIN. Do not use Google Family Link for this; it is designed for children's accounts, not adult self-supervision.

DNS filtering for the home

A DNS filter blocks gambling domains for every device on your home Wi-Fi, including the laptop you forgot about. NextDNS has a free tier of 300,000 queries a month (after which traffic goes unfiltered) and a Pro plan at \$1.99 a month or \$19.90 a year ⁶⁹; reports indicate its Parental Control settings include a Gambling category ⁷⁰. CleanBrowsing's paid plans (\$8.99 a month or \$75 a year) include a Gambling filter ⁷¹. The weakness is obvious: whoever has the router's admin password can change the DNS back. Set it up, then change the router password and give it to your trusted person.

The passcode principle

Every device tool above has the same flaw: if you set the passcode, you can remove the block, and at 11 p.m. after a bad quarter you will. So the rule is: **you do not know the passcode**. Your trusted person sets the Screen Time passcode, the Android App limits PIN, the router password and the Freedom account password. You ask only if you genuinely need it, and they are allowed to say "not tonight." Section 8 covers how to ask them.

Delete the apps, bookmarks and saved logins

- ☐ Delete every sportsbook, DFS, pick'em and prediction-market app from every phone and tablet
- ☐ Delete odds apps and betting-content apps (picks services, line-tracking apps)
- ☐ Remove sportsbook bookmarks in every browser
- ☐ Delete saved passwords for sportsbooks from your password manager and browsers

- ☐ Block re-installs: deleting the app is not enough while the store can restore it in seconds, so require the install passcode described above
- ☐ Turn off autofill for payment cards in your browsers
- ☐ Clear browser history and site data for sportsbook domains so typing "fa" does not complete to fanduel.com

This is not about pretending the sites do not exist. It is about adding fifteen seconds of friction to a movement that is currently automatic.

06

SECTION 6 OF 11 B

Hours 3–6 — Block the Money

We are not going to ask you to add up what you have lost. That number is not useful today. What is useful is knowing every route by which money can reach a sportsbook, and closing each one.

My Gambling Money Map

Fill this in. For each route, write down which sportsbooks it is linked to, then tick it when it is closed. The one-page printable version is in the appendix.

ROUTE	LINKED TO WHICH APPS?	HOW I CLOSED IT	DONE
Debit card(s)		Removed from cashier; locked card	☐
Credit card(s)		Removed; issuer asked to decline gambling	☐
PayPal		Cancelled automatic payments/saved businesses	☐
Venmo		Unlinked	☐
Apple Pay / Google Pay		Card removed from Wallet	☐
Play+ prepaid account		Closed via portal / cashier	☐
ACH / e-check (VIP Preferred)		Called to close enrollment	☐
Cash at kiosks / casino cage		Told my trusted person; carrying less cash	☐
Crypto wallets / exchanges		Withdrawn; app deleted	☐
Brokerage (event contracts)		Self-excluded; trusted contact added	☐

Remove saved payment methods and close the routes

Inside the sportsbook. Before your exclusion locks you out, or by asking support, remove every saved card and bank link from the cashier or wallet section. Fanatics offers a formal "Deposit Method Restriction" that blocks specific payment methods ¹²; at other operators, look in the cashier or ask support.

PayPal. PayPal permits gambling transactions in the US only with PayPal-approved merchants, which regulated sportsbooks are ⁷². On the web: Settings → Payments → "Automatic Payments" (or "Subscriptions and saved businesses") → select the sportsbook → cancel ⁷³. If PayPal was your main route, consider closing the account entirely for now.

Venmo, Apple Pay, Google Pay. Remove any card that has ever funded a bet (in Apple Wallet, open the card and remove it; steps vary by iOS version), and remove sportsbooks from any "linked businesses" list you can find.

Play+ prepaid accounts. Operator-branded prepaid accounts (for example, FanDuel Play+) are managed through the sportsbook cashier or the Play+ cardholder portal ⁷⁴. Withdraw the balance, then close via the portal or the number on the card.

VIP Preferred (ACH / e-check). VIP Preferred, run by Pavilion Payments, is a consumer reporting company sportsbooks use to accept bank transfers ⁷⁵. Call 800-500-1973 and ask to close your enrollment. You are also entitled to a free copy of your VIP Preferred report every 12 months ⁷⁵.

Cash. Kiosks and casino cages take cash, and there is no toggle for that. The barrier is a person: tell your trusted person, and for the next few weeks carry only what you need.

Crypto. Withdraw balances to your bank or a wallet you do not control day to day, and delete exchange apps that fund prediction markets.

What US banks do and don't offer

We want to be straight with you. In the UK, many banks offer a "gambling block" you can switch on in the app. We could not find a US bank that publishes an equivalent toggle. Wells Fargo's card controls, for example, let you turn a card on or off but do not block gambling merchants specifically ⁷⁶. Some third-party sites claim major US banks offer gambling blocks; we could not confirm that on any bank's own pages.

What you can do:

- **Lock the card.** Chase, Bank of America and Wells Fargo all offer a lock or on/off switch in their apps ⁷⁷, ⁷⁸, ⁷⁶. Lock the cards you have used for betting; leave one unlocked for daily life.
- **Ask the issuer about gambling transactions.** Capital One lists buying casino chips or lottery tickets among transactions treated as cash advances ⁷⁹, and reports indicate many issuers treat gambling deposits as cash advances with fees and immediate interest, or decline them outright ⁸⁰. Call the number on the back of the card and ask whether they can decline gambling transactions for your account.
- **Know the limits of card-level blocks.** Deposits routed through PayPal, Play+, ACH and wallets are often coded to the intermediary rather than to a gambling merchant, so a card block alone may not catch them ⁸¹. That is why the Money Map lists every route.

- **Consider a new account.** Some people find it simplest to open a fresh checking account their trusted person can see, and move their paycheck there.

Freeze your credit at all three bureaus

A credit freeze stops anyone from opening a new credit account in your name, including you. It is free, and it does not affect your credit score ⁸². It is one of the strongest single barriers available to you, because it removes the option of a new card when the old ones are locked. You need to contact all three bureaus ⁸²:

- **Equifax:** online at myEquifax or (888) 298-0045 ⁸³
- **Experian:** online or 1-888-EXPERIAN (1-888-397-3742) ⁸⁴
- **TransUnion:** online at service.transunion.com or 800-916-8800; it "typically takes effect almost immediately" ⁸⁵

You can lift a freeze later if you need to apply for something. Give the log-in details to your trusted person if you want the lift to require a conversation.

Opt out of prescreened credit offers

OptOutPrescreen.com is the credit-reporting industry's official site for stopping "firm offers" of credit; you can opt out for five years online or permanently by mailing a form ⁸⁶. The FTC lists the phone route as 1-888-5-OPT-OUT (1-888-567-8688), says it is free, and notes requests are processed within five days but it may take several weeks for offers to stop ⁸⁷.

Ask a trusted person to hold access

NICE's list of practical barriers ends with "methods to limit access to money, for example, agreeing that a family member will take control of finances" ⁴. That can be as heavy as handing over the cards or as light as read-only visibility. Options, in increasing strength:

1. They receive your bank's transaction alerts.
2. They hold the credit-freeze log-ins and the device passcodes.
3. They hold your cards for 30 days and you carry a fixed amount of cash.
4. Your pay goes to an account they can see.

If you trade event contracts through a brokerage, adding a Trusted Contact Person tells the firm who to call if it suspects your account is at risk; that person cannot see or control the account ⁴⁰. Kalshi's Inner Circle gives a chosen person live visibility into trading ³⁸.

A short note on debt

If betting has left you with debt, you may feel an urgent pull to fix all of it today: take a loan, drain a retirement account, or place one more bet to clear it. Please don't make any large financial move in the first 24 hours. Tomorrow you will still have the same options and a clearer head.

When you are ready, there are good places to start. The National Problem Gambling Helpline (1-800-MY-RESET) can connect you to financial counseling for problems arising from gambling ⁸⁸. The National

Foundation for Credit Counseling is a nonprofit network of certified credit counselors offering budgeting, debt counseling and debt management plans; 877-360-6322 or nfcc.org ⁸⁹. If collectors are calling, the Consumer Financial Protection Bureau explains your rights, including the right to tell a collector to stop contacting you, and takes complaints at consumerfinance.gov or (855) 411-2372 ⁹⁰. None of this is financial advice; a counselor who can see your actual numbers will serve you better than any guide.

Think of every dollar that does not reach a sportsbook from today as protected: next month's rent, the car payment, the thing you have been putting off. That is the direction we want you facing.

SECTION 7 OF 11 **B**

07 Rest of Today — Block the Marketing and the Noise

The sportsbooks will notice you have gone quiet, and they have a lot of practice getting you back. Under the industry's own code of conduct, operators are supposed to offer email opt-outs, text-message unsubscribe options and communication preference settings ⁹¹. That code is voluntary, so use every route.

Sportsbook emails, texts and push

- ☐ Unsubscribe from every promotional email using the link at the bottom; then set up a filter that sends anything from sportsbook domains to trash
- ☐ Reply STOP to sportsbook text messages, or use the unsubscribe instructions in the message
- ☐ Ask support, in writing, to remove you from all marketing (Caesars: responsiblegaming@caesarssportsbook.com or (855) 474-0606 ²⁰; bet365 lists a Marketing Preferences tool ²⁴; reports indicate FanDuel has a "marketing" checkbox under email preferences ¹⁵; Robinhood: Account → Notifications → Event contracts ³⁹)
- ☐ You have already deleted the apps, so push notifications are gone; if a sportsbook's site is still in your browser, turn off site notifications there too

If you are on your state's self-exclusion list, some states legally bar operators from sending you gambling advertising at all ⁴⁸. That is one more reason to enroll.

Social media

On X, mute words work well: More → Settings and privacy → Privacy and safety → Mute and block → Muted words → add words and hashtags (try: parlay, odds, sportsbook, picks, units, "bet slip") and choose Home timeline and Notifications, from anyone, forever ⁹². Reports indicate X also has a "Sports Betting" interest you can toggle off in privacy settings ⁹³.

On Google and YouTube, open My Ad Center → "Customize Ads" → the "Sensitive" tab and turn off "Gambling"; Google notes this reduces rather than eliminates those ads ⁹⁴. On Instagram, Facebook and

TikTok, look for a gambling, special-topics or real-money-gaming option under Ad preferences or Manage Ad Topics; the exact menu varies by region and changes often. Then unfollow, mute or block every picks account, tout and betting brand you follow — in one pass, so you are not making thirty separate decisions.

Podcasts, picks accounts and group chats

Unsubscribe from betting podcasts and cancel any picks subscriptions. If you are in a betting group chat, leave it today. If the chat is mostly friends who also talk about the games, ask them to start a second chat without the slips. Most will.

Odds in sports media: what can and can't be hidden

Here is the honest part. You cannot remove odds from sports broadcasts, from most sports sites, or from the ads during the game. What you can do:

- In the Apple Sports app, tap the menu (upper right) and turn off "Show Betting Odds" ⁹⁵.
- In the ESPN app, check Settings or Preferences for any betting or odds toggle; the option has moved or been removed in past versions, and ESPN's betting integration is changing in 2026 ²⁷.
- Choose scores apps and sites that do not surface odds, and consider following games by radio, which carries fewer on-screen prompts.

For everything else, the plan is not to hide the odds but to make sure that seeing them leads nowhere: the account is closed, the app is gone and the card is locked. That is the whole point of the last six hours.

08

SECTION 8 OF 11 **B**

Rest of Today — Tell One Person

Why secrecy keeps the loop running

Hiding the extent of your betting is so common that "lying to hide the extent of gambling involvement" is one of the criteria used to diagnose gambling disorder ⁷. Secrecy is not a side effect of the problem; it is part of the machinery. As long as no one knows, every barrier you set today can be quietly removed tomorrow, and the only person you have to talk into a bet is yourself.

Involving someone changes the math. Clinical guidance recommends involving a partner or family member in treatment when both agree ⁴. In a study of more than 4,000 people in Oregon's treatment system, having a significant other participate significantly affected how long people stayed in treatment ⁹⁶, and in a Spanish study of 675 men, patients with a concerned significant other involved attended more, dropped out less, and — when the person was a spouse — relapsed less ⁹⁷. These were treatment studies, not studies of a friend holding your passcode, but the direction is consistent: people who bring someone in do better than people who go it alone.

Who to pick

One person, today. Not everyone; that can come later. Pick someone who will not panic, lecture, or turn it into a story about themselves; who is reachable tonight and this weekend; who is not someone you bet with; and who can be trusted with a passcode and, ideally, a look at a bank balance.

A partner is often the right person, and often the hardest, because they may be the person you have been hiding it from. If that conversation feels too big for today, pick a sibling or close friend now and plan the partner conversation for this week. If there is no one, the counselors at 1-800-MY-RESET are trained for exactly this call, and a Gamblers Anonymous or SMART Recovery meeting is a room full of people who understand.

A short script

You do not need a speech. Something like this is enough:

"I need to tell you something and I need a specific kind of help. My sports betting has gotten out of control. I'm losing more than I can afford, and I can't stop once I start. I've spent today closing my accounts and blocking the apps. I'm not asking you to fix it. I'm asking you to hold a couple of passcodes for me and to be the person I call before I bet, not after. Can you do that?"

Then stop talking and let them respond.

What to ask them to do

- Set and hold the Screen Time passcode, the Android App limits PIN, the router password and the Freedom password. Ask them not to give them back tonight even if you ask nicely.
- Be the call. When an urge hits, you call or text them before doing anything else. They do not have to say anything wise. They have to pick up.
- Keep the confirmation screenshots from today in case you ever need to prove an exclusion was requested.
- Optionally, receive your bank alerts or hold your cards for 30 days.
- Watch one game with you this week.

What not to expect from them

They are not your therapist, your accountant or your parole officer. They may be angry, scared or quiet, especially if the money affects them. That is allowed. They cannot make you stop, and it is not their job to police you; the barriers do that. If they need support of their own, Gam-Anon exists for people affected by someone else's gambling ⁹⁸, and clinical guidance is clear that family members deserve help in their own right ⁴.

Tonight — Survive the First Game

You have spent the day building walls. Tonight you find out where the urge goes when it hits one.

Why game night is the hard part

Live betting runs on the rhythm of the game itself, and the research consistently links it to more severe problems. In an Australian study, 78 percent of people who bet on rapid in-game "micro" events met criteria for problem gambling⁹⁹; in a survey of 920 Ontario sports bettors, in-play bettors reported more severe problems and more harm than people who bet only before the game¹⁰⁰; and a review for the National Council on Problem Gambling identified live betting during play as an important risk factor and found higher problem rates among people who bet on phones¹⁰¹. Parlay betting has followed the same curve, placed by 30 percent of sports bettors in 2024, up from 17 percent in 2018³⁵.

None of that is a verdict on you. It is a description of the product. The product is built to make the second quarter feel like a decision point. Tonight, it is not.

Your Game-Day Plan

Write your answers down before kickoff.

- 1 Am I watching at all?** It is a legitimate choice not to. If you have never watched a game without a bet on it and the thought makes you anxious, skip the first one; the season is long. If you skip, decide now what you will do instead, with whom, and where your phone will be.
- 2 If I watch, how?** Options that help in the first week: watch with someone who knows, in a room, not alone on a phone; watch a game you have no history of betting on; use radio or a delayed stream so the live line is not on your screen; keep the phone in another room or hand it to the person you are with.
- 3 Who am I with?** Text them now: "I'm watching the game tonight without betting for the first time in a while. Can I come over, or will you be on your phone if I text?"
- 4 What do I do at commercial breaks?** Commercials are where the urge lives: sportsbook ads, odds graphics, the promo you just unsubscribed from. Decide now: stand up, refill a drink, step outside, read the urge protocol. Do not scroll.
- 5 What do I do after a bad beat?** This is the moment. A late turnover, a missed kick, a backdoor cover. Your body will react as if you had money on it, because for years you did. Say it out loud if you need to: "I don't have a bet on this. There is no bad beat for me tonight. There is a game." Then run the protocol.

The 20-Minute Urge Protocol

We call it twenty minutes because that is how long we ask you to commit before you decide anything – not because urges reliably pass in twenty minutes. In one small study that tracked gamblers in real time, urges lasted roughly half an hour on average, and quick techniques such as delay, distraction, urge surfing, breathing or talking to someone took the edge off the craving¹⁰². The sample was small and the effects modest, so we make no promises about the clock. What we can say is that urges rise, peak and fall, and what you do in the first twenty minutes decides whether the fall happens with a bet placed or without one.

"Urge surfing" comes from relapse-prevention research. In one trial with smokers, it did not make urges weaker, but the people who used it acted on their urges less over the following week¹⁰³. That is the goal tonight: not to feel nothing, but to feel it and not act.

Minute 0

Name it. "This is an urge. It is not a decision and it is not an emergency." Rate it 0 to 10 and write the number down.

Minutes 0–2

Move. Stand up and leave the room you are in. Your phone stays where it is, or goes to the person you are with.

Minutes 2–5

Add one barrier. Start a Freedom Locked Mode session, hand over the phone, or remind yourself of the walls already up: the account is excluded, the app is gone, the card is locked. Say what would actually have to happen for you to bet right now. Usually it is a long list.

Minutes 5–10

Make the call. Text or call your one person: "Urge, 7 out of 10, riding it out." If they do not pick up, text 1-800-MY-RESET or use the chat at 1800myreset.org; the counselors take exactly this kind of message, 24/7⁹.

Minutes 10–15

Surf it. Sit down somewhere else. Notice where the urge sits in your body: chest, hands, stomach. Breathe slowly and watch it the way you would watch a wave. It will change. You are not fighting it; you are watching it.

Minutes 15–20

Write one line. What set it off? A score, an ad, a text, boredom, a fight, a memory of a win. This line is the first entry in the E work you will start next week.

Minute 20

Re-rate. Write the new number. If it is still high, run the protocol again. Nothing has been decided. You have not lost anything.

"Can't sleep, want to bet": a late-night plan

Late night is when the firewall gets tested, because there is always a game somewhere: a West Coast finish, an overseas league, a live market on a sport you have never watched. Tired and alone with a phone is the exact condition the loop likes best. Build the plan now, in daylight:

- **The phone charges outside the bedroom** tonight, and for the next two weeks. Buy a cheap alarm clock if you need one.
- **Blocks are scheduled, not just on.** If you use Freedom, set a Locked Mode session from 10 p.m. to 7 a.m. every night. Confirm BetBlocker or Gamban is active on every device before bed.

- **Decide in advance what you do if you are awake at 1 a.m.** Not "not bet." Something specific: get up, make tea, read on paper, walk to the kitchen and back three times, or open the urge protocol on the printed sheet and start at Minute 0.
- **Text the helpline, not the group chat.** The National Problem Gambling Helpline's text and chat are open 24/7/365 ⁸⁸. A stranger who does this for a living, at 1 a.m., is better than the friend who might send you a line.
- **If the night gets dark,** and thoughts of hurting yourself show up, call or text 988 ⁸. Do not wait for morning to decide whether it counts.

SECTION 10 OF 11

B → E → T

10

Tomorrow Morning — Check the Firewall and Look Ahead

Re-run the checklist

Before you look at scores, open the Betting Firewall Checklist from the appendix and go through it again. Check your email for exclusion confirmations. Try to open one sportsbook site on your phone; if the block works, good; if it does not, fix it now while you are calm. Confirm the credit-freeze confirmations arrived. Then put the phone down and eat something.

The Chasing-Losses Intervention card

Read this whether or not last night went well. Chasing is the engine of the problem, and it is the thing the next few weeks are about.

What chasing is. Among the criteria used to diagnose gambling disorder, in the American Psychiatric Association's public wording: "After losing money gambling, often returning to get even. (This is referred to as 'chasing' one's losses.)" ^{7,104}. In the 2026 Siena/St. Bonaventure survey, 60 percent of bettors said they had chased a bet — bet an increased amount hoping to get their money back ³. If you recognize yourself in that, you are in the majority of bettors, not an outlier.

Why "winning it back" math fails. The sportsbook prices the next bet exactly as it would have if you had never lost. Your loss changes nothing about the odds; it only changes you. Two well-documented thinking errors do the rest: the gambler's fallacy — a losing streak means a win is due — and the illusion of control — you can influence a chance outcome ¹⁰⁵. In an analysis of more than half a million real online sports bets, people who had just lost chose riskier odds on their next bet, as if they were due, and so they lost more ¹⁰⁶. Bigger stake, longer odds: the "win it back" bet is structurally the worst bet you place all week.

What is happening in you. Brain-imaging research describes the pull to keep betting after a loss as driven by reward-anticipation systems, while the decision to stop involves regions that register discomfort and conflict ¹⁰⁷; in a 2024 study of habitual gamblers, craving predicted chasing ¹⁰⁸. The stronger the urge, the more likely the chase — which is exactly why the urge protocol exists.

What to do instead.

- ☐ Say the sentence: "This bet cannot get anything back. It can only add."
- ☐ Run the 20-Minute Urge Protocol.
- ☐ Tell your person the number you wanted to bet, out loud.
- ☐ Look forward, not back: name the specific bill or plan the money is now protecting.
- ☐ If you did place a bet, stop reading this card and read the lapse section below.

What the coming weeks are about: E and T

The first 24 hours are B: the walls. The next phase is understanding why the urges came and practicing what you do when they do. That work lines up with the approaches clinical guidance recommends: NICE recommends cognitive behavioural therapy for gambling, usually 8 to 10 group sessions or 6 to 8 individual sessions, with a relapse-prevention component covering how to deal with triggers and how to respond to a relapse ⁴.

We want to be honest about the evidence. A 2023 analysis of 29 trials found that cognitive-behavioral techniques clearly reduced gambling severity and frequency at the end of treatment, but the benefit was not shown to last at follow-up, and the authors concluded the true effect is probably smaller than the numbers suggest and may not work for everyone ¹⁰⁹. The 2012 Cochrane review reached a similar place: CBT helps immediately after therapy, but the durability is unknown and the studies had limitations ¹¹⁰. That is not a reason to skip the work. It is a reason to keep the walls up while you do it, because the walls carry you through the weeks when the thinking is not yet automatic.

Examine the loop

E

will ask you to keep the one-line urge log for two weeks and look for the pattern: the times, the moods, the games, the losses that preceded the bets — and at the beliefs about odds, streaks and "reading the game" that made betting feel like skill.

Train a different response

T

will turn the urge protocol into a habit, add more tools from the same family (delay, distraction, changing your thoughts, breathing, talking to someone), and build a written plan for high-risk situations: the Sunday slate, a payday, a fight, a big win by your team.

You can do E and T with our materials, with a counselor, in Gamblers Anonymous or SMART Recovery, or in some combination. If at any point you want a professional, the helpline will connect you to one in your state ⁸⁸.

What a lapse means

Some readers will place a bet in the next week. If that is you, here is what it means: information. The lapse tells you which wall was missing. Maybe you kept one account "just for fantasy." Maybe you knew the passcode. Maybe cash. Find the gap and close it today.

Clinical guidance puts it directly: relapse "is not shameful," it "may be part of a recovery journey or learning event," it "does not indicate individual failure," and "having a plan in place to recover quickly increases confidence and reduces shame" ⁴. The same guidance notes that a slip after progress can be a

dangerous moment ⁴. If a lapse leaves you in a very dark place, do not sit alone with it: call or text 988, or 1-800-MY-RESET, and tell your person.

Then run the checklist again. The plan does not stop working because you slipped. It works because you rebuild it.

A PLAIN NOTE, AGAIN

This guide is educational self-help built around principles used in evidence-based treatment for gambling problems. It is not therapy, diagnosis, or medical, legal or financial advice. If you need more than a guide, the people below are ready to help, and asking them is not a failure of the plan. It is part of it.

11

SECTION 11 OF 11

Get Help Now

IF YOU ARE THINKING ABOUT HURTING YOURSELF

The hours after a big loss, or after a slip, can be the most dangerous ones ⁴. You do not need to explain or justify anything. Call or text **988**, or chat at chat.988lifeline.org, 24/7, free and confidential ⁸. Call or text **1-800-MY-RESET** (1-800-697-3738) to reach a gambling counselor right now ⁹. If you are in immediate danger, call 911.

National Problem Gambling Helpline: 1-800-MY-RESET (1-800-697-3738).

Call or text, or chat at 1800myreset.org or ncpgambling.org/chat. Free, confidential, 24/7/365, works in all 50 states; routes you to a local contact center and can connect you to treatment and financial counseling ^{9, 88, 111}.

1-800-522-4700.

The National Council on Problem Gambling's original helpline number, which remains active for calls and texts ^{112, 113}.

A note on 1-800-GAMBLER.

Many sportsbook apps and ads still display 1-800-GAMBLER. As of January 2026 it is no longer the national helpline; it is operated by the Council on Compulsive Gambling of New Jersey as a New Jersey helpline, open 24/7 ^{9, 114}. Use 1-800-MY-RESET.

988 Suicide & Crisis Lifeline.

Call or text 988; chat at chat.988lifeline.org. 24/7/365, free and confidential, for anyone in emotional distress, not only in a suicidal crisis. Spanish and Deaf/hard-of-hearing options available ⁸.

Gamblers Anonymous.

Peer-support fellowship with in-person, virtual and telephone meetings. "No dues or fees. Just Show up, you will be welcomed." National hotline 855-2CALLGA (855-222-5542); meeting finder at gamblersanonymous.org/find-a-meeting ^{115, 116}.

Gam-Anon.

Support for people affected by someone else's gambling: partners, parents, friends. Meeting directory at gam-anon.org/meeting-directory; phone 844-475-4213 ⁹⁸.

SMART Recovery.

Free, evidence-informed recovery support groups led by trained facilitators, in person and online nationwide, covering addictive behaviors including gambling; also offers Family & Friends resources. Meeting finder at meetings.smartrecovery.org ^{117, 118}.

NCPG Help by State directory.

Links to gambling help resources in every state and territory, including how to reach your state's self-exclusion program: ncpgambling.org/help-treatment/help-by-state ⁴⁹.

National Foundation for Credit Counseling (NFCC).

Nonprofit network of certified credit counselors offering budgeting, debt counseling and debt management plans. 877-360-6322 or 833-746-7578; nfcc.org ⁸⁹.

Consumer Financial Protection Bureau (CFPB).

Your rights when debt collectors call, sample letters, and a complaint process. consumerfinance.gov/consumer-tools/debt-collection; (855) 411-2372 ⁹⁰.

Free credit freeze (FTC).

How a credit freeze works and how to place one with Equifax, Experian and TransUnion: consumer.ftc.gov/articles/what-know-about-credit-freezes-fraud-alerts ⁸².

Next steps.

Tomorrow, re-run the checklist. This week, tell the second person, and look up one meeting or one counselor in your state, even if you are not sure you will go. Keep the one-line urge log. Keep sports if you want them; they were never the problem. The bet was.



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The Betting Firewall Checklist

Date: _____ My trusted person: _____ Their number: _____

SPORTSBOOKS AND PICK'EM APPS *(list every account, including unused ones)*

- ☐ _____ – self-excluded / timed out for _____ – balance withdrawn – closure requested – marketing off
- ☐ _____ – self-excluded / timed out for _____ – balance withdrawn – closure requested – marketing off
- ☐ _____ – self-excluded / timed out for _____ – balance withdrawn – closure requested – marketing off
- ☐ _____ – self-excluded / timed out for _____ – balance withdrawn – closure requested – marketing off
- ☐ _____ – self-excluded / timed out for _____ – balance withdrawn – closure requested – marketing off

PREDICTION MARKETS *(Kalshi, Robinhood, Polymarket, Crypto.com, DraftKings Predictions, FanDuel Predicts)*

- ☐ Positions closed, funds withdrawn, self-excluded or account deleted: _____
- ☐ Registered with SelfExclude.io for _____

STATE PROGRAM

- ☐ Found my state's self-exclusion program (ncpgambling.org/help-treatment/help-by-state or 1-800-MY-RESET)
- ☐ Enrollment started / completed on _____

DEVICES

- ☐ BetBlocker or Gamban installed on every phone, tablet and computer, for _____
- ☐ Screen Time passcode / Android App limits PIN set by my trusted person (I do not know it)
- ☐ Home DNS filter on; router password held by my trusted person
- ☐ All sportsbook, DFS, odds and picks apps deleted; bookmarks and saved passwords removed; card autofill off

MONEY

- ☐ Gambling Money Map completed; every route closed
- ☐ Credit frozen at Equifax, Experian and TransUnion
- ☐ Opted out at OptOutPrescreen.com

MARKETING

- ☐ Unsubscribed from all sportsbook email and SMS; asked support in writing for marketing removal
- ☐ Gambling ads limited on Google/YouTube; mute words set on X; picks accounts unfollowed; betting group chats left

PEOPLE

- ☐ Told one person; they hold the passcodes and are my first call

Confirmations saved in one folder: ☐

My Gambling Money Map

Every route money can reach a sportsbook, and how I closed it. Do not list amounts. List routes.

ROUTE	LINKED TO WHICH APPS?	HOW I CLOSED IT	DATE	DONE
Debit card ending ____		Removed from cashier; locked in bank app		☐
Debit card ending ____				☐
Credit card ending ____		Removed; issuer asked to decline gambling		☐
Credit card ending ____				☐
PayPal		Automatic payments / saved businesses cancelled		☐
Venmo		Unlinked from sportsbooks		☐
Apple Pay / Google Pay		Betting cards removed from Wallet		☐
Play+ prepaid		Balance withdrawn; account closed		☐
VIP Preferred / ACH		Called 800-500-1973 to close enrollment		☐
Cash (kiosks, cage)		Told my person; carrying only what I need		☐
Crypto		Withdrawn; exchange apps deleted		☐
Brokerage event contracts		Self-excluded; trusted contact added		☐
Other: _____				☐

Credit freeze: Equifax ☐ (888) 298-0045 — Experian ☐ 1-888-397-3742 — TransUnion ☐ 800-916-8800

Prescreened offers: OptOutPrescreen.com ☐ — 1-888-567-8688 ☐

Who holds what: cards ____ — freeze log-ins ____ — bank alerts ____

What stopping protects this month: _____

The 20-Minute Urge Protocol

Twenty minutes is how long you commit before deciding anything. Nothing is decided until Minute 20.

Minute 0

Name it. "This is an urge. It is not a decision and it is not an emergency." Rate it 0–10: ____

Minutes 0–2

Move. Stand up. Leave the room. The phone stays behind or goes to someone else.

Minutes 2–5

Add one barrier. Start a locked blocking session, hand over the phone, or list out loud everything that would have to happen for you to bet right now.

Minutes 5–10

Make the call. Text or call your person: "Urge, ____/10, riding it out." No answer? Text or call **1-800-MY-RESET** (1-800-697-3738) or chat at 1800myreset.org. 24/7.

Minutes 10–15

Surf it. Sit somewhere else. Where is it in your body? Breathe slowly. Watch it change. You are not fighting it.

Minutes 15–20

Write one line. What set it off? _____

Minute 20

Re-rate. ____ /10. Still high? Start again at Minute 0. You have not lost anything.

If it turns dark: thoughts of hurting yourself are a reason to call or text **988** now, not in the morning.

Educational self-help, not therapy or medical advice. HowToStopBetting.com – Stop Betting. Keep Sports.

Stop Betting. Keep Sports.

HOWTOSTOPBETTING.COM

FREE, CONFIDENTIAL HELP — ANY HOUR, ANY NIGHT

1-800-MY-RESET

National Problem Gambling Helpline · call or text · (1-800-697-3738) · chat at 1800myreset.org

988

Suicide & Crisis Lifeline · call or text · chat at chat.988lifeline.org

This guide is educational self-help, not therapy or medical advice.