C&S

CALM & STEADY

PAYDAY PROTECTION PLAN

Pause. Protect. Reach out. Reset.

Payday needs a plan, not willpower.

Use this before money lands, especially if payday, wages, benefits, refunds, bonuses or available credit have been gambling triggers before.

BEFORE MONEY ARRIVES

- List essential payments: rent, mortgage, bills, food, travel, childcare and debt arrangements.
- Move bill money away as soon as possible.
- Remove or limit access to gambling-linked cards and accounts.
- Tell one trusted person payday is a risk moment.
- Set blocks, limits, exclusions or bank gambling blocks before payday.

PAYDAY SAFETY MESSAGE

Copy and send: "Payday is a risk moment for me. Can you check in with me today and help me keep money protected?"

MONEY PROTECTION CHECKLIST

- Bills paid or separated first.
- Food and travel money protected.
- Saved cards removed.
- Bank gambling blocks checked.
- Gambling emails and promotions deleted.
- Borrowing avoided.
- No chasing old losses.

MY PAYDAY RULE

Complete this sentence: On payday, I will not make gambling decisions while money is newly available. My first job is to protect essentials.

IF I HAVE ALREADY GAMBLED

- Stop the second loss from happening.

- Protect what is left.

- Tell someone now, not after it gets worse.