CHECKLIST

Recognising hidden gambling: signs to watch for

- [ ] Note unexplained withdrawals or new credit accounts
- [ ] Observe mood swings that have no clear external cause
- [ ] Watch for increased device secrecy and password changes
- [ ] Record borrowing requests and the reasons given
- [ ] Look for missing possessions or unexplained sales
- [ ] Notice avoidance or defensiveness around money discussions
- [ ] Document these observations before raising concerns