

When the Money Runs Out: Addressing Financial Harm in Gambling Treatment

Objectives

1. Identify 3-5 common financial harms and warning signs associated with gambling disorder in clinical settings.
2. Describe the role of financial stress and financial access as risk factors for continued gambling and recurrence.
3. Apply 1-3 practical strategies and referral options to address financial concerns within the scope of behavioral health practice.



**Katrina Arroyo, M.Ed., LPCC-S,
LICDC-GAMB, ICGC-I**

Program Description

Financial harm is often one of the most immediate and distressing consequences of gambling disorder, yet many behavioral health clinicians report feeling unprepared to address financial concerns in treatment. This presentation explores the critical role finances play in the development, maintenance, and recovery from gambling-related harm.

Participants will learn how financial stress, debt, and access to money can impact treatment engagement and relapse risk. The session will also provide practical, scope-appropriate strategies for integrating financial conversations into clinical care, identifying warning signs, and connecting clients with appropriate financial resources. Designed for behavioral health clinicians, this presentation aims to increase confidence in addressing financial considerations while supporting comprehensive, individualized gambling treatment.

Speaker Bio

Katrina Arroyo, M.Ed, LPCC-S, LICDC-GAMB serves as the Manager of Clinical Programs for the Problem Gambling Network of Ohio. Since entering the field in 2016, she has been integrating substance use, mental health, and problem gambling services across treatment, education, and system coordination.

With a focus on expanding access to care for individuals experiencing gambling-related harm, her work centers on reducing barriers for those experiencing harm. Since 2020, she has served as a warm transfer specialist for the Ohio Problem Gambling Helpline, helping ensure individuals are connected to treatment providers rather than navigating a fragmented system on their own. Her work also extends to the Ohio Gambling Telehealth Network, where she helps deliver treatment services, free of cost statewide.

Katrina completed the Ohio Gambling Treatment Fellowship in 2019 and continues to contribute to building clinical capacity and strengthening the infrastructure needed to respond to growing demand for gambling services.

Eligible for 1 CEU from the Ohio Chemical Dependency Professionals Board (OCDPB)