



The Betting Blueprint: A Wellness Approach to Reducing Gambling Harm on Campus

As legalized sports betting and digital wagering continue to expand, gambling has become a routine part of life for many young adults. For colleges and universities, this shift raises an important question: how can campuses help students make informed choices and avoid gambling-related harm?

Dr. Michelle L. Malkin, assistant professor at East Carolina University, is working to answer that question through *The Betting Blueprint*, a wellness-oriented curriculum designed specifically for students ages 18–24. Her approach combines screening, education, financial wellness and early intervention to reduce risk and support healthier decision-making.

Start with awareness and screening

One of the key messages from Dr. Malkin's work is that screening should be ongoing, not limited to a single awareness campaign. While March's Problem Gambling Awareness Month provides an important opportunity for outreach, students engage in gambling year-round. Ideally, campuses host multiple screening efforts, including events early in the fall semester and again in March when March Madness increases betting activity.

Peer-led outreach has proven especially effective. Students are more likely to participate when encouraged by their peers and when screening is quick and accessible, such as through a QR code completed on a phone. Brief screening tools that use clear language like "betting and/or gambling" help identify students who may be experiencing harm and connect them with resources before problems escalate.

Redefining what gambling looks like

The curriculum challenges students' assumptions about gambling, as many young adults associate gambling only with casinos or money-based games. In reality, gambling

includes any activity involving something of value and an element of chance.

Today's gambling landscape includes, but is not limited to, sports wagering, fantasy sports, prediction markets, loot boxes, esports, cryptocurrency speculation, in-play betting and social gaming features. By broadening students' understanding, the curriculum helps them recognize behaviors they might not otherwise identify as gambling.

The curriculum also explores why some individuals struggle to gamble responsibly. For certain people, brain responses to rewards can lead to chasing losses, overconfidence or difficulty stopping. Students learn to recognize warning signs such as borrowing money, hiding gambling and continuing despite negative consequences.

Importantly, the focus is not prohibition. Instead, the curriculum promotes lower-risk strategies for those who choose to gamble: setting time and money limits, avoiding gambling when stressed or emotional, understanding the odds and using responsible gambling tools available on many platforms. Students also learn that gambling harms extend beyond the individual, affecting roommates, partners, family members and others.

Financial wellness at the center

Another important aspect of *The Betting Blueprint* is connecting gambling decisions to financial health. Many students have limited experience managing money, making them particularly vulnerable to overspending on entertainment, including betting.

Through budgeting exercises and real-life scenarios, students explore what financial wellness means and how to give every dollar a purpose. They learn to identify priorities, track income and expenses, and distinguish between appropriate entertainment

spending and high-risk funding sources such as borrowed money, financial aid and credit card debt.

A key point is that gambling winnings should never be treated as income. Activities encourage students to track results over time, understand variability and consider how unexpected wins or losses affect long-term goals. The emphasis is on building habits that support stability and reduce financial stress.

Students as problem solvers

A distinctive feature of the curriculum is its interactive design. Small-group activities ask students to respond to common beliefs, such as "I can win back my losses" or "My gambling is under control." By researching data and developing peer-focused messages, students generate their own solutions rather than being lectured.

This collaborative approach increases engagement and helps shift campus norms around gambling.

Meeting students at a critical time

College campuses provide a unique environment to reach emerging adults during a formative period. Dr. Malkin's work highlights the importance of integrating gambling awareness into broader wellness efforts, including mental health, substance use prevention and financial education.

As gambling opportunities continue to grow, so does the need for practical, student-centered prevention. With ongoing screening, peer engagement and a focus on financial and personal well-being, *The Betting Blueprint* offers campuses a proactive way to help students make informed choices and avoid harm—long before problems take hold.

The information in this article was taken from Dr. Malkin's presentation at the MNAPG conference last November. For more information about the curriculum, please contact Dr. Malkin at malkinm20@ecu.edu.



Susan Sheridan Tucker
Executive Director
MNAPG

FROM THE EXECUTIVE DIRECTOR

The Next Wave of Gambling is Here

What a difference a year can make. We just experienced the 60th Super Bowl, during which \$1.63 billion was wagered through prediction market platforms, a staggering 2,700% increase from last year. That figure comes close to the estimated \$1.76 billion wagered through legal, traditional sportsbooks.

Prediction markets are a fast-growing and controversial form of gambling. And yes, they are gambling, despite claims to the contrary from leaders of platforms such as Kalshi, Polymarket and Truth Predict. These platforms meet the classic definition: wagering something of value on an event with an uncertain outcome in the hopes of winning a prize.

Traditional forms of gambling, including sports betting, operate within regulatory frameworks that, while imperfect, create some protections for consumers. These systems can help guard against predatory practices and provide tools to educate players, track their activity and, in some cases, require cooling-off periods when behavior suggests potential gambling-related harm.

But prediction markets represent an entirely new ballgame. They operate under a different regulatory structure through the Commodity Futures Trading Commission (CFTC) and currently lack comparable consumer protection standards. MNAPG, along with the National Council on Problem Gambling and its affiliates, is engaging congressional delegations to encourage the development of a regulatory framework that prioritizes player health. At a minimum, this should include protections similar to what those states adopted when legalizing sports betting. Even then, many states did not go far enough. In Minnesota, our advocacy efforts seek a broader and stronger set of safeguards.

Currently, prediction market contracts are available to anyone age 18 or older. By contrast, states that have legalized sports betting—including the proposal currently under consideration in Minnesota—set the minimum age at 21.

As of this writing, the 2026 legislative session has just begun. Given the significant challenges Minnesota has faced over the past year, including major fraud cases, political violence, a tragic school shooting and immigration enforcement controversy, legislative attention may remain focused on these urgent issues. There may be little appetite to consider sports betting this session.

Nevertheless, MNAPG will continue to monitor legislation and advocate for meaningful reforms to the state’s problem gambling program. Our priorities include expanding the recruitment of treatment providers and integrating prevention education on gambling disorder into middle and high school curricula. We’ll keep you posted as developments warrant.

Susan Sheridan Tucker

WE NEED YOUR SUPPORT!

We thank all our members, donors, volunteers and affiliates who have contributed to our mission.

Become a member today. Visit www.MNAPG.org to join us.



Minnesota Alliance on Problem Gambling is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference on Problem Gambling, and training of professionals in preventing and treating problem gambling.

Northern Light is funded by a grant from the state of Minnesota. Designer: Evans-Stark Design. Writer: Bill Stein.

Sweepstakes Casinos: How They Work and Why They Raise Concerns

Sweepstakes casinos have grown rapidly in recent years, offering online slot machines, poker and other casino-style games without describing themselves as traditional gambling. While they are often marketed as “free-to-play entertainment,” their structure has raised questions among regulators, public health professionals and policymakers.

How sweepstakes casinos work

At first glance, sweepstakes casinos look similar to real-money online casinos. Players sign up, choose games and spin reels or play table games. The key difference is the use of a dual-currency system.

Most platforms offer two types of virtual coins:

- Gold Coins – used only for entertainment play and have no cash value
- Sweeps Coins – used for promotional games and can be redeemed for cash or prizes

Players typically receive Sweeps Coins as a bonus when they purchase Gold Coin packages. They may also obtain Sweeps Coins through free methods such as daily login bonuses, promotions or mail-in requests (often called an Alternate Method of Entry). Because there is always a free way to participate, operators argue that no purchase is required.

This structure is designed to avoid the legal definition of gambling, which generally

requires three elements: prize, chance and consideration (payment). By offering a free entry option, sweepstakes casinos attempt to remove the “consideration” element.

Why many view them as gambling

Despite the legal framing, critics argue that sweepstakes casinos function much like traditional gambling for these reasons:

- Games rely on chance and offer real-world prizes.
- Players often purchase virtual currency in practice, even if technically optional.
- The purchase of Gold Coins frequently includes bonus Sweeps Coins, which can be redeemed for cash, creating a financial incentive to spend.

Regulators have described the two-currency model as a way to disguise paid gambling activity. In Minnesota, officials noted that consumers who appear to be buying entertainment currency are effectively purchasing access to prize-eligible play.

Research and surveys also indicate that many users participate with the intention of winning money, reinforcing concerns that the experience mirrors gambling behavior.

Legal and regulatory concerns in Minnesota

Minnesota has taken a particularly strong stance. In 2025, the attorney general ordered multiple sweepstakes casino operators to stop offering services in the state, stating that such platforms may violate gambling and consumer protection laws.

State officials emphasized several risks, claiming:

- These sites operate outside Minnesota’s regulated gambling system.
- Most are based out of state or overseas, limiting oversight
- Players lack protections such as fair-play audits, reliable payouts or dispute resolution.

Because the activity is unregulated, it also generates no state tax revenue and does not contribute to programs typically funded by legal gambling, such as public services or problem gambling prevention.

Why the issue matters

Sweepstakes casinos exist in a legal gray area nationwide, but Minnesota’s actions reflect growing concern. When casino-style gambling operates outside regulatory frameworks, states lose both consumer safeguards and public revenue, while residents face potential financial and behavioral risks.

For policymakers and prevention professionals, sweepstakes casinos highlight a broader challenge: as gambling-like products evolve online, the line between entertainment and wagering becomes increasingly blurred. Clear regulation, consumer education and ongoing monitoring will be critical to ensure that emerging gaming models do not bypass the protections and public benefits that accompany legal, regulated gambling.

ORGANIZATIONAL MEMBERS

Why belong to the Alliance?

You can make MNAPG’s voice stronger and affirm the value of our work. Gambling disorder is a real and destructive addiction. Our work is not about prohibition, but to ensure those negatively impacted have available resources for recovery and to minimize the risks for all. Better informed consumers make better choices. More members equal greater credibility with decision makers. Visit our membership page at MNAPG.org/membership.

PLATINUM



FanDuel



Draft Kings

SILVER



Mille Lacs Band of Ojibwe

GOLD



Shakopee Mdewakanton Sioux Community



Running Aces



Canterbury Park



Minnesota State Lottery



Spring Lake Park Lions

MNAPG Welcomes New Executive Director of the National Council on Problem Gambling



Heather L. Maurer, MA, CAE

The Minnesota Alliance on Problem Gambling (MNAPG) joins colleagues nationwide in welcoming Heather L. Maurer, MA, CAE, as the new executive director of the National Council on Problem Gambling (NCPG). Heather assumed the role on January 7, 2026, bringing more

than 25 years of leadership experience in public health, policy and nonprofit management.

Most recently, Heather served as chief executive officer of the National Association of Nurse Practitioners in Women's Health, where she strengthened the organization's financial position by expanding revenue streams, restructuring operations and building sustainable reserves to support long-term growth. Her background reflects a strong focus on strategic leadership, partnership development and advancing public health priorities.

Following a competitive national search, NCPG's Board of Directors selected Heather for her collaborative leadership style and proven ability to build national partnerships and elevate organizational impact. In her new role, she will guide NCPG's strategic direction and oversee its national programs, partnerships and advocacy initiatives.

Heather's priorities include strengthening NCPG's advocacy presence, expanding collaboration among affiliates and national partners, and advancing policies that prevent gambling-related harm and improve access

to support services. She will also support ongoing efforts to enhance the National Problem Gambling Helpline Network and elevate public awareness so that problem gambling is fully recognized within a public health framework.

"I'm honored to join NCPG and build on its strong legacy of leadership in addressing gambling-related harm," says Heather. "I look forward to working with NCPG's team, board, members and partners to expand awareness and strengthen prevention and treatment systems."

State affiliates play a critical role in advancing this work, and MNAPG looks forward to continued collaboration under Maurer's leadership.

"Minnesota is excited to welcome Heather Maurer to this important role," says Susan Sheridan Tucker, executive director of MNAPG. "Her varied experience will benefit affiliates across the country. We look forward to working together to strengthen prevention, expand access to services and build a unified national response to gambling-related harm."

First Federal Medical Research Funding Approved for Gambling Addiction

For the first time, federal research funding will be available to study gambling addiction. The fiscal year 2026 defense appropriations package includes language allowing gambling disorder to be researched through the Department of Defense's Peer Reviewed Medical Research Program (PRMRP).

The Senate report clarifies that gambling addiction is an eligible research topic under the program. While the funding is limited to military and veteran populations, the change represents the first time a federal medical research program has explicitly supported

peer-reviewed research on gambling addiction, reflecting growing recognition of the issue as a public health concern.

The inclusion is especially relevant for servicemembers and veterans, who face elevated risk for gambling-related harm. Research has found strong links between gambling disorder and suicide risk; among veterans seeking treatment for a gambling problem, nearly 40 percent report a suicide attempt. Military populations may also experience higher exposure to risk factors such as stress, trauma and ready access to high-risk gambling environments.

Gambling addiction has historically received little attention in federal research portfolios, leaving gaps in evidence to guide prevention, early intervention and treatment. Advocates say expanding research access is an important step toward improving understanding and care for affected populations.

This funding must be appropriated each year. NCPG will be closely monitoring and working with their lobbyists to support funding renewal.

MNAPG HOSTS ANNUAL CONFERENCE



Minnesota Conference on Problem Gambling

Betting Futures

Addressing Gambling Addiction
Among Young Adults



MNAPG hosted the Minnesota Conference on Problem Gambling on November 7 at the Hilton Minneapolis-St. Paul Airport. Attendees included gambling counselors, persons in recovery, program directors and others.



Susan Sheridan Tucker, MNAPG executive director



Outstanding Service Award recipient Mike Schiks with Don Feeny presenting.



Dr. Serena King on The Origins and Development of Gambling from Adolescence to Young Adulthood: Insights from the Minnesota Student Survey.



Dr. Michelle Malkin presented on College Student Gambling: Pre and Post Legality.



The Frontlines of Gambling Addiction panelists: Jeff Wasserman, Robby Fuqua and Saul Malik.



Lisa Vig Johnson, MNAPG board member



Engaged conference attendees.



MNAPG Board of Directors



Ryan's Story

When I quit using alcohol and drugs, I thought that was the hard part. What I didn't realize was that I had created a huge void in my life. I wasn't getting those instant dopamine hits anymore, and I didn't know what to do with myself. That's when gambling quietly slipped in.

My gambling didn't start in a casino or with sports betting like it does with a lot of people. It started, oddly enough, with clothes.

When I was in college, streetwear was big. There were online raffles for limited-edition clothing. You'd throw in \$10 or \$25 for a chance to win something worth a lot more. I started doing those raffles all the time. If I won, I'd try to resell the item. Before long, I was doing this every single day—including watching the raffle videos—while having basically no money. That should've been a red flag, but I didn't see it that way at the time.

I did the clothing raffles for about two years and then stopped gambling for about a year. Then I started playing fantasy football with friends and things gradually progressed. I started doing future bets, like whether a team would win the championship or how it would do for the whole season. Then it became point spreads and over/unders for individual games. Then it became in-game live betting. That all felt "manageable," at least compared to what came next.

My sports betting got worse. DraftKings wasn't what it is today, so I used an illegal offshore site. It started small with \$5 and \$10 bets, but gradually turned into betting every day, multiple times a day. I was betting on games I didn't even watch or know anything about, like baseball games in a league on the other side of the world. That made it harder to lie to myself that this was just for fun.

What really pushed me over the edge was online casino gambling. While watching sports, I started clicking into online casinos on my phone for fun. I quickly went through five-dollar slots and started chasing my losses. Then I'd lose \$100 trying to get it back on roulette or blackjack. I started using money I didn't have—dipping into credit cards and debit cards. I wasn't paying rent and was barely eating. I had a decent job and still couldn't afford to live.

I was living with my girlfriend at the time, as gambling slowly took over my life. I'd get home from work and watch games from 4 p.m. until midnight instead of spending time with her. She had no idea how bad it was. When she eventually broke up with me and moved out—taking the dog—I couldn't afford the apartment on my own because of gambling.

I had only been to one or two GA meetings at that point, so I didn't really have a GA program. I asked someone in AA if they knew anyone who had been to GA, and I got connected with someone who offered to take me to a meeting. He became my GA sponsor. I thought it would be just like AA—and at a high level it is—but it's clearly different because I couldn't manage my gambling addiction as well as I managed my alcohol addiction.

I was surprised how few young people were in the GA rooms. Given how much I know younger people are gambling, particularly on sports, I'd expected more people in their 20s and 30s. I found that many of the people went to live casinos and played a lot of scratch-offs, activities I think are less common in my age group.

As I look back on my gambling, I wasn't really chasing wins; I was chasing a feeling. I don't even remember having many big wins. No win ever felt that good and every loss felt awful. I just wanted to feel something, or

"I couldn't manage my gambling addiction as well as I managed my alcohol addiction."

avoid being present in my own life.

After I stopped gambling almost two years ago, I couldn't watch sports for a long time. I'd always think, "I would've won that if I'd bet." Eventually, I was able to watch again, but the ads are everywhere now. I honestly can't imagine trying to quit for the first time today with all those reminders.

I just turned 30. I still get urges to gamble more than I ever get urges to drink. Gambling ads hit me in a way alcohol ads don't. I also see how normalized betting has become, especially for younger people. My little brother is in college, and betting is just part of the culture—everyone seems to be doing it. I try to keep the door open so he knows he can talk to me if it ever becomes a problem.

Thankfully, life today is much more manageable. I know my brain is always going to look for something, so I try to channel that energy into healthier things—running, relationships, being present. I'm not perfect, but I'm honest now. And that makes all the difference.

If any of this sounds familiar, I promise you're not alone—and that there is hope. Help is out there. Recovery doesn't make life perfect, but it does make it livable—and for me, that's more than enough.

Reaching the Latino Community with Culturally Relevant Gambling Awareness

A Minnesota Department of Human Services (DHS) grant is helping a Twin Cities broadcaster bring much-needed awareness about gambling addiction to the Latino community through a culturally informed, data-driven campaign.

The five-year grant, renewed annually, supports outreach led by La Raza, which owns two Spanish-language radio stations serving the region. According to president Maya Santamaria, the organization took on the project because the need was clear.

“In our community, there hasn’t been intentional messaging about problem gambling,” she explained. Like other addictions, gambling disorder is often taboo in Latino communities, making it less likely to be discussed openly or addressed early.

Before launching the campaign, Maya and her team met with community leaders to better understand local perspectives and concerns about gambling. They then surveyed the community about their gambling behaviors to get a sense of the extent of problem gambling.

“We wanted data instead of just making assumptions,” says Maya.

The survey results helped shape a comprehensive public awareness campaign designed to meet people where they are. Outreach includes Spanish-language radio segments, social media content, digital advertising, television placements and messaging in online newspapers. Many materials were translated and adapted from MNAPG resources to ensure accuracy and cultural relevance.

The timing of the campaign has presented challenges. Maya noted concerns that Operation Metro Surge, a period of increased Immigration and Customs Enforcement activity, might distract community members from the messaging. At the same time, she believes the heightened stress and economic disruption caused by the operation may have increased gambling risk.

“Many people lost jobs or income and were experiencing trauma and uncertainty,” she said. “When people are under that kind of stress, they may look for what feels like a quick way to make money.”

The current phase of the project began in January and runs through June. La Raza will use digital analytics and media performance reports to evaluate the reach and effectiveness of the campaign and share the



results with DHS.

By combining trusted community voices, culturally responsive messaging and reliable data, the initiative represents an important step toward breaking stigma and ensuring Latino Minnesotans know that help for gambling problems is available and accessible.

What We're Reading



We come across numerous articles about problem gambling and problem gaming. Here are a few:

- An article reporting that Washington State has sued the makers of the Bingo Blitz app, alleging it operates as illegal gambling and uses child-appealing content, weak age controls and aggressive in-app purchases that expose minors and other users to addiction risks and significant financial harm.
- A column arguing that the growing ubiquity and normalization of gambling—especially through sports betting and youth exposure—risks fostering addiction, financial harm and a cultural shift toward chasing quick wealth through luck rather than stable, meaningful paths.
- NPR's A Martinez speaks with journalist and author Danny Funt about his new book, "Everybody Loses: The Tumultuous Rise of American Sports Gambling."
- A piece by PBS on How Sports Betting is changing our Brains and Behavior, featuring Danny Funt and Dr. Tim Fong.
- A teach-out learning session open to anyone interested in learning more about the sports betting industry and its effects on the general population, but it is particularly relevant for young adults and their parents, athletes, educators and policymakers looking to mitigate the effects of sports betting.

Read articles at <https://mnapg.org/professionals/resources/#reading>



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Minnesota Problem
Gambling Helpline
1-800-333-HOPE



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www.MNAPG.org

Financial Help

For Those Affected by Problem Gambling



MNAPG



Northern Light



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