

Can You Rank The Risks? College Edition

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KNOW THE
RISKS OF
GAMBLING



CONNECTICUT
Mental Health & Addiction Services

**Can You Rank
the Risks?
College Edition**

**An 18-year-old
winning \$500 on
the first scratch
ticket they ever
purchased**

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**Having a parent
who has
experienced
gambling-related
harm**

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**Staying up all
night in your dorm
room alone
playing free
casino apps**

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**College football
player
participating in 2
Fantasy Football
leagues**

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**Buying a lottery
ticket every time
you pump gas**

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**Gambling as a
way to make
money**

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**Using AI to build a
parlay for sports
betting**

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**Placing a \$100
bet on the
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every year**

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**Placing multiple
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**Playing video
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**participating in a
university esports
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regularly watches
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**Gambling to
escape school,
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**Using
cryptocurrency as
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**Can You Rank
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**Betting on pop
culture or
election
outcomes through
prediction
markets**

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**Students hosting
weekly poker
game nights in
their dorm**



Facilitator Guide:

This interactive activity helps increase awareness of the risks associated with gambling. Thank you for facilitating these important conversations.

- 1. Start with 5 cards. If they finish and remain engaged, give them 3–5 more cards.**
- 2. Ask student(s) to read all of the scenarios on their cards.**
- 3. Individually or as a group, have students discuss and rank the scenarios from lowest risk to highest risk based on their perceptions of potential harm or consequences.**
- 4. Encourage student(s) to explain their reasoning and discuss factors that influenced their decisions.**
- 5. After completing one set of cards, provide additional cards if time allows.**
- 6. Remind participant(s) that there is no single correct answer; all scenarios involve some level of risk, and the goal is to encourage discussion and critical thinking.**

Use the information provided below to help guide conversations and answer questions. Encourage student(s) to share what stood out to them and consider how different perspectives may influence perceptions of risk.

If you have any questions, please find our contact information at

www.ct.gov/dmhas/pgs.

Scenarios

An 18-year-old winning \$500 on the first scratch ticket they ever purchased

- Early wins and early age of exposure are both risk factors for developing gambling-related problems.
- Early “big wins” can create a false sense that gambling is “easy money” and encourage continued play.
- This can create a strong emotional reward-related response that reinforces gambling behaviors and increases the risk of developing unhealthy patterns, especially in young people still forming decision-making and impulse control skills.

Having a parent who has a gambling problem-

- The risk of developing gambling-related problems increases when a parent or close family member has experienced gambling-related harm.
- Connecticut Helpline data (2011–2017) found that 41% of callers reported a family history of problem gambling.

Staying up late in your dorm playing free casino apps-

- “Free” casino games can feel low-risk, but they often simulate real gambling and can lead to real-money spending.
- These apps are designed with frequent advertisements and reward systems that encourage continued play.
- Staying up all night can seriously disrupt sleep patterns, which can worsen mood, increase anxiety and depression symptoms, impair judgment, and make it harder to keep up with everyday responsibilities.

College football player who participates in 2 Fantasy Football leagues-

- Questions to consider: Is money involved? Is it skill-based or chance-based?
- The age requirement is 16 if money is wagered but the legal age is 18 to participate in most states.
- Time spent across multiple leagues can increase engagement and normalize gambling-like behaviors.
- Research shows athletes may have higher rates of gambling-related risk behaviors.

Buying a lottery ticket every time you pump gas-

- Frequency and cost matter; small, repeated purchases can add up over time.
- Consider affordability and whether it impacts other financial responsibilities.
- Is this behavior staying within a planned budget or becoming automatic/habitual?

Gambling as a way to make money-

- Gambling can create hope for quick financial gain but is not a reliable income strategy.
- Losses are statistically more common than wins.
- This mindset often reflects cognitive bias and can increase risk-taking behavior.

Using AI to build a parlay for sports betting-

- This can create a false sense of accuracy or “smarter” decision-making.
- It may increase confidence in outcomes that are still highly uncertain.
- It can also reinforce continued betting behavior through perceived control.
- AI chatbots typically provide sycophantic responses (e.g., “this is a smart bet”) that may validate and praise risky behaviors.

Scenarios

Placing a \$100 bet on the Kentucky Derby every year:

- The risk level depends on frequency, affordability, and context.
- The social environment and emotional significance can influence behavior.
- It is important to consider whether the amount fits within personal financial limits.

Placing multiple live (in-play) bets during a sporting event:

- Fast betting makes games move quickly and gives less time to think before placing the next bet.
- This creates continuous opportunities to gamble throughout one event.
- Faster, more intense gambling is linked to a higher risk of developing problem gambling behaviors.

Buying a 50/50 raffle ticket at a campus event:

- Raffles are a form of gambling, even when tied to fundraising.
- It is important to be mindful that someone in recovery may be impacted by exposure.
- Encourage organizations to consider alternative fundraising options that do not involve gambling.

Downloading a day-trading investment app:

- Short-term trading is risky and requires quick, continuous decision-making.
- Research shows links between day trading behaviors and gambling-like patterns (frequent, fast-paced decisions, chasing short-term gains, and taking high financial risks with uncertain outcomes).
- Studies show that some people who day trade show similar behaviors to problem gambling, such as impulsivity, overconfidence in predicting outcomes, and difficulty stopping despite losses.
- The key difference is long-term investing versus quick, high-risk trading.

Using student loan funds for sports betting or casino apps:

- Loan funds are intended for essential expenses like tuition, housing, and food.
- Gambling apps are designed for repeated engagement, increasing risk of financial loss.
- Misuse of funds can quickly lead to debt and potentially negative academic outcomes.

Playing video games daily and occasionally buying loot boxes in hopes of getting a rare item:

- Loot boxes resemble gambling as they are in-game reward systems that can be purchased to obtain rare or desirable virtual items, with the item outcomes being based on chance.
- This can lead to repeated spending due to variable reward reinforcement.
- It is important to assess whether spending on loot boxes impacts finances, time, or daily functioning.
- It may also reinforce problematic/addictive behaviors, which may increase risk for anxiety, frustration, and difficulty disengaging from behavior.

Scenarios

Someone celebrating their 21st birthday at a casino:

- Creates a social norm that gambling is normal behavior.
- High risk of overspending and losing money quickly in a gambling environment while celebrating.
- Social pressure to keep playing or “make the night exciting” can lead to betting more than planned.
- Alcohol (in addition to gambling) can reduce judgment and increase the chance of impulsive financial decisions.

Downloading sports betting apps on their phone:

- Having 24/7 access increases frequency and opportunities to gamble.
- Cashless payment options (like credit cards) reduce spending awareness.
- Push notifications/alerts and social media advertisements can reinforce repeated engagement.
- Compared to other forms of gambling, research suggests that sports betting is associated with increased gambling disorder severity, cognitive distortions, and impulsivity. Increasing accessibility by downloading apps may further intensify these risks.

participating in a university esports league who regularly watches professional esports matches:

- A question to consider: Is gambling involved? Esports can become gambling-related if students bet on professional matches, make informal wagers, buy loot boxes, or use skins to gamble.
- Esports involvement may increase perceived expertise, which may foster interest in betting on esports matches.
- There is also a convergence between problematic gaming and problematic gambling. The risk is higher when these behaviors are prioritized over other activities, socially pressured, difficult to disengage from, involve increased caffeine intake, or start interfering with sleep, eating, academics, and other important health and social domains.

Gambling to escape school, family, or relationship stress:

- Gambling can temporarily distract from stress but does not resolve underlying issues.
- It can reinforce avoidance coping and increase emotional dependence on gambling.
- The clinical diagnosis of gambling disorder is associated with some of the highest rates of suicide risk among addictive disorders, especially when stress and isolation are present.

Using cryptocurrency as a form of currency to bet on online casinos:

- Cryptocurrency markets are highly volatile which increases financial risk.
- Frequent price checking can reinforce compulsive behaviors.
- It can bypass traditional safeguards like credit limits or self-exclusion **tools**.

Scenarios

Betting on pop culture or election outcomes through prediction markets:

- Prediction markets can often feel more like a “game” or competition than traditional gambling, especially when framed around topics like sports, pop culture, or elections.
- Language like “trading” or “markets,” can make the activity feel more like investing and less like gambling.
- High-speed access and constant updates increase engagement.
- Confidence in personal knowledge can create a false sense of control.

Students hosting weekly poker game nights in their dorm:

- A question to consider: Is money or something of value being wagered?
- This can shift from social activity to gambling depending on stakes and structure.
- It also raises discussion about gambling normalized in social settings.
- Peer dynamics can influence participation, making it harder for someone to opt out or set limits.
- Some students may view poker as relevant to future career goals (e.g., in quantitative trading), which may increase participation and make it easier to overlook the role of chance and uncertainty.



Resources

DMHAS Problem Gambling Services-

<https://portal.ct.gov/DMHAS/Programs-and-Services/Problem-Gambling/PGS---Home-Page>

Know The Risks Campaign- <https://responsibleplayct.org/risks/>

Gambling Awareness CT- <https://gamblingawarenessct.org/>

CT Clearinghouse Problem Gambling Training and Resources-

<https://www.ctclearinghouse.org/problem-gambling/>

CT Council on Problem Gambling- <https://ccpg.org/>

National Council on Problem Gambling- <https://www.ncpgambling.org/>

Partnership to End Addiction-

<https://drugfree.org/article/college-gambling-substance-use-a-parents-guide-to-risks-warning-signs-and-help/>

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