

# Smart investment or a roll of the dice?

Boost your risk-taking IQ by learning about financial products and games

Product	What is it?	What should you watch for?
<b>Prediction markets</b> 	Platforms for wagering on sports, finance, politics, and more by purchasing futures contracts.	<ul style="list-style-type: none"><li>• Their ads use investment language, but you can lose on these platforms just as with regular gambling.</li><li>• You're not just up against your peers – sometimes you're up against institutions that have more information, more money, and algorithms working 24/7.</li></ul>
<b>Investment apps</b> 	Platforms for buying and selling stocks and other assets.	<ul style="list-style-type: none"><li>• Some brands have gamified the process to get you to trade impulsively.</li><li>• Day trading encourages short-term thinking, but making money usually means doing careful research and holding stocks for the long run.</li><li>• Crypto and other digital assets have unstable value and are often traded on platforms that offer few consumer protections and involve more risk due to scams and fraud.</li></ul>
<b>Loot boxes/blind boxes</b> 	Digital products (like character skins in video games) and real products (like sports cards) that you buy before knowing what's included.	<ul style="list-style-type: none"><li>• There's no skill involved – it's like flipping a coin.</li><li>• It's a smart strategy to set limits on how much you spend and accept that you likely won't get what you want.</li><li>• Pay-to-win options can get you the item you want, but they also get you to spend more.</li></ul>
<b>Daily fantasy sports</b> 	Fast-paced competitions where you build teams of pro athletes to earn points based on real-world stats. Points translate into cash prizes.	<ul style="list-style-type: none"><li>• Your sports knowledge might help, but you're often up against players who use advanced analytics, scraping tools, and lineup optimizers.</li><li>• Constant opportunities to play can suck you into a "just one more slate" mindset that is closer to gambling than season-long fantasy leagues.</li></ul>
<b>Gambling livestreams</b> 	Livestreams where streamers broadcast themselves gambling.	<ul style="list-style-type: none"><li>• These can be harmless fun, but they can also make viewers feel an urge to gamble themselves.</li><li>• Streamers are often sponsored by gambling companies. Wins can be staged and losses may not impact the streamer in the same way they'll impact you.</li></ul>
<b>Social casino games</b> 	"Freemium" games that mimic the appeal of real casinos. You can start by playing for free, but often you must pay real money (in-app purchases) to keep going.	<ul style="list-style-type: none"><li>• These games use algorithms to keep you playing and spending money.</li><li>• Some people find themselves escaping into these games to avoid boredom or painful feelings, and these habits sometimes spill over into regular gambling.</li></ul>

Flip over for some tips for reducing your risk from these "gambling-like" products.

# Tips to help reduce your risk

## Quick self-check



Social casino games, prediction markets, investment apps, and other gambling-like products can be fun and are presented as a good way to make money. So, are you having fun? Are you making money? Ask yourself these questions to better understand your relationship with these products:

- Has using these products created money or relationship problems? If so, have you continued to use them anyway?
- Do you lie to your friends or family about how much you use these products?
- Do you sometimes feel like you've lost control over your use of these products? Do you use them more than you mean to?
- When you have a bad outcome, do you pour in more money in an attempt to get even or blame others for the loss?
- Are drugs or alcohol a normal part of using these products?
- Do you use these products to escape from boredom or painful feelings?
- Do you feel like you just aren't winning yet, but it's coming?
- Do you feel like you're using these apps without really understanding them?

If you answered "yes" to any of these questions, you might want to think about making a change.

## Ways to make a change

### Avoid getting played

- Cool-offs, deposit limits, and self-exclusion are available on some prediction market platforms. You can also set your own personal time and money limits.
- Healthier habits are more likely to stick when we reward ourselves for them.
  - *Example: You stick to your social casino time limit, so you reward yourself with an extra episode of your favorite show.*
- Services like *GamBan* and *BetBlocker* allow users to block access to gambling sites.
- Turning off certain push notifications or hiding the app on your phone might also help you cut back.
- Just because a company calls itself a financial product, doesn't mean they're not selling gambling. Take some time to research the risks before participating.

### Create healthier habits

- Developing healthier habits might help you avoid escaping into social media, games, or "gambling-like" products whenever you're stressed or bored. Here are some suggestions to consider:
  - **Have a Clear Mind.** After you turn off your morning alarm, instead of checking the market, take five deep breaths to clear your mind for the day ahead.
  - **Stay Socially Connected.** During lunch, send a quick text to check in with a friend instead of looking into crypto.
  - **Practice Gratitude.** When you get in bed for the night, leave your phone charging in another room and write down or just think about three things you were grateful for that day.

Visit [DivisionOnAddiction.org/talk-about-gambling](https://DivisionOnAddiction.org/talk-about-gambling)  
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