

# Know the game behind the game

## How sports betting really works – and what to pay attention to

Sportsbooks set **odds** based on how likely they think an outcome is. These tell you the potential payout.

- **Negative odds** mean that option is favored. At -140 odds, you need to bet \$140 to win \$100 in profit.
- **Positive odds** mean that option is the underdog. At +120 odds, a \$100 bet would win \$120 in profit.

### Bet type & what it means

### Game example: Patriots vs. Bills playoff game

**Moneyline:** A bet made on who will win an event, regardless of the margin of victory. Payout depends on the odds set by the sportsbook, which reflect the probability of each outcome.

**Moneyline: Patriots -140, Bills +120**  
You bet on the Patriots to win, who were favored. The final score is Patriots 28, Bills 24, so you win your bet.

**Over/Under:** A bet on whether the combined score in a game will be higher (over) or lower (under) than the number set by the sportsbook.

**Over/Under: 48.5 points (-110/-110)**  
You bet the under. The final combined score is 52, so the over wins and you lose.

**Point spread:** The number of points (point margin) by which a team is favored to win over the other team. The bettor wins if the winning team wins by at least the point margin, or if the losing team loses by less than the point margin.

**Point spread: Patriots -4.5 (-110), Bills +4.5 (-110)**  
You bet on the Patriots to cover the spread. They won by less than 4.5 points, so you lose. If you had bet on the Bills, you would win your bet if they lost by less than 4.5 points, or if they had won outright.

**Prop bet:** A bet on a specific outcome or individual performance during a game that does not depend on the final outcome or score.

**Prop bet: First play: pass (-105) or rush (-135)**  
You bet the first play of the game will be a pass. The Bills pass the ball on the first play, so your bet wins.

**Parlay:** A single bet where multiple events must all happen to win. Can include outcomes from different games, within-game props, or both.

**Parlay: Patriots win & under 48.5 points (+230)**  
The Patriots won, but the total score was over 48.5 points (52 combined points), so your parlay loses.

**Cash Out option:** Feature that allows a bettor to receive a payout on a bet before the bet is ultimately won or lost. This pay-out is smaller than the full payout the bettor would get if they waited for the event to happen and won.

**Cash Out option: Partial payout offer of \$65**  
You bet on a Patriots win. They're leading at half-time. The sportsbook offers \$65 (a partial payout) to cash out now. If you wait and they win, you get the full payout (\$85). If you wait and they lose, you lose.

**Promo/boost:** Offered by sportsbooks to draw in new customers or encourage customers to bet more. Can include parlay boosts, bonus bets, money-back guarantees, matching deposits, and bonuses for opening an account.

**Promo/boost: 50% parlay boost**  
You place a parlay on a Patriots win and total score under 48.5 points (+230 base odds). The sportsbook offers a 50% parlay boost, increasing your potential winnings if the parlay wins (+345 boosted odds).

### Words to the Wise



- Making many successive in-game prop bets can suck you into an immersive “just one more bet” mindset, which can be hard to escape.
- Adding extra parlay legs can improve your potential payout, but every extra parlay leg increases your odds of losing, usually by a lot.
- Cash out options can create dangerous cycles where bettors cash out to immediately free up funds for more bets. These are a way for operators to save themselves money.
- Promos/boosts can make betting feel less risky than it really is. It's important to read the fine print to understand what is actually offered.

Flip over for some tips to reduce your risk.

# Tips to help reduce your risk

## Quick self-check



Sports betting can be fun and is sometimes 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 sports betting created money or relationship problems? If so, have you continued to do it anyway?
- Do you lie to your friends or family about how much you bet on sports?
- Do you sometimes feel like you've lost control over your sports betting? Do you place many more bets than you meant to, or bet on sports or props that you didn't intend 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 your sports betting?
- Do you bet 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 sports betting apps without really understanding them?

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

## Insights to consider

### Betting and your brain: An unfair matchup

- If you're between 18 and 22, interesting things are happening in your brain. Your reward system is fully developed – it makes you crave quick wins and excitement. But your self-control and slower thinking systems haven't caught up. That imbalance can make high-speed rewards – like the kind you can get from making live (in-game) bets – especially appealing. It's biology.
- Understanding these facts gives you an edge. You can choose to slow down, spot the ways sports books try to get you to gamble more, and take breaks. You can take steps to protect your money and your future. Positive behaviors can be the foundation for your brain's continued development.
- In-app limits on your sports betting can help you protect yourself. If you start to feel like things are getting out of control, you can always set a cool-off period or block gambling apps and ads.

### Betting and drinking: A dangerous parlay

- Maybe you're celebrating a win with your teammates or watching a big game together. Or maybe you're feeling down and want to distract yourself. It's tempting to think that drinking or using drugs just goes along with betting on sports.
- Something to keep in mind is that alcohol and drugs lower your guard. You might end up making more bets, or riskier bets, than if you were sober. Because alcohol and most other substances lower your inhibitions, you also might be more likely to chase losses – especially when you're making live (in-game) bets.
- If you mix betting with drinking or drugs, tune in to changes to the ways you bet. Understanding these changes might tip you off to a need to course correct before things get out of control.

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