

BETTING WITHOUT A SAFETY NET: Consumer Protection Gaps for Sports Bettors on Prediction Platforms

PREPARED BY:
Brandon Mastromartino, Ph.D.

FEBRUARY 2026



1. INTRODUCTION

Sports Event Contracts and the New Sports Betting Landscape

Over the past year, prediction platforms have rapidly expanded beyond politics, economics, and cultural events into sports-related markets. These platforms allow users to buy and sell contracts tied to the outcomes of sporting events, such as whether a team will win a game or if a player will achieve certain statistical output. While these products differ structurally from traditional sports bets, they nonetheless involve wagering on uncertain sports outcomes and engage consumers in behaviors that are largely indistinguishable from sports betting. At the same time, legal, state- and tribal-regulated sportsbooks have become a normalized part of the U.S. sports entertainment ecosystem. Since the repeal of PASPA, sportsbooks operating under state and tribal gaming licenses have been required to adhere to consumer protection standards, including responsible gaming tools, advertising restrictions, and formal dispute resolution processes. These safeguards are now widely recognized as essential to mitigating consumer harm and ensuring informed participation.^{1 2}

Prediction platforms, however, operate outside of this regulatory framework. Despite offering sports-related contracts that function similarly to wagers from a consumer perspective, these platforms are not licensed or overseen by state or tribal gaming regulators. As a result, they are not subject to the same consumer protection requirements that govern sportsbooks. This divergence has created a growing policy blind spot: consumers are engaging in sports wagering activity on platforms that lack the structural safeguards policy makers have deemed necessary for state- and tribal-licensed sports wagering products.

The risk is not merely theoretical. As this paper demonstrates, many sports event contract bettors believe they are protected by state regulatory authorities, assume that responsible gaming tools are available, and infer this from familiar advertising and product design cues. These beliefs persist despite the absence of formal oversight or standardized consumer protections. The result is a mismatch between perceived safety and actual safeguards.

Consumers are being asked to self-regulate in an environment that provides fewer tools, fewer signals of risk, and fewer avenues for recourse than legal, state-and tribal-regulated sportsbooks. This paper examines that gap. Drawing on a national survey of active sports bettors and a comparative audit of product safeguards, it documents how sports event contract bettors understand risk, protection, and responsibility—and where those understandings diverge from reality. The goal is to highlight the consumer protection implications of allowing sports event wagering products to exist outside established state and tribal regulatory standards.

1 https://www.americangaming.org/wp-content/uploads/2023/05/AGA_PASPA_LSBResearch.pdf

2 Gainsbury, S., Parke, J., & Suhonen, N. (2013). Consumer attitudes towards Internet gambling: Perceptions of responsible gambling policies, consumer protection, and regulation of online gambling sites. *Computers in Human Behavior*, 29(1), 235-245.

2. DEFINING THE PRODUCTS

Sports Event Contracts vs. State and Tribal Regulated Sportsbooks

Understanding the consumer protection issues at stake requires a clear distinction between sports event contracts and state- and tribal-regulated sportsbooks as they relate to sports wagering. Prediction platforms are online marketplaces where users buy and sell contracts tied to the occurrence of future events. In the sports context, these contracts typically pay out a fixed amount if a specified outcome occurs and nothing if it does not. Prices fluctuate based on supply and demand, and the contract price is commonly interpreted as the implied probability of the event occurring. Platforms often frame participation using the language of trading, markets, or investing, positioning users as participants in a financial exchange rather than bettors. Legal, state and tribe regulated sportsbooks, by contrast, allow users to place wagers on sports outcomes using odds set by the operator. These platforms are licensed and regulated by state governments or tribal authorities and are required to comply with a range of consumer protection standards. These include identity verification, age restrictions, responsible gaming tools, advertising guidelines, and formal mechanisms for dispute resolution.³

From a consumer experience standpoint, however, the distinction between these products is far less clear.⁴ In both cases, users commit money based on their assessment of uncertain sports outcomes. Both involve interpreting probabilities, managing risk, and responding to wins and losses. Both are marketed alongside sports content and integrated into broader sports media environments. And in both cases, users' financial outcomes depend on events over which they have no control.

The key difference lies not in the products offered to consumers, but in how the platforms are governed. State- and tribal-regulated sportsbooks operate within a regulatory system that assumes consumers require protection from excessive risk, misleading information, and harm. Prediction platforms offering sports contracts do not. As a result, two products that feel similar to consumers are treated very differently from a policy perspective. This disparity matters because consumer expectations are shaped more by experience and cues than by legal definitions.⁵ When users interact with sports event contracts in a familiar sports betting context (often encountering advertising, odds-style pricing, and sports media integration) they may reasonably assume that similar rules apply. As the findings in this paper show, many do.

³ <https://thefsga.org/wp-content/uploads/2022/04/BettingSafetyUpdate2022.pdf>

⁴ Rabinovitz, S., & Packin, N. G. (2025). All bets are on: Addiction, prediction, regulation, and the future of financial gambling. *Fordham Intellectual Property, Media and Entertainment Law Journal*, 36(1), 90.

⁵ Mastromartino, B., Li, W., & Qian, Y. T. (2025). Between the lines: Legal consciousness and consumer perceptions of online sports betting. *Journal of Gambling Studies*, 1-22.

3. STUDY DESIGN AND METHODOLOGY

To examine how consumers perceive and experience sports wagering across these two environments, a national survey and platform audit were conducted focusing on active sports bettors. The study surveyed 1,026 U.S.-based participants who had recently engaged in sports-related wagering activity. The sample was split between two groups: 503 bettors who primarily used sports event contracts, and 523 bettors who primarily used state- and tribal-regulated sportsbooks. Participants represented a wide range of states, betting frequencies, and demographic backgrounds, providing a broad view of current consumer experiences.

The survey measured several key constructs relevant to consumer protection. These included how users frame their activity as gambling or investing; whether they attribute outcomes to skill or luck; and how they perceive their own responsibility, control, and understanding of risk. To assess responsible gambling attitudes and behaviors, the study employed the Positive Play framework, a validated measure widely used in both academic research and industry assessments.⁶ This framework captures four dimensions: personal responsibility, gambling literacy, honesty and control, and pre-commitment.

In addition to self-reported attitudes and behaviors, the study examined users' perceptions of platform-level safeguards. Participants were asked whether they recalled seeing responsible gaming messages, how easy it would be to find tools such as time limits or time-outs, and whether they believed regulatory authorities could assist in resolving disputes. To complement these perception-based measures, a non-comprehensive platform audit was conducted comparing responsible gaming features across selected sportsbooks and prediction platforms. The audit focused on the presence and visibility of features commonly recognized as responsible gaming best practices, including deposit limits, loss limits, time limits, cooling-off periods, betting history reports, and dedicated responsible gaming pages.

This mixed-methods approach enabled a direct comparison between consumer beliefs about protections, controls, and oversight and the safeguards that are formally available on the platforms they use. This distinction is central to policy analysis, as consumer risk often arises not from explicit misrepresentation, but from how products are structured, framed, and experienced in practice. Prior research in gambling regulation, consumer protection, and digital platform design has shown that users frequently rely on interface features, terminology, and platform cues when forming expectations about legitimacy, risk, and recourse.⁷ In such contexts, consumers may draw reasonable—but incorrect—conclusions about the presence of oversight or safeguards based on surface-level similarities to state and tribal regulated products. Examining both user perceptions and platform design therefore provides critical insight into where existing consumer protection frameworks may fail to align with real-world consumer experience.

6 Wood, R. T., Wohl, M. J., Tabri, N., & Philander, K. (2017). Measuring responsible gambling amongst players: Development of the Positive Play Scale. *Frontiers in psychology*, 8, 227.

7 Teichert, T., Graf, A., Swanton, T. B., & Gainsbury, S. M. (2021). The joint influence of regulatory and social cues on consumer choice of gambling websites: preliminary evidence from a discrete choice experiment. *International Gambling Studies*, 21(3), 480-497.

4. THE ILLUSION OF REGULATORY PROTECTION

One of the most consequential findings of this study is the extent to which sports event contract bettors believe they are protected by regulatory authorities, despite prediction markets operating outside state or tribal gaming oversight. Nearly eight in ten sports event contract bettors (78%) reported believing that their state or tribal gaming regulator could assist them in resolving a dispute related to a sports event contract. While this figure is slightly lower than that observed among regulated sportsbook users (85%), it remains striking given the absence of formal state or tribal regulatory jurisdiction over sports event contracts. Figure 1 illustrates this perception gap, showing that confidence in state gaming regulator involvement is high across both products, even though only one operates within a state or tribal regulated gaming framework. From a consumer protection perspective, this represents a fundamental breakdown in transparency. Consumers are making assumptions about dispute resolution, fairness, and accountability that do not align with the institutional realities governing sports event contracts.

Importantly, this misconception is not evenly distributed across age groups. Younger sports event contract bettors report significantly higher confidence that state or tribal regulators could assist in resolving disputes on sports event contracts, despite the lack of formal gaming oversight. Sports event contract bettors aged 18–24 and 25–34 report the highest confidence in regulatory involvement, with perceptions declining steadily among older age groups. This pattern suggests that younger consumers may be particularly vulnerable to overestimating the protections available to them when engaging with prediction markets.

This confusion likely arises from a combination of factors. First, sports event contracts closely resemble sportsbook wagers in both presentation and consumer experience. Second, many sports event contracts operate through polished digital interfaces that mirror regulated gambling products in design and usability. Third, advertising and media exposure (discussed in later sections) appear to reinforce assumptions of legitimacy and oversight, even when explicit regulatory claims are absent.

The policy risk here is significant. When consumers believe that a regulator can intervene on their behalf, they may be more willing to accept risk, commit larger amounts of money, or delay seeking help when problems arise. In regulated sportsbook environments, these assumptions are largely accurate. In prediction platform environments, they are not. The absence of clear regulatory backstops means that consumers who encounter disputes, platform errors, or unexpected outcomes may have limited or no recourse. Importantly, this misalignment does not appear to stem from willful misunderstanding on the part of users. Rather, it reflects a lack of clear signaling about what protections exist and which authorities, if any, are responsible for oversight. In policy terms, this represents an informational failure with real consumer consequences. Without explicit disclosures or standardized safeguards, consumers are left to infer protection based on surface-level cues, often incorrectly.

5. INVESTMENT FRAMING AND THE MISINTERPRETATION OF RISK

Sports event contracts frequently frame wagers using the language and metaphors of investing and trading. This framing has measurable effects on how consumers interpret risk, control, and the nature of outcomes. Compared to sportsbook users, sports event contract bettors are substantially more likely to describe their activity as investing rather than gambling. More than one-quarter of sports event contract bettors (28%) reported that they consider themselves to be investing, compared to just 9% of sportsbook users. Similarly, nearly one-third of sports event contract bettors (31%) reported encountering messages on the platform that compare the activity to trading or investing, while only 7% of sportsbook users reported similar messaging.

Figure 2 highlights these differences in framing, showing that sports event contract bettors are more likely to fund their activity from investing budgets, encounter trading-oriented language, and self-identify as investors. At the same time, a majority of these users (58%) still acknowledge that they are gambling on the platform. This coexistence of gambling recognition and investment framing is critical. It suggests that the language used by platforms nonetheless shapes how risk is processed. This framing has downstream effects on perceptions of skill and luck. Sports event contract bettors are more likely to attribute winning to skill and less likely to emphasize chance compared to sportsbook users. 60% of sports event contract bettors believe winning is due to skill, compared to 50% of sportsbook users, while fewer sports event contract bettors attribute outcomes to luck.

From a consumer protection standpoint, this matters because perceived skill and control are closely linked to risk-taking behavior. When users believe outcomes are primarily driven by skill, they may underestimate variance, overestimate their ability to predict results, and feel more confident increasing their level of participation.⁸ In regulated sportsbook environments, responsible gaming frameworks explicitly attempt to counteract these tendencies by emphasizing randomness and risk. Sports event contracts, by contrast, often reinforce perceptions of control without providing equivalent safeguards. The issue is not simply one of semantics. Investment framing alters how consumers evaluate losses, interpret success, and assess long-term outcomes. When applied to sports-based contracts, where outcomes remain inherently uncertain, this framing can create a mismatch between confidence and reality, increasing vulnerability even among users who view themselves as disciplined or informed.

⁸ Marques Mourato, A., Fontaine, M., Floch, V. L., Bringuier, M., Bonnaire, C., Lemercier, C., ... & Varescon, I. (2025). Illusion of control in gambling behavior in a non-clinical sample of adults aged 40–75. *Journal of Gambling Studies*, 1-13.

6. GAMBLING LITERACY AND CONSUMER VULNERABILITY

To assess responsible gambling attitudes and behaviors, this study draws on the Positive Play framework, a validated approach widely used in gambling research and policy contexts. Positive Play conceptualizes responsible engagement across four interrelated dimensions. Personal responsibility reflects the extent to which individuals take ownership of their gambling decisions and outcomes, including recognizing financial limits and accepting losses as part of play. Gambling literacy captures understanding of how gambling works, particularly the role of chance, the meaning of odds and probabilities, and the recognition that gambling is primarily a form of entertainment rather than a reliable way to make money. Honesty and control refer to individuals' ability to be truthful with themselves and others about their gambling behavior and to stop or reduce play when they choose. Pre-commitment reflects whether individuals set time or spending limits in advance, before play begins, rather than reacting to outcomes after they occur. Each dimension was measured using a 7-point Likert scale, where lower values indicate weaker endorsement of responsible play attitudes and behaviors and higher values indicate stronger endorsement, with 1 representing the lowest level and 7 representing the highest. Together, these dimensions provide a structured way to evaluate responsible play that extends beyond frequency or expenditure alone and is especially useful for identifying gaps between perceived control and actual risk understanding.

The clearest consumer protection concern emerging from this study lies in gambling literacy. While sports event contract bettors and sportsbook users report similar levels of personal responsibility, honesty, and self-control, stark differences emerge in their understanding of risk, probability, and long-term outcomes. The study found that sports event contract bettors scored meaningfully lower on gambling literacy than sportsbook users. These differences are even more pronounced among respondents who frame their activity as investing. As shown in Figure 3, users who identify as investors report substantially weaker literacy. This pattern becomes even more concerning when examining specific beliefs related to gambling literacy. Figure 4 illustrates that those who perceive the activity as investing are more likely to agree with statements such as “betting on sports is a good way to make money,” “my chances of winning get better after I have lost,” and “betting more often will help me win more than I lose.” These beliefs reflect well-documented gambling fallacies that are associated with increased financial harm over time.^{9 10 11}

Age-related differences also emerge in Positive Play attitudes among sports event contract bettors. As illustrated in Figure 5, younger users generally report lower Positive Play scores across multiple dimensions, including gambling literacy and pre-commitment, compared to middle-aged users.

9 Philander, K. S., & Gainsbury, S. M. (2023). An empirical study of the pathway model link between cognitive distortions and gambling problems. *Journal of Gambling Studies*, 39(3), 1189-1205.

10 Leonard, C. A., Williams, R. J., & McGrath, D. S. (2021). Gambling fallacies: Predicting problem gambling in a national sample. *Psychology of Addictive Behaviors*, 35(8), 939.

11 Edson, T. C., Tom, M. A., & LaPlante, D. A. (2026). Investigating the impact of loss accumulation periods on the predictive relationship between loss chasing and potential gambling harms. *Addictive Behaviors*, 108605.

While Positive Play scores tend to increase through midlife, a modest decline is observed among users aged 65 and older. This pattern suggests that both younger and older adults may face elevated vulnerability with sports event contracts, underscoring the importance of regulatory and product-level safeguards that do not rely solely on user experience or self-regulation.

From a policy perspective, gambling literacy is not merely an educational issue—it is a foundational component of informed consent. Consumers who misunderstand the role of randomness, underestimate loss probabilities, or believe that persistence improves outcomes are less equipped to evaluate risk accurately. In regulated sportsbook markets, operators are required to counteract these misconceptions through responsible gaming messaging, transparency tools, and user controls. Sports event contracts do not face equivalent obligations.

Crucially, lower gambling literacy among sports event contract bettors does not appear to be offset by reduced engagement or greater caution. Instead, it coexists with high confidence, strong beliefs in personal control, and assumptions of regulatory protection. This combination creates a particularly fragile consumer environment: users feel empowered, informed, and protected, even as their understanding of risk is objectively weaker and structural safeguards are limited. The implication is clear. Consumer vulnerability on sports event contracts does not arise from reckless behavior alone, but from a system that amplifies confidence while failing to provide the educational signals and protective tools that policy makers have long recognized as necessary in sports betting contexts.

7. RESPONSIBLE GAMING TOOLS AND THE STRUCTURAL SAFEGUARD GAP

While responsible gambling requirements vary across state and tribal jurisdictions, wagering regulation is often built on a common principle: operators must demonstrate the availability of responsible gaming tools and consumer safeguards as a condition of licensure and continued operation. These safeguards are not optional add-ons; they are considered core consumer protections in regulated sportsbook markets. This study finds that prediction platforms offering sports event contracts fall well short of this standard.

From the consumer's perspective, sports event contract bettors report significantly lower visibility and accessibility of responsible gaming tools compared to sportsbook users. Only 34% of sports event contract bettors recall seeing any responsible gaming message or tool on their platform, compared to 78% of sportsbook users. Even fewer sports event contract bettors (28%) report that responsible gaming tools are easy to find, and only 41% say they would feel confident turning on a time limit or time-out if they wanted to do so. These differences are illustrated in Figure 6, which shows a consistent perception gap across all measures of responsible gaming accessibility. Importantly, these results reflect user perceptions, not the existence of tools. A tool that is difficult to locate, unclear in function, or poorly integrated into the user experience effectively fails to serve its protective purpose.

To better understand whether these perceptions align with platform design, a comparative audit of responsible gaming features was conducted across selected state- and tribal-regulated sportsbooks and sports event contract products. The audit focused on safeguards widely recognized as responsible gaming best practices, including deposit limits, loss limits, time limits, cooling-off periods, betting activity reports, and dedicated responsible gaming pages. Figure 7 summarizes the results of this audit. Regulated sportsbooks consistently provided a full suite of standardized tools, often embedded directly into account settings and supported by clear educational content. Sports event contract products, by contrast, showed limited, unclear, or unobserved implementation of comparable features. In some cases, tools appeared to be entirely absent; in others, they were not easily identifiable as responsible gaming mechanisms.

This structural gap has important implications. When platforms do not provide clear and accessible safeguards, responsibility shifts almost entirely onto the user. Consumers must rely on self-discipline, external accountability, or informal strategies rather than platform-supported protections. While many users report attempting to play responsibly (i.e. setting personal limits, taking breaks, or avoiding loss chasing) these efforts occur in an environment that provides fewer supports and fewer signals of risk. From a policy standpoint, this arrangement is inconsistent with the standards applied to regulated sportsbooks. Researchers have long recognized that individual responsibility alone is insufficient to mitigate harm on online gambling platforms.¹² Prediction platforms offering sports-based contracts currently operate without these same expectations, despite engaging consumers in similar risk behaviors.

8. LEARNING ENVIRONMENTS AND ADVERTISING AS DRIVERS OF CONSUMER ASSUMPTIONS

Consumer understanding of risk and protection does not emerge solely from platform interfaces or terms of service. It is shaped by how users learn about a product, how they are exposed to it through advertising, and how peers discuss it in social spaces.¹³ In this regard, sports event contracts differ markedly from regulated sportsbooks, and these differences further compound consumer protection concerns.

When asked where they first learned about sports-based wagering on their platform, sports event contract bettors were far more likely to cite social and online communities than sportsbook users. Nearly seven in ten sports event contract bettors (69%) reported first learning about the product through social media, online forums, or content platforms such as YouTube and Reddit. By contrast, sportsbook users were more likely to learn through interpersonal channels, such as friends, family, or colleagues. This pattern persists in ongoing learning behavior.

12 Marionneau, V., Ruohio, H., & Karlsson, N. (2023). Gambling harm prevention and harm reduction in online environments: A call for action. *Harm Reduction Journal*, 20(1), 92.

13 "Marketing of Sports Betting and Racing" Gambling Research Australia <https://acquire.cqu.edu.au/ndownloader/files/25791482>

As shown in Figure 8, sports event contract bettors disproportionately rely on YouTube, Reddit, and other online communities to learn how to use platform features, interpret prices, and improve outcomes. Platform-provided education plays a relatively limited role for both groups, but sports event contract bettors appear especially dependent on informal, peer-driven sources. From a consumer protection perspective, this matters because social learning environments are largely unregulated and highly variable in quality. Advice shared in online communities may be inaccurate, incomplete, or biased toward narratives of skill and success. Without strong countervailing signals from platforms themselves (such as responsible gaming messaging or risk education) these environments can reinforce misconceptions rather than correct them.

Advertising further complicates the picture. Although advertising exposure is lower for sports event contracts than for sportsbooks, it is still widespread. More than three-quarters of sports event contract bettors (77%) report having seen advertising for their platform. Critically, a substantial share of these consumers report drawing regulatory inferences from advertising alone. As shown in Figure 9, 41% of sports event contract bettors report believing that their platform is a regulated sportsbook in their state based on advertising exposure. This belief persists despite the lack of formal gaming oversight. In contrast, sportsbook users are far more likely to report seeing safe-play messaging and explicit cues related to regulation and responsibility in advertising.

These findings point to a subtle but important consumer protection risk. Advertising does not need to explicitly claim regulation to create assumptions of legitimacy. Visual cues, sports integration, professional branding, and association with familiar wagering formats can all signal safety and oversight implicitly. Regulated sportsbooks are required to include responsible gaming messaging in advertising as a condition of licensure, so consumers are routinely exposed to cues about risk and protection. The absence of similar requirements for prediction platforms may inadvertently reinforce assumptions of legitimacy without providing equivalent signals about safeguards or oversight. In the absence of corrective disclosures or standardized messaging, consumers fill informational gaps with assumptions—often incorrectly.

These social learning environments and advertising cues may help explain why sports event contract bettors report high confidence in regulatory protection despite limited safeguards. Consumers are not basing these beliefs on careful legal analysis; they are responding to the signals provided by the ecosystem surrounding the product. When those signals suggest legitimacy without delivering protection, consumer vulnerability increases.

9. CONCLUSION

Consumer trust is not built solely on product availability or market growth. It is built on clarity, consistency, and the assurance that meaningful safeguards exist when risks materialize. As sports event contracts increasingly intersect with sports betting behaviors, consumers are engaging with these products in ways that resemble regulated wagering, often with similar expectations around protection, oversight, and fairness.

The findings in this report suggest that those expectations are not always met. While many sports event contract bettors attempt to manage their behavior responsibly, they do so in environments that provide fewer structural supports and less regulatory clarity than consumers reasonably assume. Over time, this mismatch between experience and protection risks undermining trust, not only in individual platforms, but in the broader ecosystem of sports-related wagering products.

ABOUT THE AUTHOR

Dr. Brandon Mastromartino is the Founder and Principal of Experiential Insights, a research and advisory firm focused on consumer behavior, marketing, and policy issues in sports business, sports betting, and gaming. He also serves as Director of the Institute on Sports Wagering and Gaming and is an Assistant Professor in the L. Robert Payne School of Hospitality and Tourism Management at San Diego State University. His research examines consumer behavior in the sports and gaming industries, with a particular focus on sports fans, sports bettors, and the marketing and policy environments that shape their decisions. He also investigates regulatory frameworks, responsible gambling practices, and the broader societal implications of the rapidly evolving sports wagering landscape, with an emphasis on translating research into practical guidance for policymakers and industry stakeholders.

Contact: brandon@experientialinsights.com

FUNDING DISCLOSURE

This research was supported by funding from the American Gaming Association.

APPENDIX A. FIGURES

Figure 1. Perceptions of State Regulator Involvement

Q: "If I had a dispute about a [bet/sports event contract], my state gaming regulator could help me solve it."

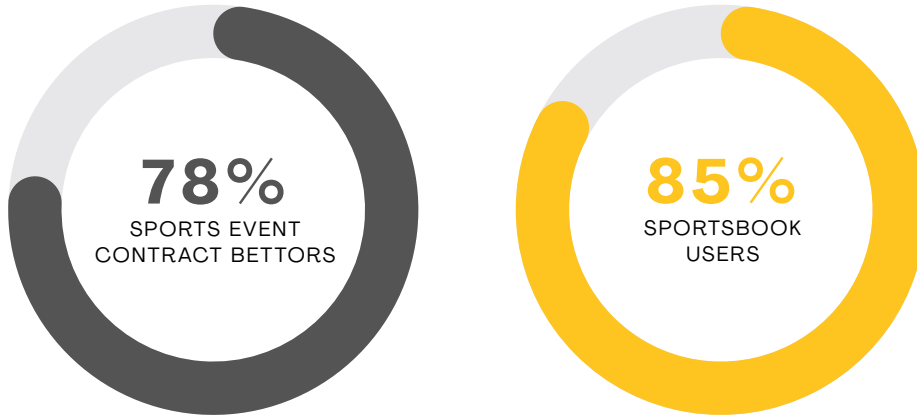


Figure 2. Investment Framing Attitudes

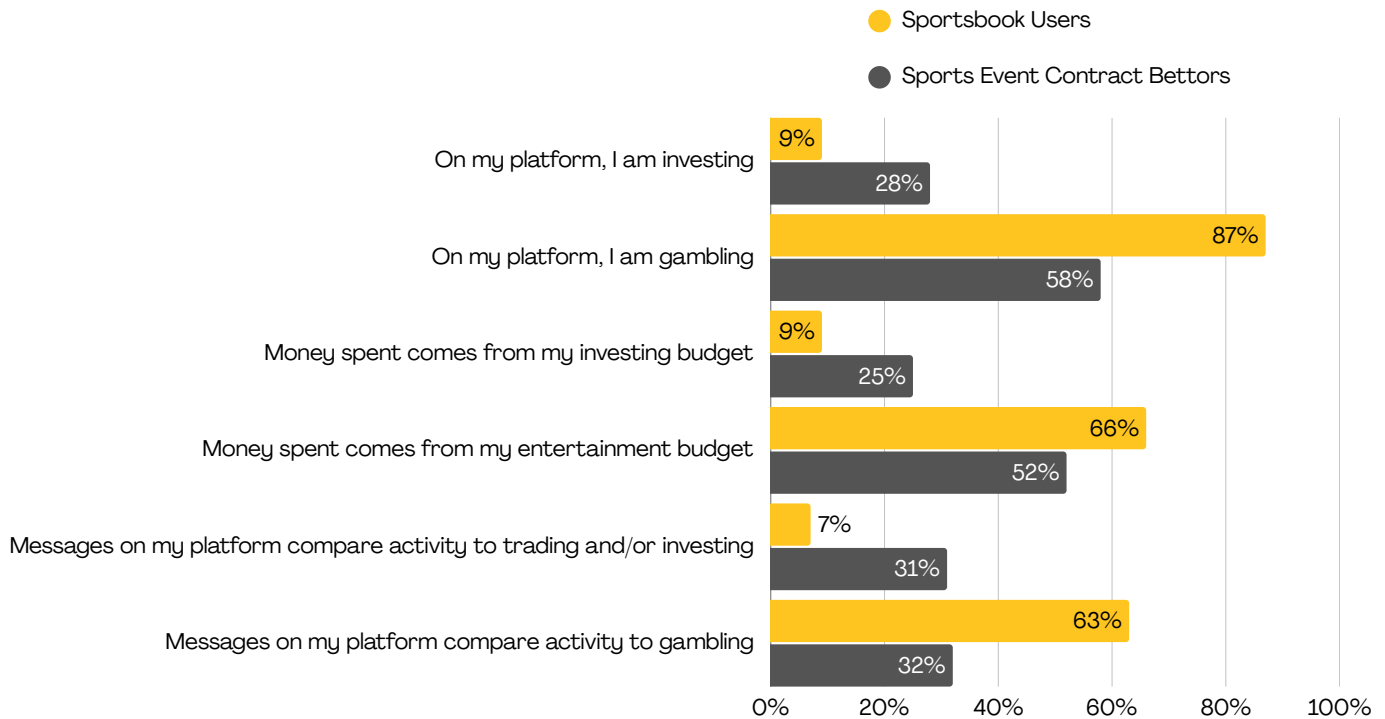


Figure 3. Positive Play Attitudes

(measured on a 7-point Likert scale)

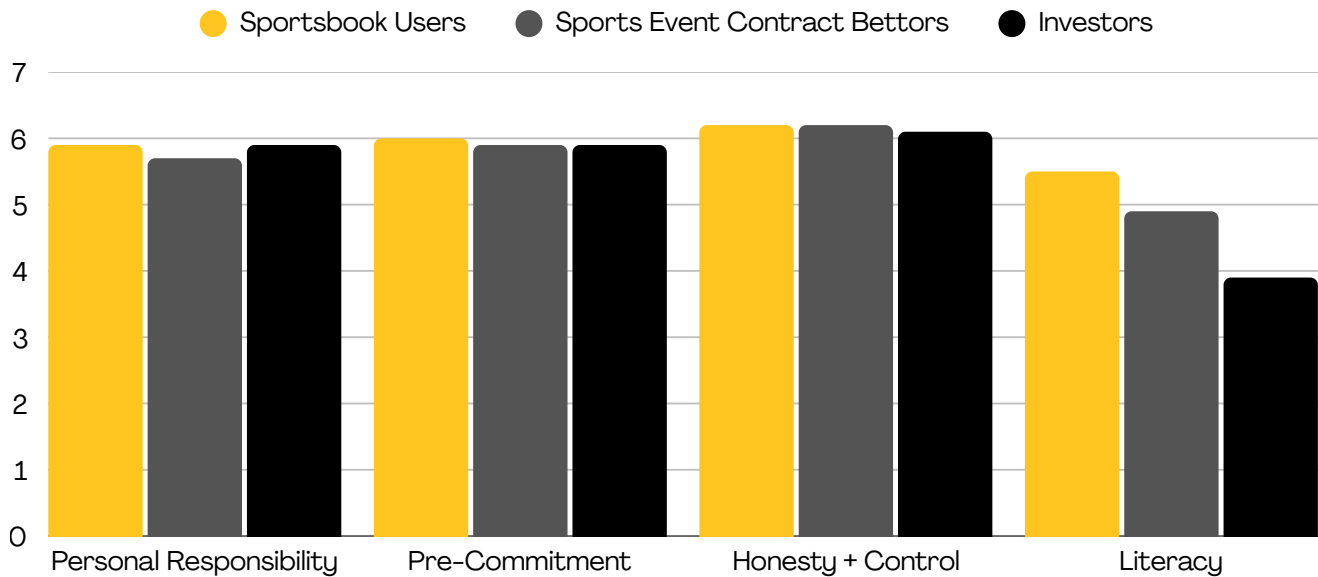
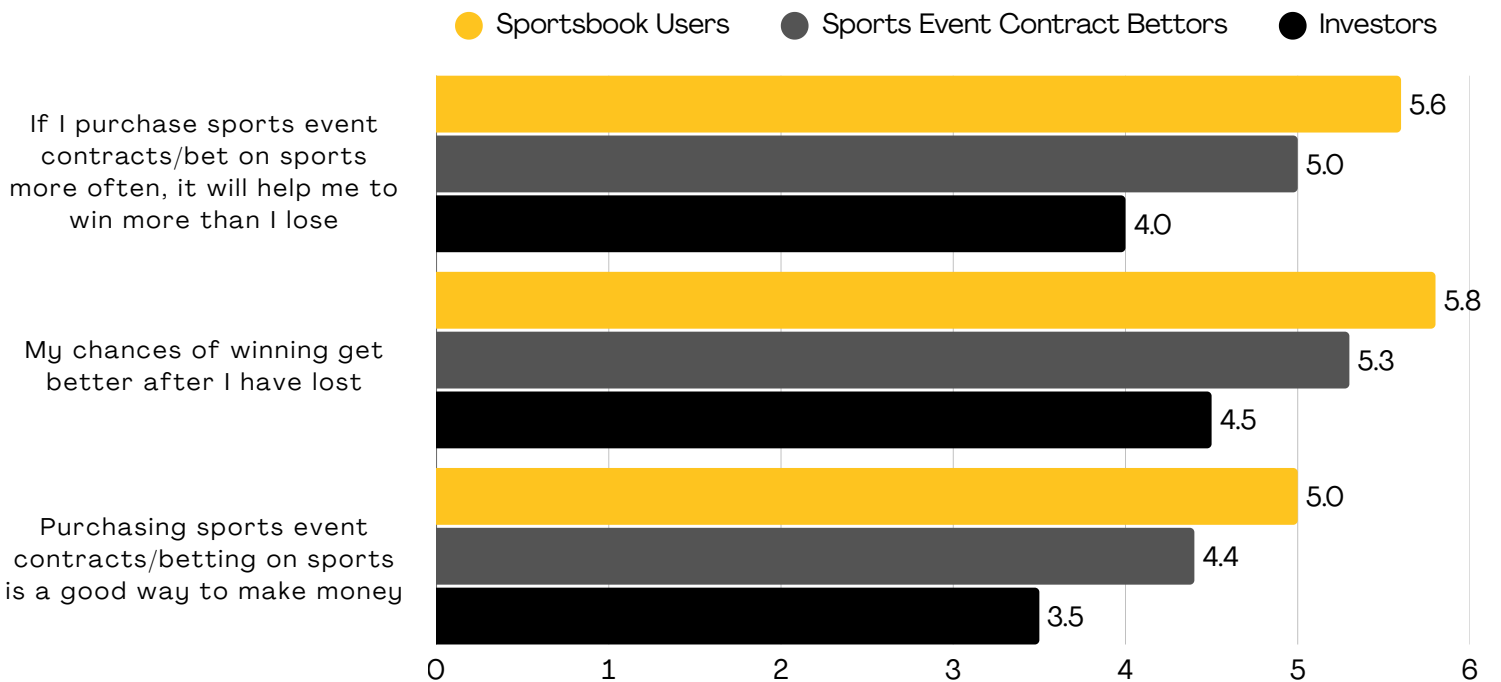


Figure 4. Positive Play Scores: Gambling Literacy Beliefs



Note: Reverse coded from a 7-point Likert scale from "never" to "always"

Figure 5. Positive Play Dimensions by Age Group Among Sports Event Contract Bettors

(measured on a 7-point Likert scale)

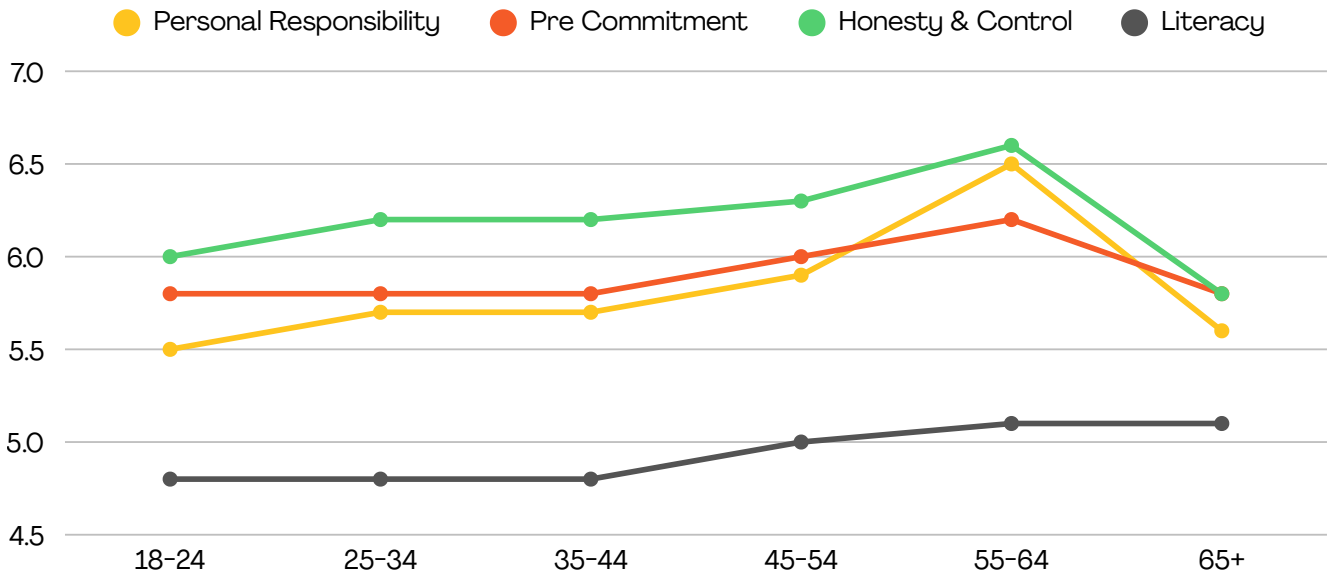


Figure 6. Perceptions of Responsible Gaming Accessibility

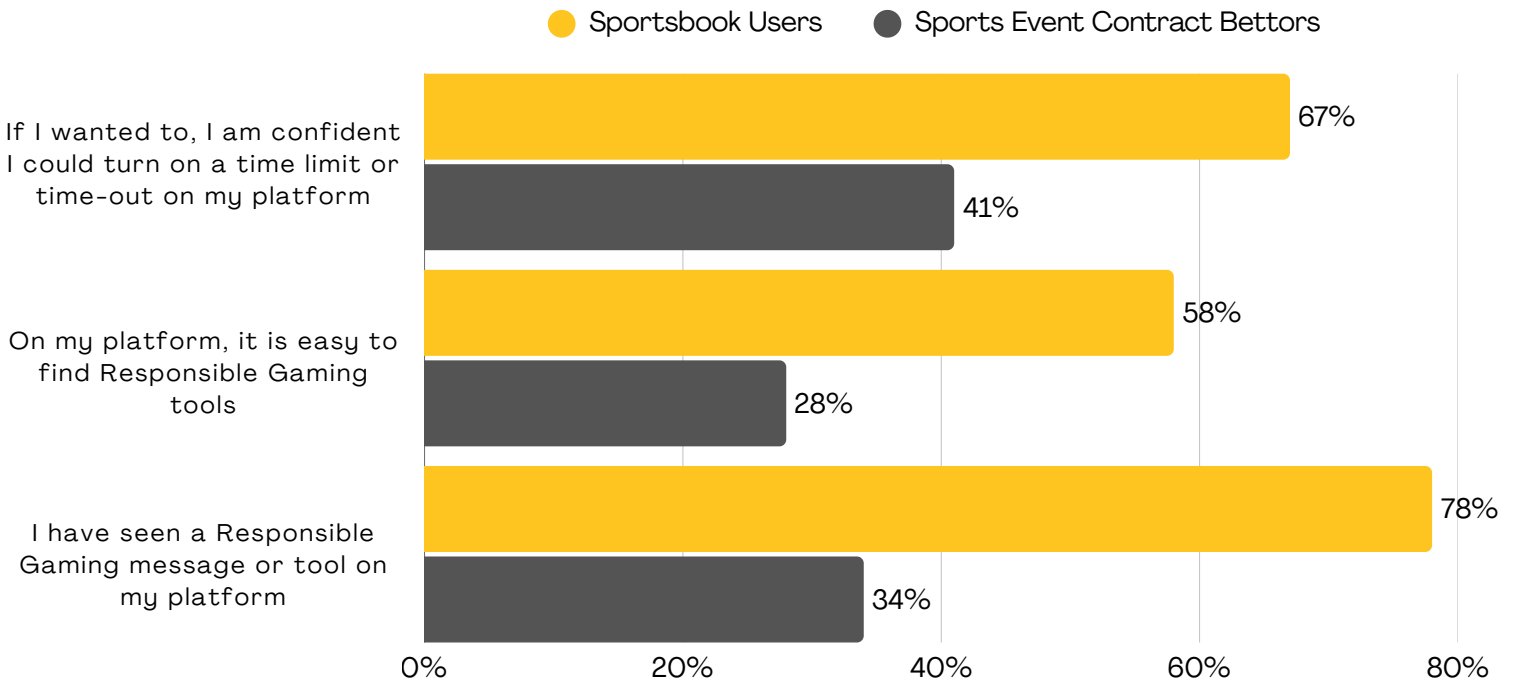


Figure 7. Responsible Gaming Audit

FEATURE	SPORTSBOOK A		SPORTSBOOK B		SPORTS EVENT PREDICTION PLATFORM A	SPORTS EVENT PREDICTION PLATFORM B
Dedicated Responsible Gaming Page	●	●	●	●	●	●
Deposit Limits	●	●	●	●	●	●
Loss Limits	●	●	●	●	●	●
Time Limits	●	●	●	●	●	●
Timeouts and Cool Off Periods	●	●	●	●	●	●
Betting Reports and Stat Sheets	●	●	●	●	●	●

Figure 8. Where Users Learn How to Use Product Features, Read Lines, or Improve Outcomes

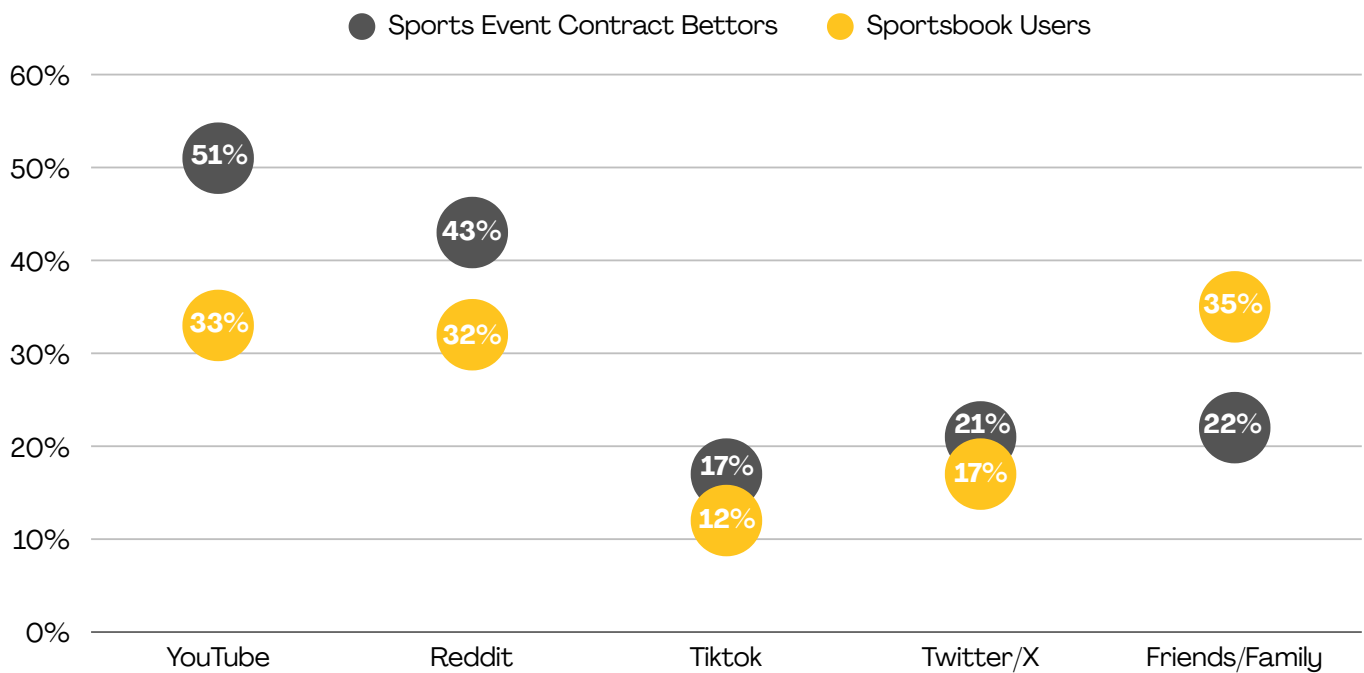


Figure 9. Advertising Messages

