

Financial Foundations

Theme: Problem gambling is exacerbated by distorted thinking

Text: Gambling can be a low-harm activity, but it's easy to fall for distorted thoughts that can make gambling riskier. Near misses, lucky streaks, detecting patterns, and finding strategies feel meaningful, but they are illusions that keep people chasing losses. These are common types of cognitive distortions, or erroneous thinking patterns, that make gambling outcomes feel more predictable than they are. In the end, the house always wins.

One post with and another without gambling imagery, below

THE HOUSE *ALWAYS* WINS

Problematic gambling behavior is often associated with **distorted beliefs** that gambling can be a **reliable pathway to financial gain**.

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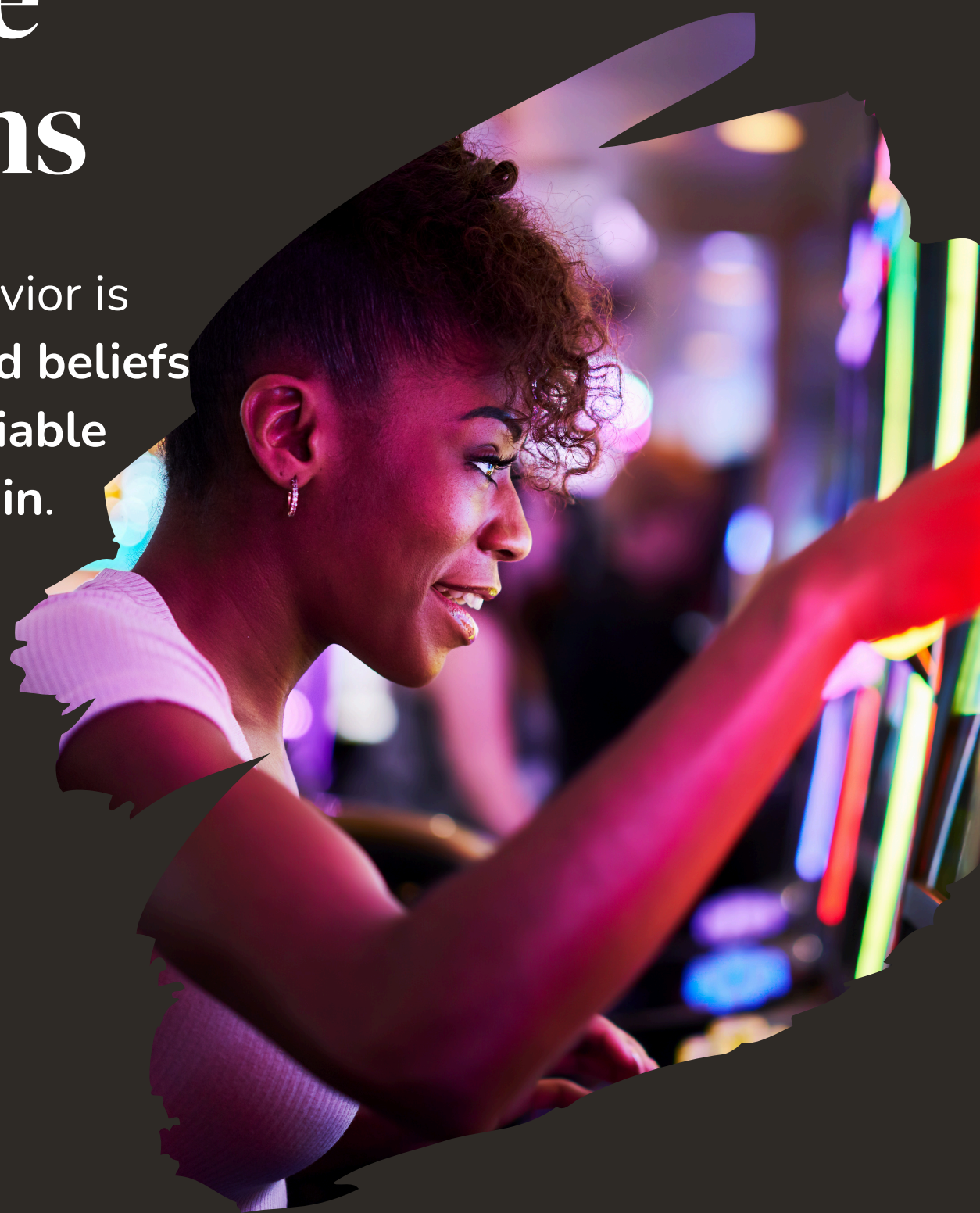
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Financial Foundations

Theme: Gambling should be for entertainment only

Text: It's easy to see the potential winnings as a way to build wealth, but gambling outcomes are always uncertain. Gambling activities should be played for entertainment only, not as a means of building wealth. It can be mistaken for a legitimate financial activity, like investing, or a quick way to accelerate a savings goal, potentially leading to devastating financial consequences.

One post with and another without gambling imagery, below

PROTECT YOUR *FINANCIAL FUTURE*

Gamble for *entertainment*, not
as an *investment*.

Placing bets on uncertain outcomes is not a reliable
strategy to build wealth.



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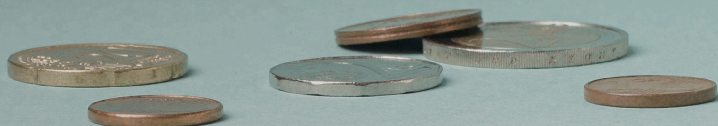
Protect your financial future

Gamble for entertainment *only*.

Placing bets on uncertain outcomes is not a reliable strategy to build wealth.



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Financial Foundations

Theme: Youth are exposed to gambling in video/mobile games

Text: Video and mobile games that are popular among youth have introduced new and unique risk factors. Many games now incorporate gambling-like features, such as loot boxes, randomized rewards, and in-game purchases that resemble gambling mechanics. At the same time, gambling has become more mobile and widely marketed, increasing youth exposure and normalizing gambling activities. Support youth in understanding gambling-like activities within their favorite games so that they can make informed money decisions.

Your kid's game might be teaching them to gamble

Help kids and teens recognize gambling-like activities in games so they can better understand financial risk and make informed money decisions.



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Text: Many video games include features that encourage players to spend real money, sometimes without players fully recognizing what they are paying for or how much they are spending overall. Understanding these features is important, particularly for youth. Additionally, some video games include actual casino games that players can access using virtual currency. While no real money is wagered within the game, these features expose youth to gambling mechanics, teach them how gambling activities work, and build excitement and familiarity around gambling in a normalized, consequence-free environment.

Financial literacy is only part of wellness

Ensuring equal access to financial health opportunities is critical to enhancing Oregonians' financial health.



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Financial Foundations

Theme: Opportunity cost

Text: Every dollar spent on gambling is a dollar that can't be used for something else. Over time, even small gambling losses can add up and represent money that could have gone toward savings, debt reduction, emergency funds, or everyday expenses. Thinking about these opportunity costs can help us make more intentional financial decisions.

Every dollar spent on *gambling* is a dollar *lost* toward something else

*Debt, savings, vacation, emergency funds, home repair,
down payment, bills, groceries, education, ...*

Even small gambling losses add up.



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Financial Foundations

Theme: Gambling to cope

Text: Financial stress is one of the biggest sources of anxiety for adults, and avoiding reminders is a common (but risky) way to cope. People experiencing financial anxiety may turn to gambling as a form of emotional escape or temporary distraction from financial worries. In some cases, financial pressure can lead people to chase losses, believing that continued gambling may allow them to recover money that has already been lost. This reinforces harmful gambling patterns and often deepens financial instability.

When *worry* becomes a *wager*

Financial stress increases the risk of gambling-related harm—gambling for emotional escape or temporary distraction from can deepen financial worries.

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Financial Foundations

Theme: Youth exposure to gambling

Text: Youth media is becoming more and more saturated with gambling advertisements- and it's not a mistake. Parents and caregivers need to be aware of the ways that youth are exposed to gambling marketing, as youth are more susceptible to impulsive and emotional decision-making and may be less aware of cognitive biases and manipulative marketing tactics. Monitor online and social media activity, apps, and mobile games for gambling content.

Gambling ads are everywhere your kids are

Youth media is saturated with gambling ads. Kids are more susceptible to impulsive and emotional decision-making and may be less aware of manipulative marketing tactics.



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Raising Smart Risk Takers

Theme: Talking to kids about gambling

Text: Gambling might seem harmless to kids and teens—just another way to have fun, compete, or pass the time. But gambling at a young age can have serious consequences, both now and in the future. It's important to start conversations early (and you don't have to be an expert to do that). Check out our guide on *Raising Smart Risk Takers*, a guide for parents about youth gambling and how to have conversations to support healthy behaviors.

Talk to your kids about gambling

To kids and teens, gambling might seem harmless. But *gambling at a young age can have serious consequences*. It's important to start conversations early.



Check out *Raising Smart Risk-Takers: A Parent's Guide to Preventing Youth Gambling*



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