



PLENARY SESSION II

Training Day

Inside the Sweepstakes & Social Casino Apps Priming Minors to Gamble

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PART ONE · UNDERSTAND

The Dual-Currency Playground

A new category of apps that isn't technically gambling — until it is



How a sweepstakes casino app avoids being “gambling”

Gambling, legally, requires three things at once: consideration, chance, and prize. Remove one, and the law doesn't reach it.



GOLD / “PLAY” COINS

purchased with real money

Used for casual, no-stakes play. Holds no cash value and can't be redeemed. Buying more Gold Coins is how the app makes money.



“SWEEPS” COINS

redeemable for real cash

Given free — with purchase, on login, through promotions. Because they're “free,” operators argue there's no consideration, so it isn't legally gambling.

Meet the category

Fliff, Thrillzz, and Rebet are three named examples of the same model — social “sportsbooks” built on dual currency, not three isolated products.



FLIFF

Free-to-play social sportsbook. Fliff Coins for casual play, Sweepstakes Coins redeemable for cash. 18+ to open an account in most states; several states hold cash-prize eligibility to 21.



REBET

A social sportsbook built on the same sweepstakes structure — parlay-style betting, live odds, and a free-to-play on-ramp that mirrors a regulated sportsbook's core mechanics.



THRILLZZ

A sweepstakes casino and social sportsbook combined — slots-style games alongside sports-betting-style mechanics, marketed the same way: no purchase necessary, play free, cash out later.

This is not a fringe category



\$10.6–14.3B

INDUSTRY GROSS REVENUE, 2024–25

Sweepstakes casino gross revenue estimates, now larger than many regulated state markets.



\$2.8B

ONE OPERATOR, ONE YEAR

VGW (Chumba, LuckyLand, Global Poker) alone — over 1 million active U.S. players.



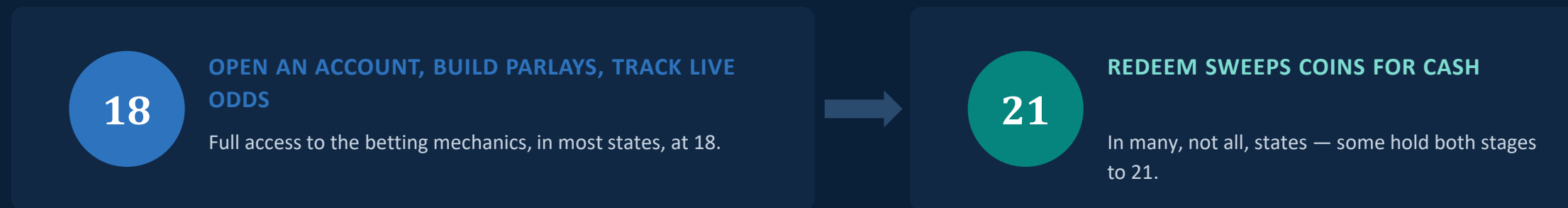
60–70%

ANNUAL GROWTH, 2020–2024

Compound annual growth rate — one of the fastest-growing categories in consumer tech.

The age gap: 18 to play, 21 to cash out

Because no purchase is required to play, these apps can legally welcome users as young as 18 — while full cash-prize eligibility typically waits until 21.



That's a window of up to three years where an 18-to-20-year-old is doing everything a bettor does — building parlays, reading live odds, chasing streaks — except cashing out.

PART TWO · ANALYZE

The Features Doing the Conditioning

This isn't incidental design. It's the product.



Parlay construction & live-odds literacy

- ➔ Combining multiple bets into one — the exact skill a real sportsbook rewards most, and the one most likely to produce a loss.
- ➔ Reading live, in-game odds as they shift — the same real-time numeracy a regulated sportsbook expects a bettor to already have.
- ➔ Flex / cash-out mechanics that mimic a real book's “hedge your bet” tools, taught with play money before it ever costs anything.
- ➔ Searchable how-to content — “how to set a parlay,” “how to flex a parlay” — circulating on TikTok, made by users, not the app.

Leaderboards, streaks, and peer competition



LEADERBOARDS

Rank users publicly by winnings or activity — turning play into a competition against people you know.



STREAKS

Daily login and betting streaks with rewards for consistency — the same hook that keeps people opening any app every day.



PEER COMPETITION

Built-in sharing and social feeds make wins visible to friends — the losses stay private, the wins get the spotlight.

Where minors actually encounter these apps

-  Gaming platforms and livestream chat — ads and shout-outs during content teens already watch
-  Creator and influencer promotion — the same playbook regulated sportsbooks use, running with no age gate on the audience
-  Organic peer content — “how to parlay” tutorials made by ordinary users, not the app, spreading the mechanics for free
-  Social casino advertising broadly — regulators (Google among them) have already moved to tighten ad policy in this category

Why it works

Repeated near-wins, streaks, and social proof are reinforcement mechanics — not decoration.

They normalize wagering vocabulary and risk-taking behavior years before real money — or legal access — enters the picture.

PART THREE · EVALUATE

What States Are Doing (And What's Still Missing)

Bans are landing on the books faster than they're landing in practice



The bans landing on the books

At least 17 states have banned or actively restricted dual-currency sweepstakes gaming as of 2026.



CONNECTICUT & MONTANA

First states to ban the dual-currency model outright



NEW JERSEY

AB 5447 signed Aug. 18, 2025 — up to \$25,000 per violation



CALIFORNIA

AB 831, passed unanimously — effective Jan. 2026, up to 1 year jail + fines



NEW YORK

A.8891, effective April 2026 — promoting or operating is a felony



INDIANA

HB 1412, 2026 — bans the sweepstakes model, offers a path to a real iGaming license

New Jersey, specifically



3rd

STATE TO BAN THE MODEL

New Jersey followed Connecticut and Montana in banning dual-currency sweepstakes gaming outright.



\$25K

FINE PER VIOLATION

Assembly Bill 5447, signed by Gov. Murphy on August 18, 2025. Also bans bearding and sharing insider betting info.



DGE + DCA

WHO ENFORCES IT

New Jersey's Division of Gaming Enforcement and Division of Consumer Affairs share enforcement.

Why bans alone haven't closed the gap



ENFORCEMENT CAPACITY

Illinois sent 65 cease-and-desist letters in January 2026. Operator compliance: 3 percent.



BORDERLESS MARKETING

A state law stops at the state line. The apps, their ads, and their TikTok tutorials don't.



WHACK-A-MOLE

New operators launch faster than legislatures can name them — even smart, model-based bans need active policing.

Florida's Attorney General has sued two major sweepstakes operators over deceptive marketing that reached minors and seniors alike — a sign more states are moving from letters to lawsuits.

A practical framework

01



Ask about the apps by name

“Gambling” doesn’t register for a teenager playing Fliff or Rebet. “Do you use any sports betting or casino apps?” does.

02



Learn the vocabulary

“Parlay,” “streak,” “cashing out sweeps” are gambling vocabulary, even when the person using them would never call it that.

03



Explain the mechanics, not just the risk

Why leaderboards and streaks are built to be sticky lands better with a teenager than a general warning about danger.

04



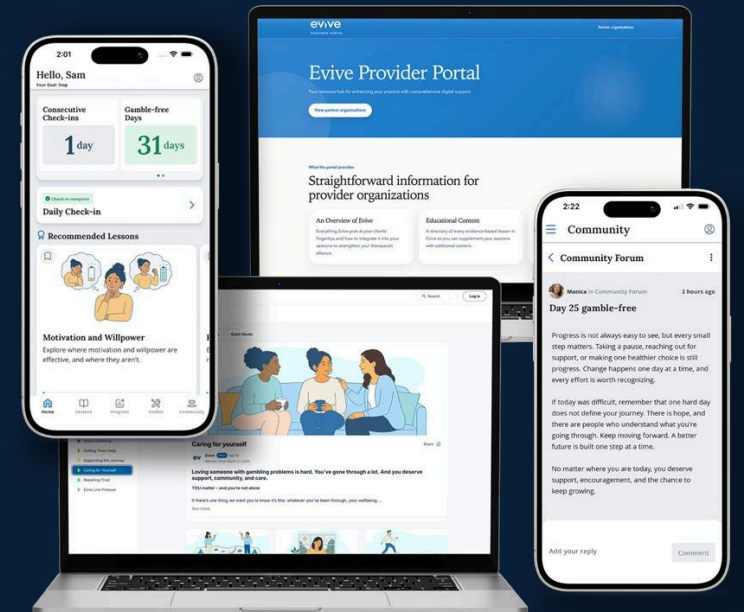
Don’t wait for the law to catch up

Bans are real progress, but enforcement lags by design. Families, schools, and clinicians are the fastest line of defense right now.

PART FOUR

What We Built From This Landscape

Evive's job isn't just treating gambling disorder once it arrives — it's tracking where the on-ramps are, including the ones nobody has a policy for yet.



evive

A deeply human technological solution

to help people prevent, reduce, and recover from gambling harm.

STOP

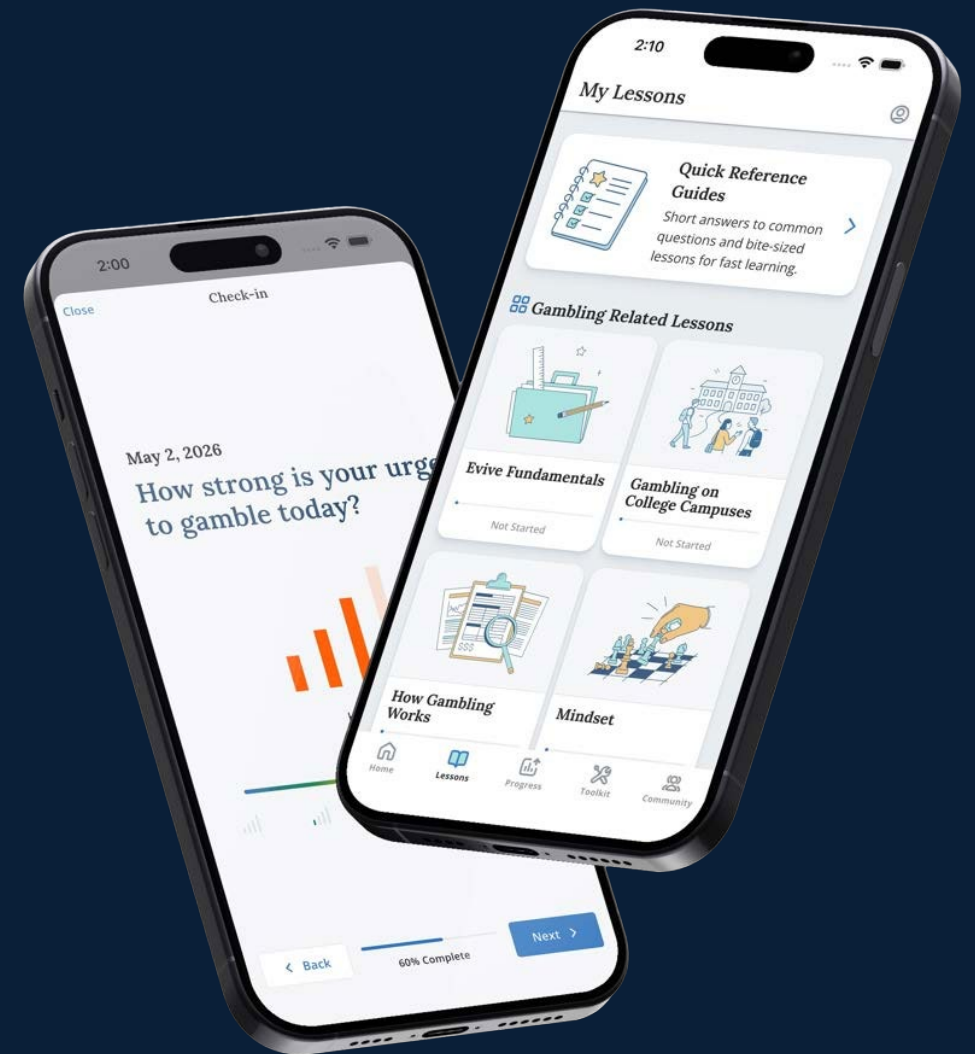
For people who want to stop gambling entirely.

MANAGE

For people who want a healthier relationship without stopping.

FAMILY & FRIENDS

For parents and loved ones navigating someone else's gambling harm.



Free, private, and available at 2am

The same population learning to gamble inside these apps needs somewhere real to go before it becomes a disorder — no barriers, no labels, no waiting for a policy fix.



10k+

PEOPLE REACHED

Across every U.S. state and multiple countries.



15+

STATE PARTNERS

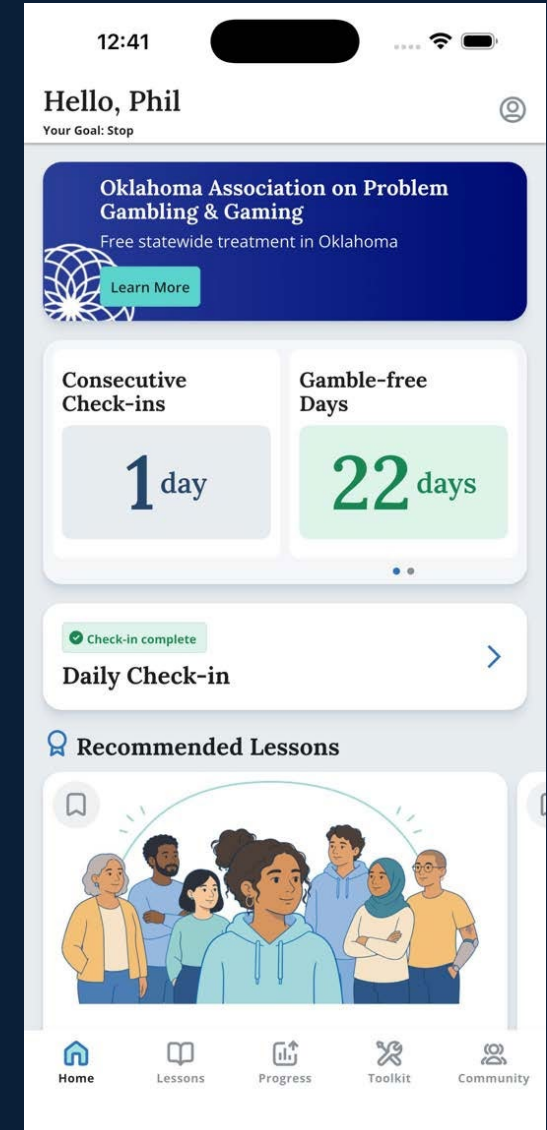
Health authorities and problem gambling councils.



Free

TO EVERY MEMBER

No subscriptions, no access codes — ever.



Bring this back to your own setting



Talk to us about prevention programming for schools, clinics, or family services.



Explore the Provider Portal — free clinical resources and warm referral tools.



Point a worried parent, teacher, or counselor to the Family & Friends community.



Scan to learn more

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Thank you.

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