PARENT GUIDE

BETTING APPS

Understanding Gambling, Greed, and Gamification

Like many parents, Kim Freudenberg knew that raising two boys would come with tough discussions. She would need to talk to them about drugs and alcohol. Sex would be an important topic. Clearly, social media would need to be a regular household conversation.

What Freudenberg and many other moms and dads didn't know when their children were young was that there would be a new tough topic on the scene: **betting**.

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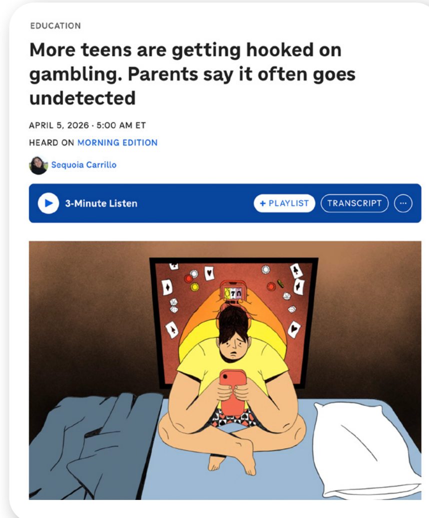
"Never once did I even think that I needed to say 'gambling,'" **Freudenberg told NPR**.



But as it turned out, her 19-year-old son had been gambling for eight years. She had no idea until he'd been doing this until he dropped out of college and the truth came to light. She discovered that her son had sold household items, borrowed money from friends, and at the height of his debt desperation, stolen money from her.

This all began when Freudenberg's son clicked on a link he saw in the comments of a video game livestream he was watching. The link took him to an offshore online casino where he began to play blackjack, poker, and roulette. He was 11 years old—seven to ten years younger than the legal gambling age for every state in the U.S.

Given how his gambling habits escalated, it's easy to assume that Freudenberg's son was an isolated, digitally-addicted kid. But that's not the case. He played sports and excelled in school. His addiction ran parallel to his everyday life for years before it fully took over.

This is, unfortunately, not a unique story. According to **Common Sense Media**, 36% of boys aged 11 to 17 report that they gambled in the past year. At age 16, the percentage spikes to 51%.

Much like social media, pornography, or video game addiction, problem gambling doesn't come with all of the signs parents might feel prepared to watch out for. There are no empty beer bottles or joints accidentally left behind in the garage. Instead, there's just a kid like most other modern kids—a phone in their back pocket, the world at their fingertips.

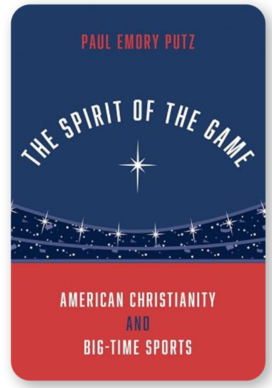
For parents, rising concerns about gambling can feel like yet another threat to their child's mental health and emotional regulation. It may seem overwhelming or discouraging. Some parents may feel like ignoring the topic, while others want to dive deep to prepare and protect.

Our goal in this guide is not to overwhelm you, but to give you enough information on some of the biggest gambling apps and websites today. Then, we'll suggest some biblical ways you can think about gambling. And then finally, we'll leave you with some questions to spark conversations or reflection.

What are betting apps?

Betting apps are digital bookmakers that allow users to gamble real money. They may facilitate wagers on live events such as sports games or horse racing. Others feature casino games such as poker.

In short, betting apps are a casino on your phone, sitting right next to your messaging and social media apps.



Betting apps have changed the way that people engage with gambling in profound ways. In the past, when someone wanted to place a wager, they needed to find a bookie or drive to a casino. Now, all they need is a smartphone or computer (the major betting apps also offer website access).

“Gambling is not a new problem. It has always been around,” says Paul Putz, Assistant Director of Truett Seminary’s Faith and Sports Institute at Baylor University and author of ***The Spirit of the Game: American Christianity and Big-Time Sports***. This is important to remember, as the cultural rise of sports betting may make parents feel like this issue hasn’t existed before. It has. But, Putz continues, major changes have occurred in the past decade or so.

First, the professional sports leagues, which were historically opposed to sports betting, have sanctioned it. Second, states across the country have legalized it. And third, betting has relocated—it no longer lives solely in casinos or mob-tied underground communities, but in pockets.

Betting, Putz points out, used to have a stigma. The cultural majority felt that gambling ran counter to the morally formative and pure *for-the-love-of-the-game* soul of sports. Every time that perspective has shifted, there have been consequences. In the 1940s, for example, the concept of the “spread” came on the scene. Instead of simply betting on wins or losses, gamblers could now bet on how many points a team might win or lose by. Over the next few decades, major scandals, particularly in college basketball, emerged as players were paid to shave points.

Now, betting apps have made it so that gambling merely on the spread feels practically old-fashioned. Gamblers can bet on a surprising number of in-game actions, from the next player to hit a home run to whether the next play in a football game will be a pass or run. It’s constant. It’s compelling. And it feels like community, as bettors experience the thrill of engaging in the game together.

Which betting apps are teens likely to come across?

While new opportunities for online gambling pop up regularly, six primary betting apps draw the majority of online gamblers: DraftKings, FanDuel, BetMGM, bet365, Fanatics Sportsbook, and Polymarket. Grasping the basics of these apps can help parents talk to their teens.

DraftKings is a publicly traded company with a total market value of approximately $12.75 billion (for comparison, virtual healthcare service Teladoc has traded at a valuation of $12 billion). Michael Jordan holds an equity stake in the company, which raises an important point about betting apps: many world-famous former athletes serve as investors, ambassadors, or advisors for them. This may be part of the appeal for young sports fans who look up to professional athletes as role models.

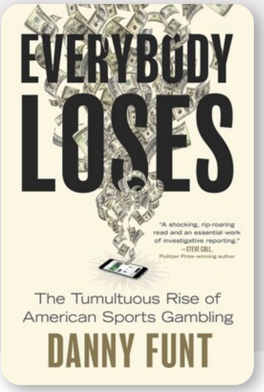
When it comes to DraftKings, which has a 34% market share, there are several ways to gamble on the app. DraftKings reports that approximately 4.8 million average monthly unique paying customers participate in their combined Daily Fantasy Sports (DFS) and sportsbook platforms. The app offers gambling on niche sports and specialty bets, in addition to standard gambling on popular sports such as NFL and MLB games.

Through DFS, users get a fake spending budget for a lineup of real athletes. Their team then receives points based on how those players perform in real games. Unlike traditional fantasy sports that last for a whole season, DFS offers one-day or one-week participation. If a user’s team scores more points than other users, he or she wins real money.

The sportsbook platform of DraftKings allows users to bet on game winners, predict game scores, and make live bets during a game. DraftKings also offers digital slot machines, casino table games, and a marketplace for buying, selling, and trading digital sports cards.

Red Flags

- The one-day and one-week DFS offerings may encourage users to feel that they are carrying less risk and have more control as they’re regularly making new choices, but in reality, can be just as addictive (“Well, I messed up today, but I’ll start fresh tomorrow!).
- The live-betting functions on DraftKings use complex AI and predictive algorithms to track user behavior. The app then offers users customized bets that target bettors when they are at their most vulnerable, such as after a tough loss.
- Live betting on DraftKings also generates a running loop of dopamine hits, which some experts say mirrors the euphoria of a drug high.
- DraftKings uses its “VIP status” feature to encourage losing gamblers to play more, as Danny Funt explains in ***Everybody Loses: The Tumultuous Rise of Sports Gambling***.



FanDuel is owned by the publicly traded company Flutter Entertainment plc, the world's largest online gambling corporation. FanDuel has over 12 million registered users, approximately 4.8 million of whom are monthly active users during football season. These numbers represent a 44% market share for sports gambling.

Former NFL players Rob Gronkowski and Joe Montana are FanDuel ambassadors. Erin Andrews, the lead FOX Sports NFL sideline reporter, signed a large deal with the company to champion their Play With a Plan initiative, which Andrews **says promotes responsible gaming**. Figures like Andrews promoting sports betting mean that not only are young people growing up seeing the athletes they love engaged in the gambling world, but also the announcers who have told them the story of sports since they were old enough to watch a game. Now, these figures seem to be saying that to be a sports fan is to be a gambler. Although they often call it 'gaming' rather than "gambling."

Like DraftKings, FanDuel offers Daily Fantasy Sports (DFS), a live-betting sportsbook, and casino games in states where iGaming is fully legalized. FanDuel's sportsbook offerings focus on major league sports. Winning bettors note that FanDuel's payout speed is fast, with standard withdrawals often processing in less than a day. FanDuelTV+, the company's live video streaming component, is available directly inside the app, which can display up to five games per screen.

Red Flags

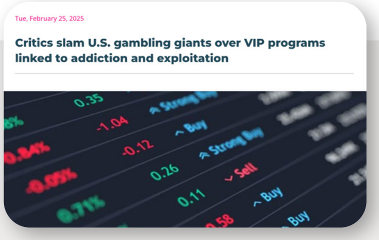
- In January 2026, **gambling regulators in Canada fined FanDuel** $350,000, accusing it of "failing to identify and report suspicious betting activity on international table tennis matches in 2024."
- Users report that when they are consistently successful, the app restricts their bet sizes or delays live bets, reducing their winnings.
- Multiple class-action lawsuits **allege that FanDuel uses predatory features** such as gamification and continuous promotions for Same-Game Parlays, which critics say increase the risk of problem gambling.

The third-largest player in the U.S. online sports betting market, representing 14-15% market share, **BetMGM** is a joint venture between MGM Resorts International and Entain plc. This means that, unlike DraftKings and FanDuel, BetMGM is clearly and officially linked to the legacy betting world of Las Vegas casinos. It's not just a heritage piece, either. When users place wagers in the app, they can earn tier credits and hotel points for luxury stays, dining, and entertainment at world-famous properties such as the Bellagio and MGM Grand.

Former NHL star Wayne Gretzky and retired MLB sensation Derek Jeter are primary ambassadors for BetMGM. Casey Hurbis, BetMGM's Chief Marketing Officer, **refers to** Gretzky, Jeter, and others as the brand's "Mount Rushmore of legendary athletes."

When it comes to unique offerings, BetMGM touts its "Edit My Bet" tool, which allows users to change various components of active bets after placing them. The app also caters to high-stakes players through in-depth coverage of obscure leagues and very technical in-game props. The app is also a market leader in online casino gaming and offers a 24/7 live-chat and phone support element with human agents, which outdoes the customer service offerings of competitors.

Red Flags


Tue, February 25, 2025

Critics slam U.S. gambling giants over VIP programs linked to addiction and exploitation

- BetMGM is one of several betting apps (including FanDuel and DraftKings) **accused of predatory VIP programs** that reward and encourage compulsive gamblers to chase their losses.
- Civil addiction lawsuits allege that BetMGM failed to honor voluntary exclusion requests, which means that the app continued to allow problem gamblers to place wagers after they had placed themselves on a self-imposed gambling ban.
- The app's advertisements promote "risk-free first bets" of up to $1,000, which a 26-page class-action complaint states is false and misleading.

bet365

Privately owned company **bet365** is primarily controlled by the Coates family, with Denise Coates, founder and joint-CEO, at the helm. While the company does not have a specific valuation since it is not publicly traded, when the family considered a potential sale of bet365 in 2025, reports suggested that the company could be valued at $11.3 billion.

European football star Júlio César and sports journalist Guillem Balagué are two of the brand's most prominent ambassadors. Hollywood figures such as *Breaking Bad*'s Aaron Paul and Oscar-nominated actor Samuel L. Jackson also appear in major marketing campaigns for bet365.

Users note that bet365 offers about 45 sports to bet on, which means there's a great deal of variety available. bet365 is also known for its bet boosts, which enable bettors to increase a potential payout without having to stake more money. These promotions update frequently, which may keep bettors on the app longer, increasing the likelihood that they will wager more. Like DraftKings, FanDuel, and BetMGM, the bet365 app features casino games in addition to its sportsbook offerings.

Red Flags

- In 2024, the New Jersey Division of Gaming Enforcement ordered bet365 to **refund more than $519,000** to 199 customers who were shorted on payouts after winning bets, and levied a **$33,000 fine** on bet365 for taking wagers on events with known outcomes and games that were not approved for betting.
- A **class action lawsuit filed in December 2025** alleges that, along with other sports betting apps and prediction market apps (more on those later), bet365 intentionally misled consumers in California by claiming in advertising campaigns that their daily fantasy sports app was legal in California, when it was not.
- In March 2026, a coroner ruled that gambling addiction **contributed to the suicide** of 19-year-old Arthur Soames, who placed 1,600 bets via bet365 over a three-month period.

Fanatics Sportsbook

NRF National Retail Federation

Home

Retail's Big Show

A 'scrappy startup' mentality fuels Fanatics' sense of competitiveness and growth

NRF 2026: CEO Michael Rubin on the company's fans-first playbook for success

Sheryll Poe
January 20, 2026

Michael Rubin, founder and CEO of Fanatics Inc., speaks at NRF 2026: Retail's Big Show.

F**anatics Sportsbook** operates under the parent company Fanatics Inc., the world's largest retailer of officially licensed sports merchandise such as jerseys and collectibles. Fanatics Inc. hit a $31 billion valuation in its last funding round. In 2025, Fanatics Sportsbook took in **25 billion bets** and reached $850 million in revenue.

Kendall Jenner is one of the brand's premier partners. She headlined their Super Bowl ad campaign, which encouraged her female audience to try sports betting via "Bet on Kendall" pics. Rapper Megan Thee Stallion and gymnast Livvy Dunne have helmed marketing campaigns, and PGA Tour golfer Justin Thomas became the brand's first official athlete ambassador for the sportsbook in 2024.

Fanatics Sportsbook stands out from its competitors through its FanCash loyalty program. With each bet, users receive FanCash that can be redeemed for merchandise, tickets to athletic events, and, of course, more wagers. Fanatics Sportsbooks also features Fair Play™ Injury Protection, which voids player prop bets if a player is injured early in a game and does not return. Users can also combine the statistical performance of three to six players into a "squad" to pursue a higher collective payout.

Red Flags

- Users have **reported Fanatics Sportsbook to the Better Business Bureau** for freezing or confiscating funds during account reviews or security checks.
- Wagers are often capped or accounts suspended if bettors frequently win or exploit positive expected value promotions.
- A **class action lawsuit filed in December 2025** alleges that Fanatics Sportsbooks has broken the law by not enforcing a 24-hour waiting period for deposit increases in certain states.

Polymarket

While **Polymarket** and peer apps such as Kalshi and Manifold are apps where users place bets, they operate differently from a sports betting app or a casino experience. These apps are prediction markets, which means that users buy and sell shares that represent the probability of an event occurring. This means that bettors are not betting against the house; they're betting peer-to-peer. Much like the stock market, users can buy or sell shares at any time before the market closes.

Through Polymarket, users can bet on just about anything—from sporting event outcomes to the results of an election or international conflict. Polymarket's primary crypto-based platform was banned in the United States in 2022. However, a study found that between May 2025 and April 2026, Americans funneled somewhere between $10.6 to $26.7 billion through Polymarket, resulting in **approximately 30 percent of the platform's trading volume**.

KATE KNIBBS BUSINESS JUN 11, 2026 7:00 AM

Americans Are Trading Billions of Dollars on Polymarket's Banned Offshore Platform

It's the first estimate of how many Americans are sneaking onto Polymarket's banned crypto-based platform.

In December 2025, Polymarket launched Polymarket US, a prediction market mobile app that is licensed in the United States. Pew Research **found** that Polymarket US's trading volume was around $1.6 billion in April 2026, while the crypto-based platform reached approximately $9 billion.

High-profile figures such as Timothée Chalamet and Grammy-winning record producer Rick Rubin have appeared in Polymarket brand campaigns. Donald Trump Jr. serves as an advisor for the company. Polymarket regularly works with influencers who promote the brand on social media.

Red Flags

- Polymarket is currently facing criticism **for a lack of disclosure in recent influencer videos** that featured the content creators faking winning bets. While the brand paid more than 20 content creators to feature Polymarket in posts, the content was not marked as sponsored. Polymarket's chief marketing officer, Matthew Modabber, used his personal PayPal account to pay influencers at least $350,000 from January 2025 to February 2026. It is unclear why he used a personal account and if the payments were reported as business expenses to the IRS.
- The Anti-Corruption Data Collective found **systemic insider-trading indicators** in betting on military and political outcomes on Polymarket.
- A recent study found that users are **losing money faster on platforms like Polymarket** than they do on traditional sports gambling platforms.

What does the Bible say about gambling?

While the Scriptures may not mention the era of pocket casinos and wagering on everything under the sun, they have plenty to say about the issues that surround gambling. By taking a look at verses that directly address issues associated with gambling and those that paint a picture of how God designed people to live, we can find wisdom and encouragement for approaching the topic of betting with our teens.

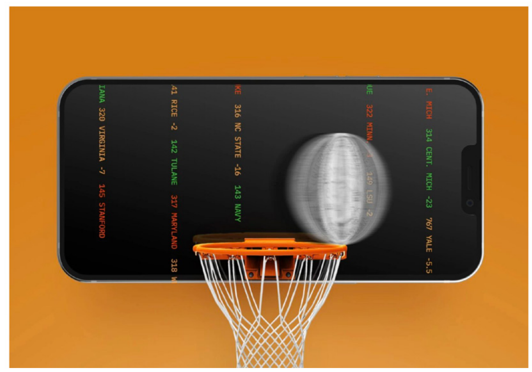
Gambling can **impair executive function**, exploit developing brains, and create significant anxiety. **The Bible calls us** to be transformed by the renewing of our minds (Romans 12:2) and not to let our hearts be troubled because Jesus has left us with his peace (John 14:27).

Gambling can become a massive part of a person's life very quickly, with many bettors spending **hours each day** placing wagers. **The Bible calls us** to redeem the time God has given us (Ephesians 5:16).

Gambling while underage is engaging in illegal activity. **The Bible calls us** to submit to governing authorities (Romans 13:1–2).

Gambling can lead to **social isolation**, **shame**, and **feeling trapped**. **The Bible calls us** to live in light of the truth that Jesus came so that we might have life, and have it to the full (John 10:10). "It is for freedom that Christ has set us free," Galatians 5:1 says. "Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery."

The Rise of Sports Betting Among College Students: A Growing Public Health Concern



Gambling appeals to people with **high levels of dispositional greed**. **The Bible calls us to** forgo the love of money (1 Timothy 6:10), avoid attempts to get rich quickly (Proverbs 13:11), and live generously (Proverbs 19:17).

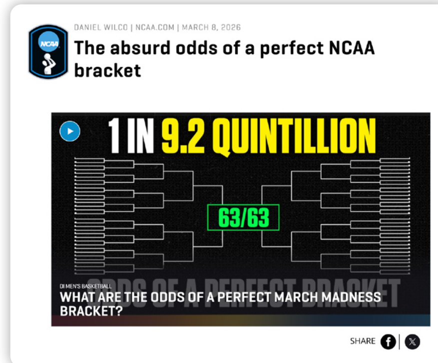
To sum it up, the Bible does not directly say "You shall not place a bet on your favorite college basketball team." Like many topics, such as whether or not to see that rated R movie or let your teen have social media, we're called to interpret and apply what the Bible says about who God is and how he made us to live. When it comes to betting apps, parents and teens can consider the Scriptures together, asking God for insight and trusting that the Holy Spirit will guide their family into wisdom.

Is there a safe way for teens to engage in sports betting?

While there isn't a definitive *yes* or *no* answer here (wouldn't that be nice), there are some legitimate points to consider. When it comes to sports betting apps, children under 18 are not legally allowed to participate. But what about a friendly March Madness bracket competition, or a family Super Bowl pool?

Some families may find that these limited, small-stakes competitions are fun ways to let their teens engage in a bit of risk (and perhaps learn that betting isn't a viable path to wealth as, despite their best efforts, they can't predict the future). The camaraderie and competition within a safe group of friends or family can be a fun bonding experience. Other families, though, may feel that their teen cannot engage in something like that safely, or without wanting to continue betting on other games.

Of course, families can participate in contests like March Madness without placing monetary bets. Maybe it's just a friendly competition for first place, or the winner gets to assign their chores for a week to someone else. Along the way, parents can help their teens understand the "**absurd odds**" of picking a perfect bracket, highlighting that part of the joy of sports is the utterly human, anything-could-happen nature of athletic competition. This could be a great opportunity to talk about how betting can impact one's love of the game, as players and matches are reduced to opportunities for financial gain rather than displays of talent, hard work, and passion. Helping teens notice how they feel when a prediction doesn't go their way may be a valuable lesson that helps them think wisely about betting in the future.



What are signs of problem gambling?

Problem gambling may not come with the same signs as addictions like alcoholism or drug abuse, but Rob Danzman, National Certified Counselor and Licensed Clinical Mental Health Counselor, says that there are still **five primary warning signs** parents can keep an eye out for:

1. **Financial Discrepancies:** Is your teen asking for money more frequently than they used to? Are they quickly draining their allowance or maxing out a credit card? For teens in their college years, are they suddenly unable to pay rent?
2. **Defensive Financial Behavior:** Does your teen recoil or lash out when you ask about their spending habits? Do they avoid financial discussions?
3. **Academic Ghosting:** Are your teen's grades dropping for unknown reasons? Are they missing classes or reluctant to discuss academic standing with you?
4. **Obsession on Outcomes:** Has your teen's casual—or even passionate—sports fandom evolved into an extreme time commitment or emotional attachment to particular athletic results? Do they seem heavily invested in the outcome of sports that they historically haven't even enjoyed?
5. **Social Isolation:** Is your teen pulling away from their friendships or teammates? Has their screen time increased dramatically, or are they angered by your attempts to monitor their online activity?

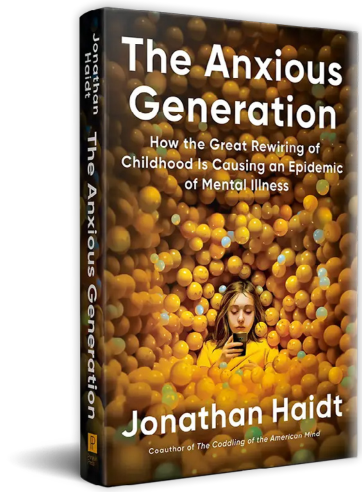
As Danzman observes, betting overrides executive function. It encourages instant gratification, poor time-management skills, and resentment of hard work. Well before problem gambling has become an issue, parents can work to build resilience, work ethic, and a redemptive view of time management, sports fandom, and mental health in their child's life.

Let's Talk About It

God put a desire for risk and reward in us. That's not something we need to be ashamed of—it's something that God set inside of us with intention. Walking by faith feels risky. Finding peace and purpose in a life led by Jesus? Talk about a reward.

In children, teens, and young adults (namely young men), the desire for risk is especially high. Danzman notes that young men are also biologically wired to seek status and tribal belonging. These common, good desires create a natural curiosity toward betting, as it's a risk-reward behavior that comes with both a spirit of competition and, often, camaraderie. Parents may want to consider how they can help their teens engage in appropriate risk-taking endeavors in the real world.

Jonathan Haidt, author of ***The Anxious Generation***, encourages parents to build rites of passage into their child's life, and to encourage them to try new things on their own (such as taking public transit on their own, participating in their communities as volunteers, coaches, or part-time employees, etc.). These forms of healthy public engagement and risk-taking can have a protective effect against some of the appeals of gambling.



Putz recommends that parents talk with their children about sports betting early and often. By the time they are in eighth or ninth grade, he says, parents will want to start talking about the specific realities and risks of betting, asking their children what they think about it, if their friends are participating, and what the wise way forward may be. Well before that, though, Putz encourages parents to help their children experience the beauty of sports by going to games, watching them at home as a family, and celebrating the remarkable skill and work ethic at play in athletic competition.

By starting with love and respect for sports and athletes, parents can lay a foundation for talking about betting that does not sound like a mom or dad just saying "here's one more thing you shouldn't do." Instead, it's an opportunity for a mutual conversation, prompting connection through thoughtful questions. If your teen is drawn toward casino games or betting on futures in the economic, entertainment, or political space, consider swapping "sports" below for their interest:

- What do you think sports are for?
- What do you love about sports?
- How might betting affect a fan's love for the sport?
- Betting can nudge people to see athletes less as skilled participants in a competition and more as commodities that produce outcomes. How do you think that mindset shift might be harmful for athletes? What about for fans?
- Sports are a great way to enjoy a common interest with others. How do you think betting might influence that dynamic?

Reflection Questions

What have you learned about betting apps from social media, other parents, or watching sports?

After reading this guide, have any of your opinions of betting apps changed?

Based on what you've learned about betting apps, how might they specifically appeal to your kids?

Do you have any new concerns about betting apps that you want to address directly with your kids?

What's your ultimate goal for your kids in conversations about betting apps?

How does your belief in Christ shape the way you think about betting apps and gambling in general?