NCAA DIVISION III
DISCOVER | DEVELOP | DEDICATE

Division III March Webinar
Sports Betting

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Agenda

- Legislation and Guidelines
- Harm Reduction Strategies
- SSI Updates

Current legislation

Bylaws

- 10.02.1, 10.02.2
- 10.3

What do we mean when we say “Sports Wagering”

- Placing, accepting, or soliciting a wager of any type on any intercollegiate, amateur, or professional team/contest.

Bylaw 10.02.1

What is a wager?

- GIVE something to GET something.
- Example: You pay $5 to enter a March Madness Bracket with the chance of winning $500.

Bylaw 10.02.2

Who does sports wagering legislation apply to?

- Athletics department staff members.
- Nonathletics department staff members who have responsibilities related to athletics (i.e., chancellor or president).
- Conference office staff.
- Student-athletes.

Examples

- Using a bookmaker “bookie”.
- Using a parlay card.
- Internet sports wagering.
- Fantasy league pools.
- Prediction markets.

Guidelines

All cases are reviewed on a case by case basis, and guidelines are starting points.

- Sports wagering rules and prevention education.
- Based on the dollar value of the amount wagered, there could be a withholding condition.
- Repayment of any winnings.

For all other violations of Bylaw 10.3 (e.g., in-game betting, person-to-person wagers), the following guidelines shall apply (dollar value is cumulative amount wagered or risked):

a. $200 or less = participation in sports wagering rules and prevention education.

b. Greater than $200 to $500 = 10% withholding condition and participation in sports wagering rules and prevention education.

c. Greater than $500 to $800 = 20% withholding condition and participation in sports wagering rules and prevention education.

d. Greater than $800 = 30% withholding condition and participation in sports wagering rules and prevention education.

e. In cases where the impermissible sports wagering activity greatly exceeds $800, the committee directed staff to consider whether additional withholding may be appropriate. *(December 2011, affirmed May 2013, May 2023, updated May 2025)*

f. In addition, for any violation where a student-athlete receives winnings associated with any sports wagering activity, the student-athlete must make repayment of full value received. *(December 2011, affirmed May 2013, affirmed May 2023)*

g. If the student-athlete is determined to have been involved in a later violation of any portion of Bylaw 10.3, the committee directed staff to assess the student-athlete's situation to determine whether the student-athlete's actions warrant reinstatement. If it is determined that the student-athlete should be reinstated, the starting point is to charge the student-athlete with a season of participation and require the student-athlete participate in sports wagering rules and prevention education. *(May 2023, updated May 2025)*

Guidelines

- Integrity issues (point shaving, influence outcome) - Significant, including permanent eligibility.

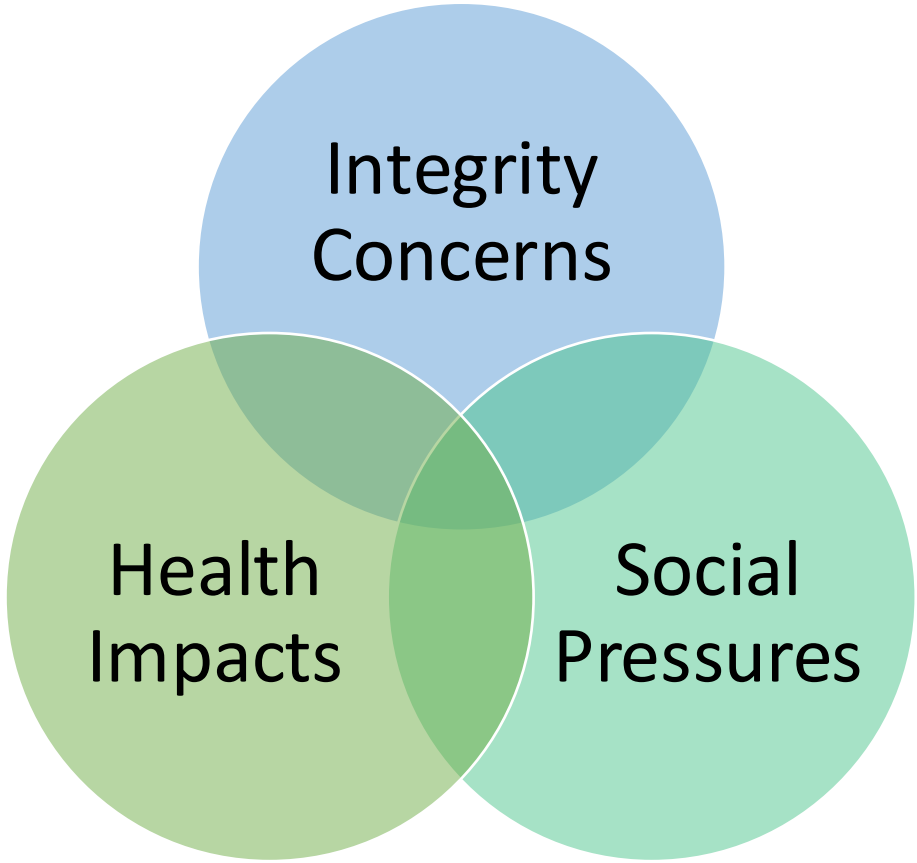
- Wager on your own sport at another college institution? Starts at 50%.

Multilevel Risks Associated with Sports Betting

Student-athletes may experience harms from gambling and sports betting at multiple levels.

Individual level: student-athletes may experience problematic gambling behavior or gambling disorder.

Interpersonal level: student-athletes may experience social pressures, such as harassment, from bettors.



Gambling Behaviors Among NCAA Men

	2004 Study		2008 Study		2012 Study		2016 Study		2024 Study	
	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+
Played cards for money	46.8%	20.6%	45.9%	14.3%	27.4%	6.1%	22.9%	5.7%	29.2%	10.7%
Bet horses, dogs	9.8%	2.0%	8.5%	1.4%	6.5%	1.5%	6.3%	1.2%	4.2%	0.8%
Games personal skill	39.7%	16.3%	33.1%	13.0%	25.4%	9.9%	23.3%	9.5%	22.2%	9.4%
Dice, craps	13.4%	4.3%	11.7%	3.9%	7.8%	2.5%	7.7%	2.7%	7.1%	2.3%
Slots	19.8%	3.6%	15.1%	2.0%	11.9%	1.8%	11.8%	2.0%	10.6%	1.9%
Lottery tickets	36.2%	11.1%	31.4%	9.1%	35.2%	11.1%	36.4%	10.3%	21.3%	4.5%
Played stock market	10.2%	4.7%	9.2%	4.5%	7.4%	3.6%	8.5%	4.1%	19.4%	10.4%
Commercial bingo	6.5%	0.9%	6.9%	1.1%	5.3%	1.2%	5.0%	1.3%	5.1%	1.2%
Gambled in casino	--	--	22.9%	3.8%	18.7%	3.3%	18.6%	3.2%	17.3%	3.0%
Bet on sports	23.5%	9.6%	29.5%	9.6%	25.7%	8.3%	24.3%	8.9%	21.5%	10.7%
Online casino games	6.8%	2.8%	12.3%	4.7%	7.5%	1.9%	6.7%	1.8%	9.0%	3.4%

Note: Percentages displayed are cumulative rather than independent. A student-athlete reporting having gambled "monthly+" is also included in the "past year" figure.

Gambling Behaviors Among NCAA Women

	2004 Study		2008 Study		2012 Study		2016 Study		2024 Study	
	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+	Past Year	Monthly+
Played cards for money	19.0%	4.4%	10.7%	1.3%	5.3%	0.6%	4.2%	0.4%	6.8%	0.5%
Bet horses, dogs	4.8%	0.4%	3.2%	0.1%	2.8%	0.2%	2.7%	0.2%	2.1%	0.1%
Games personal skill	14.1%	3.2%	7.2%	1.2%	4.0%	0.7%	2.8%	0.4%	4.9%	0.7%
Dice, craps	3.5%	0.7%	2.2%	0.3%	2.0%	0.3%	1.4%	0.1%	3.6%	0.3%
Slots	14.3%	1.3%	9.9%	0.5%	8.4%	0.6%	7.2%	0.3%	7.1%	0.4%
Lottery tickets	29.7%	5.4%	24.0%	3.5%	30.5%	5.1%	30.9%	3.7%	24.9%	2.7%
Played stock market	3.5%	1.3%	2.1%	0.6%	1.1%	0.4%	1.7%	0.6%	4.4%	1.5%
Commercial bingo	7.3%	0.8%	6.8%	0.8%	6.2%	0.8%	5.3%	0.7%	7.0%	0.8%
Gambled in casino	--	--	11.0%	0.6%	9.4%	0.6%	7.7%	0.4%	7.6%	0.4%
Bet on sports	6.7%	1.5%	6.6%	0.8%	5.2%	0.6%	4.5%	0.5%	5.1%	0.8%
Online casino games	2.1%	0.8%	1.9%	0.2%	1.8%	0.3%	1.3%	0.1%	1.8%	0.2%

Note: Percentages displayed are cumulative rather than independent. A student-athlete reporting having gambled "monthly+" is also included in the "past year" figure.

Percentage of NCAA Men Reporting That They Bet on Sports (by NCAA Division)

Occasional (Past Year)	2004 Study	2008 Study	2012 Study	2016 Study	2024 Study
Division I	17.1%	22.4%	18.7%	16.5%	12.6%
Division II	20.6%	27.9%	25.9%	22.8%	20.2%
Division III	30.7%	36.9%	31.9%	32.1%	30.2%

Frequently (Monthly+)	2004 Study	2008 Study	2012 Study	2016 Study	2024 Study
Division I	6.6%	6.8%	5.9%	5.8%	4.7%
Division II	8.7%	9.4%	8.5%	8.4%	9.4%
Division III	12.8%	12.1%	10.4%	12.1%	16.9%

Heavy (Weekly+)	2004 Study	2008 Study	2012 Study	2016 Study	2024 Study
Division I	2.8%	1.9%	2.1%	2.0%	1.9%
Division II	4.1%	2.9%	3.3%	2.7%	5.0%
Division III	6.7%	3.2%	3.1%	4.5%	9.7%

Note: Percentages displayed are cumulative rather than independent. A student-athlete reporting having bet “weekly+” is also included in the “monthly+” and “past year” figures.

Most Likely To Gamble With …

	Men 2016	Men 2024
Alone	6%	15%
Family or romantic partner	15%	12%
Teammates or sport friends	39%	35%
Friends outside of sports	39%	38%

	Women 2016	Women 2024
Alone	5%	5%
Family or romantic partner	63%	62%
Teammates or sport friends	11%	11%
Friends outside of sports	21%	22%

Note: Percentages among those who have ever gambled. Respondents were limited to one choice.

How NCAA Student-Athletes Who Bet on Sports During the Previous Year Placed Those Bets

2024 Study (Could endorse multiple methods for placing bets)	Men	Women
In person at a casino, sportsbook or other authorized U.S./Canada location	17%	10%
Mobile wagering through a legal online sportsbook	66%	35%
Mobile wagering through an offshore sportsbook	19%	7%
Local (nonstudent) bookie	9%	3%
Student bookie	7%	3%
Among family or friends	45%	64%

Largest One-Day Sports Betting Loss Among Student-Athletes Who Have Ever Bet on Sports

	Men 2016	Men 2024	Women 2016	Women 2024
Less than $10	41%	30%	70%	59%
$10 - $49	38%	37%	25%	31%
$50 - $99	11%	15%	3%	6%
$100 - $299	6%	11%	1%	3%
$300 - $499	2%	3%	<1%	<1%
$500 - $999	1%	2%	<1%	<1%
$1,000 or more	1%	3%	<1%	<1%

In the Past 12 Months, Have You Ever Felt You Had a Problem With Gambling?

2024 Study (Overall)	Men	Women
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	1.3%	0.1%

2024 Study (By division)	Men DI	Men DII	Men DIII	Women DI	Women DII	Women DIII
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	1.1%	0.8%	1.7%	0.1%	0.1%	0.2%

2024 Study (By division among SAs reporting that they bet on sports at least once/month)	Men DI	Men DII	Men DIII
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	5.5%	5.2%	7.4%

Note: Sample Ns too small among NCAA women to estimate their percentages in the third table with appropriate precision.

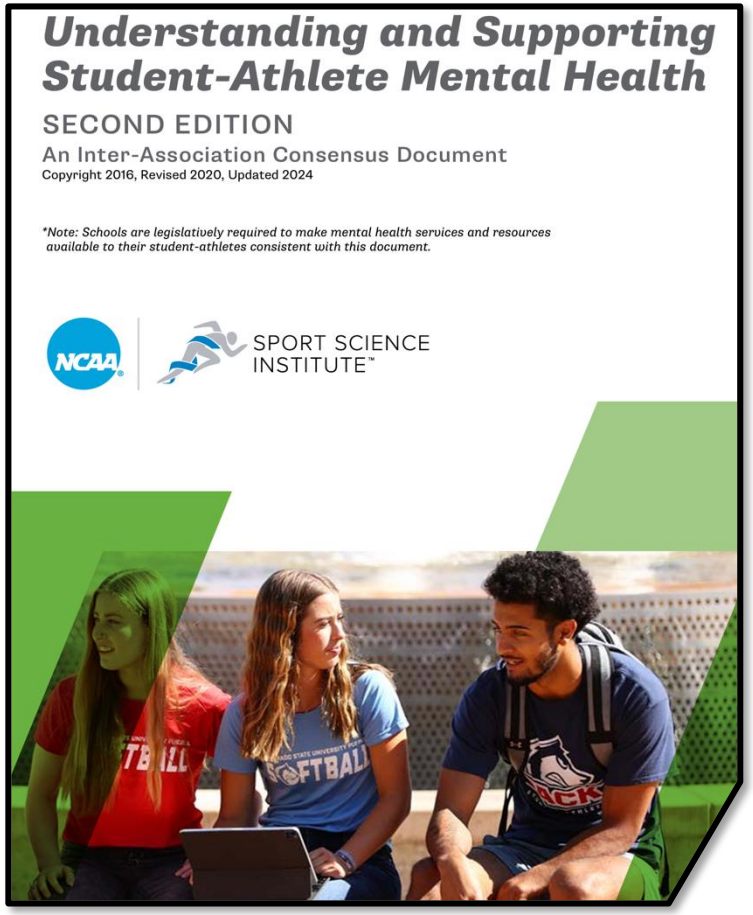
Do You Know Where To Go on Campus If Somebody Wants Help for a Gambling Problem?

2024 Study (Overall)	Men	Women
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	10%	12%

2024 Study (By division)	Men DI	Men DII	Men DIII	Women DI	Women DII	Women DIII
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	7%	9%	14%	8%	12%	16%

2024 Study (By division among SAs reporting that they bet on sports at least once/month)	Men DI	Men DII	Men DIII
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	13%	17%	25%

Note: Sample Ns too small among NCAA women to estimate their percentages in the third table with appropriate precision.



Mental Health Best Practices

Foundational Principles

- Discuss foundational principles for understanding and supporting student-athlete mental health.

Best Practices

- Creating Healthy Environments.
- Identification and Screening.
- Action Plans.
- Licensed Mental Health Providers.

MHBP Resources for Consideration

Create Healthy Environment Resources:

Mental Health First Aid

The National Council for Mental Wellbeing offers Mental Health First Aid training as an option to teach ways to assist and support others who may be experiencing a mental health or substance use challenge.

U.S. Surgeon General's Advisory on Social Media and Youth Mental Health

This advisory was developed by the U.S. Department of Health and Human Services and the Office of the U.S. Surgeon General to describe the impacts of social media on children and adolescents, as well as outlines steps to mitigate risk of harm.

American Psychological Association Health Advisory on Social Media Use in Adolescents

In this document, psychological scientists examine the potential beneficial and harmful effects of social media use in adolescents.

Can the Metaverse Be Good for Youth Mental Health?

This resource was developed by the JED Foundation to discuss youth-centered strategies for ensuring and enhancing the mental health and safety of young people in the metaverse.

Sleep and Wellness for Collegiate Athletes

This document provides recommendations that were a product of the NCAA's Interassociation Task Force on Sleep and Wellness.

IOC Certificate in Mental Health in Elite Sport

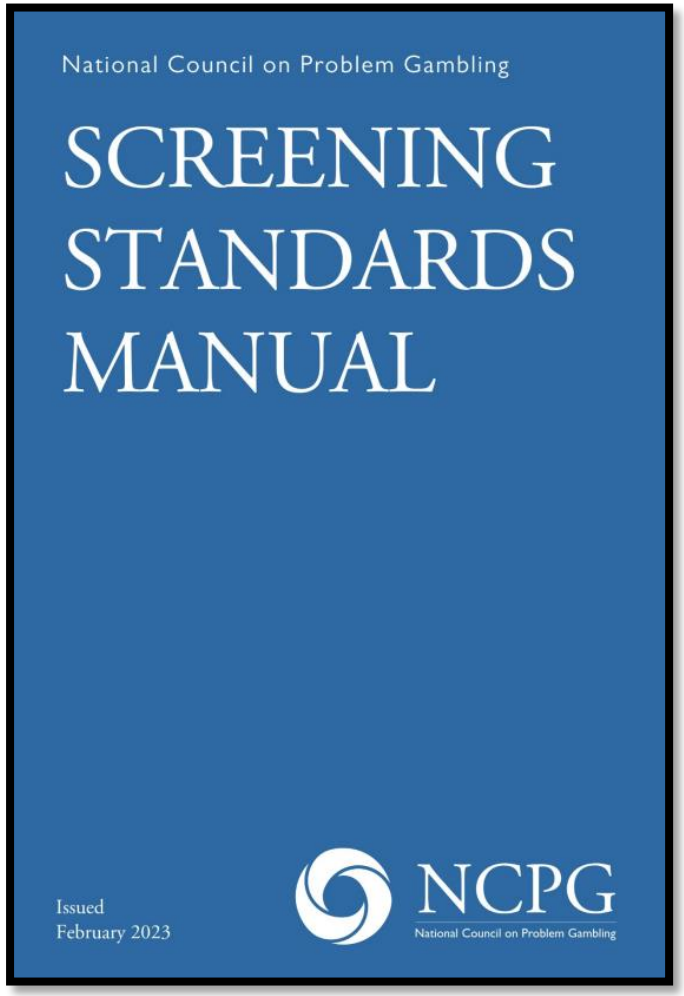
This certificate program is a 3-6-month program for all members of the athlete entourage other than physicians or licensed practitioners who are qualified to provide mental health services. The program was developed by the International Olympic Committee and focuses on salient aspects of mental health in elite sport.

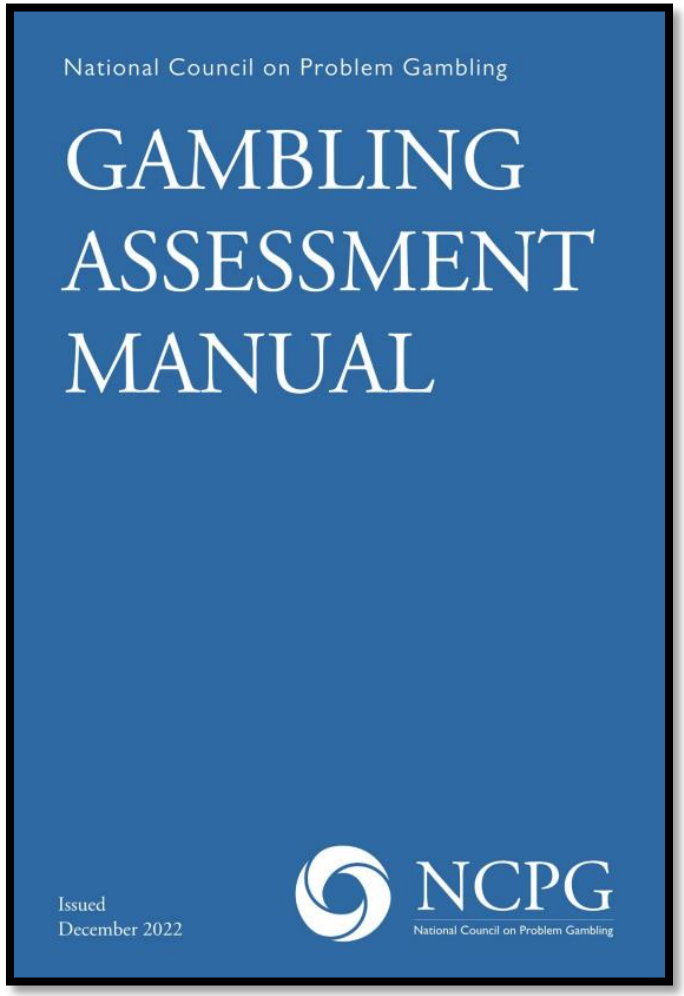
Signify

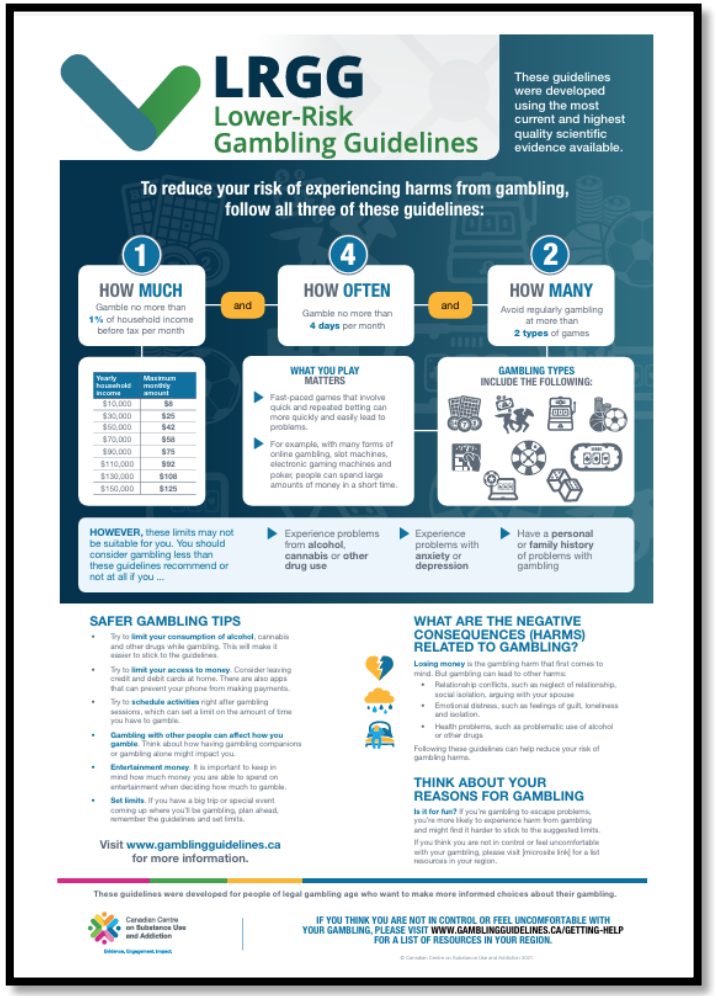
Signify offers services to protect individuals from online abuse, including the detection and identification of social media harassment.

Moonshot

Moonshot offers online threat monitoring and online violence prevention services, including identification of social media harassment.


National Council on Problem Gambling
SCREENING STANDARDS MANUAL
Issued February 2023
NCPG
National Council on Problem Gambling


National Council on Problem Gambling
GAMBLING ASSESSMENT MANUAL
Issued December 2022
NCPG
National Council on Problem Gambling


LRGG
Lower-Risk Gambling Guidelines
These guidelines were developed using the most current and highest quality scientific evidence available.
To reduce your risk of experiencing harms from gambling, follow all three of these guidelines:
1 HOW MUCH
Gamble no more than 1% of household income before tax per month
and
4 HOW OFTEN
Gamble no more than 4 days per month
and
2 HOW MANY
Avoid regularly gambling at more than 2 types of games
Yearly household income | Maximum monthly amount
$10,000 | $8
$30,000 | $25
$50,000 | $42
$70,000 | $58
$90,000 | $75
$110,000 | $92
$130,000 | $108
$150,000 | $125
WHAT YOU PLAY MATTERS
Fast-paced games that involve quick and repeated betting can more quickly and easily lead to problems.
For example, with many forms of online gambling, slot machines, electronic gaming machines and poker, people can spend large amounts of money in a short time.
GAMBLING TYPES INCLUDE THE FOLLOWING:
HOWEVER, these limits may not be suitable for you. You should consider gambling less than these guidelines recommend or not at all if you ...
Experience problems from alcohol, cannabis or other drug use
Experience problems with anxiety or depression
Have a personal or family history of problems with gambling
SAFER GAMBLING TIPS
Try to limit your consumption of alcohol, cannabis and other drugs while gambling. This will make it easier to stick to the guidelines.
Try to limit your access to money. Consider leaving credit and debit cards at home. There are also apps that can prevent your phone from making payments.
Try to schedule activities right after gambling sessions, which can set a limit on the amount of time you have to gamble.
Gambling with other people can affect how you gamble. Think about how having gambling companions or gambling alone might impact you.
Entertainment money. It is important to keep in mind how much money you are able to spend on entertainment when deciding how much to gamble.
Set limits. If you have a big trip or special event coming up where you'll be gambling, plan ahead, remember the guidelines and set limits.
Visit www.gamblingguidelines.ca for more information.
WHAT ARE THE NEGATIVE CONSEQUENCES (HARMS) RELATED TO GAMBLING?
Losing money is the gambling harm that first comes to mind. But gambling can lead to other harms:
Relationship conflicts, such as neglect of relationship, social isolation, arguing with your spouse
Emotional distress, such as feelings of guilt, loneliness and isolation.
Health problems, such as problematic use of alcohol or other drugs
Following these guidelines can help reduce your risk of gambling harms.
THINK ABOUT YOUR REASONS FOR GAMBLING
Is it for fun? If you're gambling to escape problems, you're more likely to experience harm from gambling and might find it harder to stick to the suggested limits.
If you think you are not in control or feel uncomfortable with your gambling, please visit [incorrect link] for a list resources in your region.
These guidelines were developed for people of legal gambling age who want to make more informed choices about their gambling.
Canadian Centre on Substance Use and Addiction
Evidence, Engagement, Impact
IF YOU THINK YOU ARE NOT IN CONTROL OR FEEL UNCOMFORTABLE WITH YOUR GAMBLING, PLEASE VISIT WWW.GAMBLINGGUIDELINES.CA/GETTING-HELP FOR A LIST OF RESOURCES IN YOUR REGION.

Harm Reduction Considerations

Harm Reduction Considerations for Gambling & Sports Betting in Collegiate Sports

This document discusses harm reduction strategies in the context of gambling and sports betting in collegiate sports and provides relevant resources. The information provided is resultant from discussions of the NCAA Committee on Competitive Safeguards and Medical Aspects of Sports.

Gambling & Sports Betting in Collegiate Sports

Gambling and sports betting are widespread on college campuses.

Gambling and sports betting can present risk at multiple levels of collegiate sport.

SPORT SCIENCE INSTITUTE
SSI SPOTLIGHT ON GAMBLING AND SPORTS BETTING
Sports Betting
DR. DEENA CASIERO, MD
NCAA Chief Medical Officer/SVP SSI
(She/Her)
PAUL BUCK
CEO & Founder, EPIC Global Solutions
(He/Him)
JEFFREY L. DEREVENSKY, PH.D
Professor Emeritus, McGill University
(He/Him)

Additional NCAA resources – www.ncaa.org/sportsbetting

ncaa.org/sports/2016/4/29/sports-wagering.aspx

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Student-Athletes

With sports betting legal in more than 39 states and more than half of college-age students reporting having bet on sports at least once in the previous year, it's clear that sports betting has become a part of how fans consume sports. However, it also creates a serious threat to the well-being of our student-athletes and to the integrity of NCAA competition.

At the NCAA, we want to help educate student-athletes, coaches and administrators on what the Association's rules are, help them understand the dangers associated with engaging in sports betting and provide resources to protect student-athletes and their sports. With assistance from industry experts, we are educating student-athletes and staff, tracking online threats and monitoring the integrity of competitions to protect student-athletes against the risk of sports betting.

What's the NCAA rule about sports betting?

NCAA rules ban participation in sports betting activities and prohibit providing information to individuals involved in or associated with any type of sports betting activities concerning intercollegiate, amateur or professional athletics competition.

In other words, if you are a student-athlete, coach or athletics staff member, regardless of sport or division, you are not allowed to bet or provide any useful information that can influence a bet in any sport the NCAA sponsors at any level.

What's the issue surrounding sports betting?

Prevalence of sports betting among college students and the impacts on student-athletes.

- An April 2023 NCAA survey of more than 3,500 18- to 22-year-olds shows sports betting is pervasive among young adults across the country, with 58% saying they have engaged in at least one sports betting activity.
- In the April survey, 6% said they have lost more than $500 on sports betting in a single day.
- In a September 2023 NCAA survey of campus compliance directors and their experience with sports betting issues, 27% of autonomy schools had dealt with a sports betting problem among their athletes or staff within the past year, a substantial increase from a survey in 2019.

With such significant growth in the prevalence of sports betting in the United States, particularly on college campuses, it threatens the health and well-being of student-athletes and the integrity of NCAA competition.

Why is the NCAA concerned about sport betting?

The rise in sports betting creates unique challenges in college athletics.

- Certain bets such as player-specific prop bets create circumstances where student-athletes and other athletics personnel received targeted harassment by bettors. The September 2023 NCAA survey of campus administrators found 10% of Division I respondents said they were aware of student-athletes being harassed online or in person by someone with gambling interests.
- Billion-dollar ad campaigns can entice student-athletes or those around them to engage in sports betting irresponsibly. College-age students are more likely to develop problem gambling habits.

What is the NCAA doing about sports betting?

Anti-social media harassment

- The NCAA worked with Signify Group to pilot an anti-social media harassment initiative for the 2023-24 championship season on select championships with a heightened risk for harassment and abuse directed at our championship

Draw The Line

[redacted]

- Learn more about Draw the Line
- Download the Draw the Line Membership Toolkit

Sports Betting e-learning module

The NCAA has launched its first sports betting e-learning module, designed to further educate more than 500,000 current and prospective student-athletes on problem gambling's harms and the risks sports betting poses to the integrity of their games.

- Learn more

Sports Betting Reporting and Contact Info:

To report information that may impact or has impacted the integrity of NCAA competition (e.g., point shaving, outcome fixing, etc.), please let contact us through our Sports Betting Contact Form:

Sports Betting Contact Form

For resources related to problem gambling or treatment, please visit the National Council of Problem Gambling at www.ncpgambling.org or contact them directly.

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Additional NCAA resources – www.ncaa.org/sportsbetting

ncaa.org/sports/2016/4/29/sports-wagering.aspx

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Student-Athletes

- 2025 March Madness summary analysis
- 2024-25 full championship season report

- The NCAA has teamed up with Venmo to curb harassment of student-athletes.
- This collaboration includes increased protections for student-athletes on Venmo, including a dedicated abuse reporting hotline, best practices guide, account support and user education.

In-person and online education

- To date, over 100,000 student-athletes, coaches and administrators have been reached as part of the NCAA's educational efforts with EPIC Global Solutions, the largest program of its kind globally.
  - The EPIC program has been made available to all NCAA campuses and conferences with a blend of delivery options, including in-person education workshops and seminars, prerecorded sessions, and on-demand virtual resources.
  - To schedule an EPIC session, please email ncaa@epicglobalsolutions.com.
- The NCAA launched its first sports betting e-learning module, designed to educate more than 500,000 current and prospective student-athletes on problem gambling harms and the risks sports betting poses to the integrity of the game.
  - Since its rollout two years ago, the program has achieved remarkable global reach by empowering young athletes across six continents and 98 countries, as well as 50 U.S. states, to better understand and reduce the potential negative impacts of sports betting. More than 50,000 student-athletes have completed the training to date.
- Increasing education and growing awareness of the complexities of sports betting fueled the NCAA's Draw the Line campaign, launched at the start of March Madness in 2024.
  - The campaign prioritizes student-athlete education while also addressing responsible gambling for all who consume and participate in college sports.
  - The campaign includes a membership toolkit with resources for member schools and conferences.

Integrity monitoring

- Over 22,000 contests are monitored annually through the world's largest global integrity monitoring program with an additional partner.
- Over 20,000 officials are screened per year.
- A network of contacts to prevent and detect integrity concerns includes federal and state law enforcement, gaming operators, campus administrators and specialized vendors.

Working with state and federal lawmakers

- In 2023, the NCAA began advocating for updates to existing sports betting laws and regulations to protect student-athletes from harassment or coercion, address the negative impacts of problem gambling and protect the integrity of NCAA competition.
- The NCAA surveyed student-athletes, engaged with key stakeholders and reviewed laws and regulations from across the country to identify model legislative provisions that it would recommend states pass.

- NCAA and EPIC Global Solutions announce extension of gambling harm education program
- NCAA study: Education shows promise in changing sports betting behaviors; harassment from bettors prevalent in DI
- NCAA launches 'Change' campaign with 30-second video during March Madness
- Sports betting, its risks and practical safeguards in college sports
- NCAA Launches Ground-Breaking Initiative to Study and Understand Online Abuse in College Sports
- DI approves modifications to wagering-related reinstatement guidelines
- NCAA launches first sports wagering e-learning module
- DI Council to reexamine sports wagering reinstatement guidelines
- NCAA to begin advocating for updated sports betting laws in state legislatures
- NCAA surveys compliance directors on sports wagering issues
- NCAA releases sports wagering survey data

Sports Betting Resources

- Sports Wagering, What student-athletes need to know
- Sports Wagering FAQ
- Coaches *Navigating Sports Betting* Module Instructions
- Michael Franzese on Matchfixing
- NCAA National Study on Collegiate Wagering
- Trends in NCAA Student-Athlete Gambling and Sports Betting Behaviors: Executive Summary *(2025)*
- Trends in NCAA Student-Athlete Gambling and Sports Betting Behaviors: Report *(2025)*
- Harm Reduction Considerations for Gambling & Sports Betting in Collegiate Sports

Questions