Good Measure Money

FOR CREDIT UNIONS

In Good Measure: Member Betting Wellness Program

An app plus education for members and staff. Built to help members keep betting a hobby.

The opportunity

- Filene and Vertice AI found over 9% of credit union checking members show betting or prediction-market transactions, about 10% of Gen Z.
- Heavy bettors had 56% lower median deposit balances than casual bettors. (Filene, 2026)
- Members rarely ask for help with this, and staff rarely know what to say. Nothing today sits between "ignore it" and "refer to treatment."

Three tiers

1 · Members

The Good Measure Money app + short guides

- One monthly betting budget across all sportsbooks and prediction markets
- Lower instantly; raising takes 7 days
- Accountability partner and chase check
- Short reads: setting a budget, spotting chasing, when to get help

2 · Frontline staff

Tellers, member service, call center

- One-page awareness sheet: what to notice, what to say
- 20-minute intro session
- A simple way to offer the app as a member benefit

3 · Advisors

Financial counselors, lenders, mortgage officers

- How betting shows up in budgets and applications
- Conversation guide for members who raise it
- When and how to refer to 1-800-GAMBLER

Why it fits credit unions

- **People helping people:** a practical, non-judgmental benefit for members who bet.
- **Independent:** no ties to sportsbooks. We never earn more when members lose more. We never move money or sell data.
- **Light lift:** branded app plus ready-made materials. Digital banking integration on the roadmap.

Pilot: what's ready and what we build together

Ready now

- Working app prototype (monthly limit, 7-day raise wait, partner, chase check)
- Member explainer (Tier 1)
- Staff awareness sheet: what to notice, what to say (Tier 2)

Built with your credit union

- Full member curriculum, shaped to your members
- Advisor conversation guide and staff session (Tiers 2–3)
- Branding and how it's offered to members

90 days, a small group of opt-in members plus one staff session. Measure limits kept, raise requests canceled, member feedback and staff confidence. You're not buying a finished product. You're shaping it with us.

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