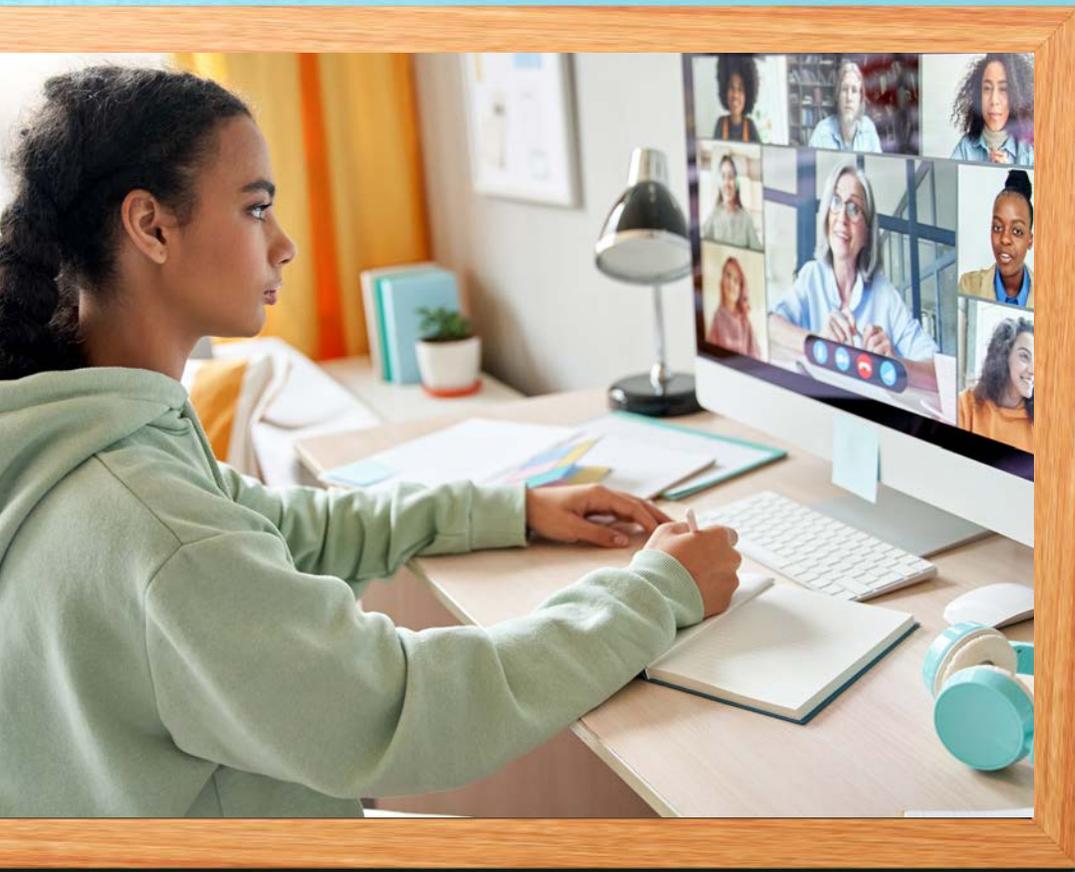


# POPULAR ANNUAL FINANCIAL REPORT

calottery



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California Lottery is an Enterprise Fund of the State of California





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## Introduction

The California State Lottery (Lottery) is pleased to present our Popular Annual Financial Report (PAFR) for the fiscal year ending June 30, 2020. The PAFR is designed to serve as the user-friendly companion to the Lottery's Comprehensive Annual Financial Report (Annual Report). This report presents a general overview of the Lottery's financial position and provides information on sales, expenses, and the money given to our beneficiary, California public schools.

The financial data presented in the PAFR is derived from the Annual Report but is presented with additional explanation and description in order to be of more interest to the general public rather than to financial analysts. The Annual Report contains more detailed financial information prepared in conformance with Generally Accepted Accounting Principles and audited by an independent auditing firm. The most recent Annual Report and PAFR are both available on the California Lottery website at [www.calottery.com/about-us](http://www.calottery.com/about-us).

Due to the COVID-19 pandemic and the resulting Stay Home Order, fiscal year 2019-20 was challenging. But, thanks to the resiliency of our players and to the dedication and commitment of Lottery retailers and staff, the Lottery contributed \$1.52 billion to our beneficiary, making it the 20th consecutive year the Lottery has transferred more than \$1 billion to California's public schools. We hope this report clarifies our mission, dedication, and commitment to support California public schools and helping our communities throughout the state.

Sincerely

Nicholas Buchen  
Deputy Director, Chief Financial Officer



For over 35 years, the Lottery has provided supplemental funding to California public schools to help them do things they otherwise couldn't, such as attracting and retaining more quality teachers, buying state-of-the-art equipment, and keeping programs running. Established in 1984 by a ballot initiative, the Lottery is an independent state department, created to market and sell lottery products to California adults and thereby supplement the total amount of money allocated to public education statewide.

The Lottery is a completely self-supporting state department funded entirely by revenues generated through the responsible sales of its games; it receives no public funding. The Lottery Act requires that the Lottery return not less than 87 percent of annual revenues to the public in the form of prizes and contributions to education, and spend no more than 13 percent of annual revenues on administrative expenses

(retailer and game costs, and operating expenses). Administrative expenses totaled \$793 million in fiscal year 2019-20, comprising approximately 12 percent of revenues, with retailer and game costs accounting for 73 percent of this amount.

As of June 30, 2020, the Lottery has contributed more than \$37.5 billion to California public schools since 1985. While this supplemental funding is a modest amount of money compared to the entire education budget, every dollar makes a difference in our schools. Local education administrators and elected school boards decide how the Lottery funds will be distributed and spent within their school districts. The Lottery does not take part in these decisions. While this funding is considered supplemental, there's no question that it is important and valued by the approximately 1,100 school districts that receive it.

The Lottery's mission is to maximize supplemental funding for public education through the responsible sale of Lottery products.

Throughout the history of the Lottery, our management and employees have defined who we are as an organization by rising to the occasion, regardless of the challenges at hand, to fulfill our purpose of maximizing contributions to public education. In fact, the Lottery gives back to the community 95 cents of every dollar spent on Lottery games through contributions to public schools and colleges, player prizes, and retailer compensation.

After two consecutive years of record-setting sales, fiscal year 2019-20 saw the Lottery's business impacted by the unprecedented COVID-19 pandemic. Beginning March 19, 2020, California's Stay Home Order directed all Californians to remain home except to go to an essential job or to shop for essential needs. The Lottery and its employees continued to serve an essential government function by providing supplemental funding to the state's public schools, colleges and universities. However many Lottery retail partners closed their stores, and Lottery players modified their shopping behaviors. The Lottery closed all its public facing offices, and implemented a teleworking program, allowing employees to continue their essential work while maintaining social distancing and safety protocols.

The initial impact of the Stay Home Order was that approximately 4 percent of Lottery retailers closed their stores, and total Lottery sales were down approximately 25 to 30 percent. By June 30, 2020, approximately half of the closed stores had reopened, and sales had begun to recover.

To assist Lottery retailers during the pandemic, the Lottery extended the settlement period for Scratchers tickets, allowing more time for retailers to sell tickets before being invoiced for them. The Lottery implemented cost saving



measures to keep administrative costs within the mandated percentage, and to maximize funding to California's public schools during this period of reduced ticket sales. The Lottery also cancelled or postponed advertising campaigns and jackpot alerts to be sensitive to stay-at-home orders that caused consumers to shop less frequently and focus on purchasing essential items.

The Lottery ended the fiscal year with sales of more than \$6.6 billion, a decrease of 10.4 percent from the prior fiscal year. Even with this decrease, the Lottery transferred more than \$1.5 billion to California's public schools, making 2019-20 the 20th consecutive fiscal year the Lottery has transferred more than \$1 billion to its beneficiary.

**California State Lottery Education Allocations  
For the Fiscal Year Ended June 30, 2020**

Recipient	Average Daily Attendance	Year to Date Total <sup>1</sup>	Percent of YTD Funding	Cumulative Total (1985-Present)
K-12	6,111,113	\$1,194,705,385	78.75%	\$30,027,674,777
Community Colleges	1,146,015	218,861,585	14.43%	5,234,736,678
California State University System	408,323	60,423,474	3.98%	1,393,310,608
University of California	279,131	42,667,362	2.81%	865,572,357
Other Educational Entities <sup>2</sup>	2,846	351,707	0.03%	49,520,482
<b>Grand Total</b>	<b>7,947,428</b>	<b>\$1,517,009,513</b>	<b>100.00%</b>	<b>\$37,570,814,902</b>



<sup>1</sup> The Year-to-Date Grand Total is the amount allocated to education by the State Controller's Office for fiscal year ended June 30, 2020 and does not reflect the total earned for the fiscal year primarily due to timing differences.

<sup>2</sup> Includes payments to Hastings College of Law, California Maritime Academy, Department of Correction and Rehabilitation - Division of Juvenile Justice, Department of Education - State Special Schools, Department of Developmental Services, and Department of State Hospitals.





### ***When You Play, California Wins!***

Lottery funds support people and communities all over the state. From a Stockton grandmother winning \$1 million from a Scratchers ticket to a \$530 million Mega Millions® ticket winner in Southern California, the Lottery continues to make an impact throughout the state.

Since its inception, the Lottery has paid out more than \$67 billion in prizes, including more than \$4.4 billion in each of the last three fiscal years. The events that took place this past year served as a reminder that Lottery funds provide important benefits to Californians and to our communities.

	FY 2020	FY 2019	FY 2018
Lottery Sales	\$6,622,003,405	\$7,388,050,316	\$6,965,792,113
Revenue Returned to the Public:			
Prizes	\$4,403,715,159	\$4,715,592,673	\$4,476,580,353
Allocation of Sales to Education	1,425,154,855	1,809,721,391	1,656,055,189
Retailer Compensation	460,706,639	505,903,081	480,545,143
Total Revenue Returned to the Community	\$6,289,576,653	\$7,031,217,145	\$6,613,180,685
Percentage of Revenue Returned to the Community	94.98%	95.17%	94.94%





Thanks to our approximately 23,000 Lottery retail partners (retailers) across the state, people can enjoy a little fun and excitement playing California Lottery games. Every Lottery retailer plays an important part in our mission to provide supplemental funding to public education.

In addition, the Lottery provides essential revenue to the local retailers that sell tickets. This money directly helps local businesses, most of which are independently-owned by entrepreneurs. Since 1985, our Lottery retailers have earned approximately \$8 billion in commissions and bonuses for selling our products and paying out prizes.

Lottery retailers earned sales commissions of up to 6 percent on every ticket sold. In addition, retailers earn a cashing bonus when they "cash" or pay our prizes of under \$600 to our lucky winners. And, retailers who sell a ticket that wins a jackpot prize or a prize over \$1 million earn an additional sales incentive bonus. During this past fiscal year, our retailers earned more than \$460 million in compensation.

	FY 2020	FY 2019	FY 2018
Retailer Sales Commissions	\$422,594,018	\$466,779,764	\$442,147,103
Retailer Cashing Bonus	34,589,744	36,269,997	35,166,559
Retailer Sales Incentive Bonus	3,522,877	2,853,320	3,231,481
Total	\$460,706,639	\$505,903,081	\$480,545,143



### Scratchers

Scratchers tickets are played by removing a special coating to reveal symbols and “instantly” learn whether the ticket is a winner. The Lottery currently offers Scratchers tickets ranging from \$1 to \$30 and games may feature prizes up to \$10 million.

Scratchers games continue to provide one of the major financial highlights for 2019-20 with sales just over \$5 billion. Scratchers revenues were down 2.7 percent from the previous fiscal year, but accounted for 76 percent of total sales.

Scratchers sales were primarily impacted due to supply chain issues from California's Stay Home Order, as the Lottery worked to distribute tickets to retailers while developing and maintaining protocols to ensure the safety of retailers, players, and Lottery staff. While our mission is to provide funding for public education, the Lottery also provides essential revenue to approximately 23,000 local businesses that sell tickets, so continuing to safely distribute tickets and provide service to retailers remains a high priority.



### Draw Games

Draw games refers to the category of games for which numbers are drawn at random to determine the winning tickets. Draws are securely conducted either mechanically or electronically, depending on the game. The Lottery currently offers eight draw games, including the multi-state jackpot games Mega Millions and Powerball®. There are two draws per week for the multi-state games and for California's own jackpot game, SuperLotto Plus® (collectively known as lotto games). Our relatively smaller top prize games - Daily 3, Daily 4, Fantasy 5 and Daily Derby® have daily draws, while Hot Spot® has draws every four minutes throughout the day.

Lotto games brought in \$888.4 million in sales revenue during 2019-20, a decrease of 41.8 percent from the previous fiscal year. The multi-state lotto games, Mega Millions and Powerball, were experiencing decreased sales primarily due to fewer large jackpots which attract higher sales. In response to market conditions due to California's Stay Home Order, both games changed their rules to offer lower starting jackpots and smaller increases between draws, resulting in further sales declines. However, California continued to rank first in sales of all participating lotteries for each of the multi-state games during 2019-20, and California's SuperLotto Plus game had sales of \$231.7 million, showing that lotto games remain a popular choice for California players.

Our smaller top prize draw games brought in a total of \$703.9 million, with Hot Spot sales comprising nearly \$312 million of that total.

## Total Sales for Fiscal Year Ended June 30, 2020

Games	Sales	% of Sales
	\$5,029,765,509	76.0%
	\$359,409,783	5.4%
	\$297,307,198	4.5%
	\$231,655,906	3.5%
	\$311,848,814	4.7%
	\$161,082,769	2.4%
	\$157,578,583	2.4%
	\$41,433,162	0.6%
	\$31,921,681	0.5%
<b>TOTAL</b>	<b>\$6,622,003,405</b>	<b>100.0%</b>

**Revenues** (for the fiscal year ended June 30, 2020)

	FY 2020	FY 2019	FY 2018
<b>Operating Revenues:</b>			
Scratchers	\$5,029,765,509	\$5,170,791,532	\$5,077,397,175
Lotto Games <sup>1</sup>	\$888,372,887	1,526,370,543	1,234,092,648
Hot Spot Games	\$311,848,814	313,779,077	288,701,169
Daily Games <sup>2</sup>	\$392,016,195	377,109,164	365,601,121
<b>Total Operating Revenues</b>	<b>\$6,622,003,405</b>	<b>\$7,388,050,316</b>	<b>\$6,965,792,113</b>
<b>Non-operating Revenues<sup>3</sup></b>			
Unrealized Gains (Losses) on Investments	\$72,256,522	\$39,163,769	\$(29,850,764)
Interest Earned/Accrued on Investments	\$29,031,594	30,735,603	30,395,454
Interest on Funds held by State Treasurer	\$11,833,269	15,480,673	8,707,552
Other Income	195,722	22,036	124,554
<b>Total Non-Operating Revenues</b>	<b>\$113,317,107</b>	<b>\$85,402,081</b>	<b>\$9,376,796</b>
<b>Total Revenues</b>	<b>\$6,735,320,512</b>	<b>\$7,473,452,397</b>	<b>\$6,975,168,909</b>

<b>Revenues to Education for Fiscal Year 2020</b>	<b>Amount</b>
Allocation of Sales to Education	\$1,425,154,855
Unclaimed Prizes Directly to the Education Fund	75,396,516
Interest Income	11,833,269
Other Income	195,722
<b>Total Funds Transferred to the Education Community</b>	<b>\$1,512,580,362</b>

<sup>1</sup> Lotto games are SuperLotto Plus, Powerball, and Mega Millions.

<sup>2</sup> Daily games are Daily 3, Daily 4, Daily Derby, and Fantasy 5.

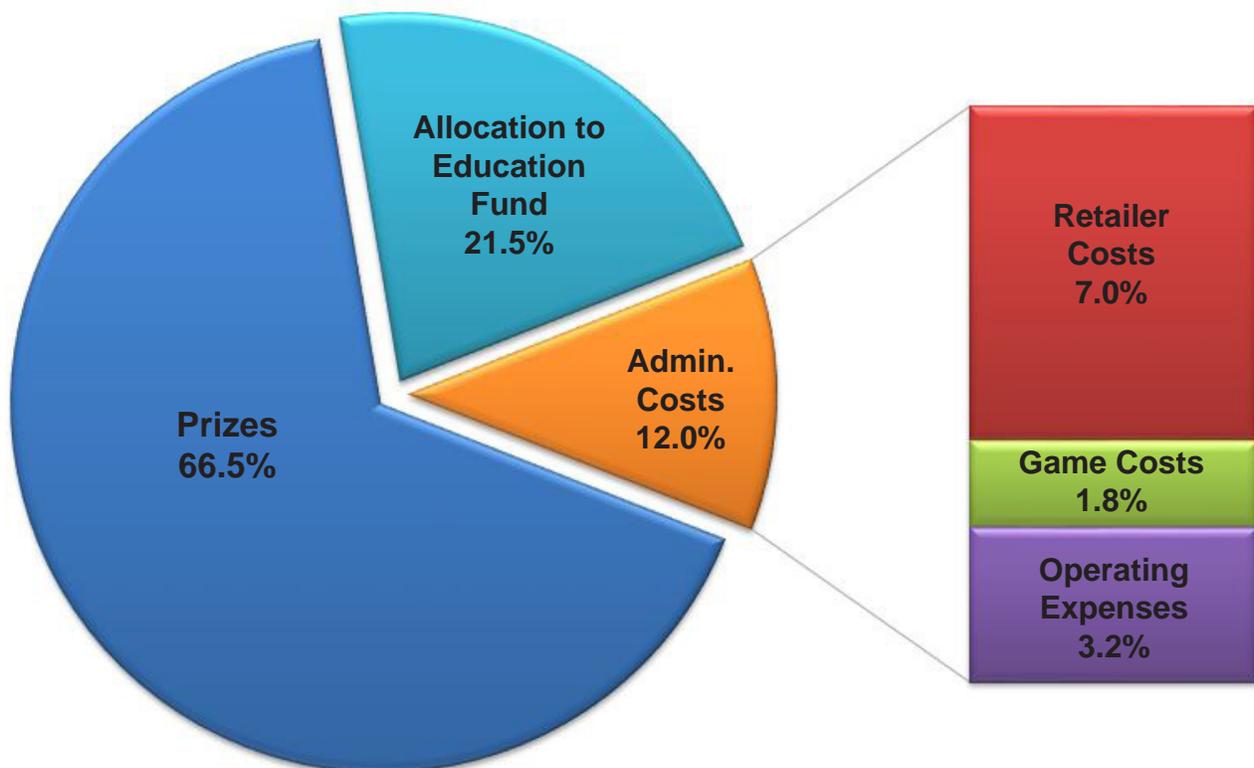
<sup>3</sup> The Lottery purchases high quality government bonds to fund annuitized grand prize winners. Interest earned on investments, unrealized gains/losses on investments, and other income are considered non-operating revenues - activities that are not directly associated with the sale of lottery tickets. Investment earnings come from interest payments and capital gains collected upon a sale or maturity of a security. All Lottery investments are held to maturity to meet the required prize payouts. An unrealized gain is a profit that exists on paper, resulting from an investment. It is an increase in a security that has yet to be sold or matured. An unrealized loss is the opposite. All Lottery cash is held on deposit with the California State Treasurer and is invested by that office in the Surplus Money Investment Fund. Interest earned on these funds are distributed quarterly by the State Treasurer and transferred to Education. Other income consists of gains or losses on sale of Lottery assets.

## Expenses (for the fiscal year ended June 30, 2020)

	FY 2020	FY 2019	FY 2018
<b>Prizes:</b>			
Scratchers Game Prizes	\$3,527,316,397	\$3,587,479,416	\$3,512,462,468
Draw Game Prizes	\$876,398,762	1,128,113,257	964,117,885
<b>Total Prizes</b>	<b>\$4,403,715,159</b>	<b>\$4,715,592,673</b>	<b>\$4,476,580,353</b>
<b>Game Costs:</b>			
Retailer Costs	\$460,706,639	\$505,903,081	\$480,545,143
Draw/Scratchers Game Costs	\$119,260,187	131,296,501	127,599,678
<b>Total Game Costs</b>	<b>\$579,966,826</b>	<b>\$637,199,582</b>	<b>\$608,144,821</b>
Operating Expenses	\$213,166,565	\$225,536,670	\$225,011,750
Non-Operating Expenses <sup>1</sup>	\$31,029,663	\$32,202,400	\$31,967,442
Allocation to Education Fund <sup>2</sup>	\$1,437,183,846	\$1,825,224,100	\$1,664,887,295

<sup>1</sup> Non-operating expenses includes interest imputed on our liability for grand prizes won and not yet paid. Imputed interest is interest assumed to have been collected even if the interest was not paid to the Lottery from the purchases of zero-coupon Treasury bonds.

<sup>2</sup> Includes interest income and other income; does not include unclaimed prizes, which are transferred to Education directly.



## STATEMENT OF NET POSITION (SUMMARY)

For the fiscal year ended June 30

	FY 2020	FY 2019	FY 2018
<b>Assets:</b>			
Current and Other Assets	\$1,839,486,472	\$2,247,957,906	\$1,785,755,294
Capital Assets	214,519,651	208,971,820	197,306,299
Total Assets	\$2,054,006,123	\$2,456,929,726	\$1,983,061,593
Deferred Outflows of Resources	\$76,874,767	\$73,060,199	\$62,048,271
Total Assets and Deferred Outflows	\$2,130,880,890	\$2,529,989,925	\$2,045,109,864
<b>Liabilities:</b>			
Current Liabilities	\$1,063,992,779	\$1,576,680,854	\$1,126,285,107
Non-Current Liabilities	1,098,160,803	1,053,802,947	1,083,369,980
Total Liabilities	\$2,162,153,582	\$2,630,483,801	\$2,209,655,087
Deferred Inflows of Resources	\$50,184,661	\$51,221,930	\$24,867,555
Total Liabilities and Deferred Inflows	\$2,212,338,243	\$2,681,705,731	\$2,234,522,642
Net Investment in Capital Assets	\$214,519,651	\$208,971,820	\$197,306,299
Restricted by Legislation	163,905,059	93,646,606	55,949,634
Unrestricted Deficit	\$(459,882,063)	\$(454,334,232)	\$(442,668,711)
<b>Total Net Position</b>	<b>\$(81,457,353)</b>	<b>\$(151,715,806)</b>	<b>\$(189,412,778)</b>





The Statement of Net Position represents the Lottery's financial position. It reports all of the Lottery's assets and liabilities at the close of the fiscal year. The financial statements are prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America. The Lottery is structured as a single enterprise fund with revenues recognized when earned, not when received. Readers wanting more detailed financial information should refer to the Lottery's 2020 Comprehensive Annual Financial Report available on the Lottery's website at [www.calottery.com/about-us](http://www.calottery.com/about-us).

The Lottery's negative net position is due to recent changes in accounting for pensions and retiree health benefits. The State of California's pension and retiree healthcare benefit plans are not fully funded, meaning that the plans have more liabilities than they do assets to cover them. Previously, the liabilities for these plans appeared on the State of California financial statements, but recent accounting changes now require state agencies and funds to show the liabilities on their own financial statements. Through employer and employee contributions and returns on investments, the plans are working to reduce the liabilities and fully fund the plans in future years.

During fiscal year 2019-20, the Lottery's net position increased \$70.3 million due primarily to an increase in the fair value of investments held to pay annuitized prizes.

## STATEMENT OF ACTIVITIES

For the fiscal year ended June 30

	FY 2020	FY 2019	FY 2018
Operating Revenues:	\$6,622,003,405	\$7,388,050,316	\$6,965,792,113
Less Prizes	4,403,715,159	4,715,592,673	4,476,580,353
Sales After Prizes	<u>\$2,218,288,246</u>	<u>\$2,672,457,643</u>	<u>\$2,489,211,760</u>
Less Game Costs:			
Retailer Costs	\$406,706,639	\$505,903,081	\$480,545,143
Gaming System Costs	82,692,866	92,088,597	90,998,838
Scratchers Game Costs	36,567,321	\$39,207,904	36,600,840
Total Game Costs	<u>\$579,966,826</u>	<u>\$637,199,582</u>	<u>\$608,144,821</u>
Income Before Operating Expenses	<u>\$1,638,321,420</u>	<u>\$2,035,258,061</u>	<u>\$1,881,066,939</u>
Operating Expenses:			
Salaries Wages, and Benefits	\$111,146,383	\$99,664,223	\$101,054,859
Advertising	40,856,926	66,773,171	68,113,747
Promotions, Public Relations, and Point of Sale	9,385,619	9,305,841	9,552,414
Other Professional Services	16,225,755	16,898,286	15,321,484
Depreciation and Amortization	18,428,535	18,814,684	18,310,965
Other General/Admin. Expenses	17,123,347	14,080,465	12,658,281
Total Operating Expenses	<u>\$213,166,565</u>	<u>\$225,536,670</u>	<u>\$225,011,750</u>
Operating Income	<u>\$1,425,154,855</u>	<u>\$1,809,721,391</u>	<u>\$1,656,055,189</u>
Non-Operating (Expenses) Revenues:			
Investment Earnings	\$113,121,385	\$85,380,045	\$9,252,242
Interest Expense Imputed on Annuitized Prize Liability	(31,029,663)	(32,202,400)	(31,967,442)
Other Income	195,722	22,036	124,554
Allocation to Education Fund	<u>(1,437,183,846)</u>	<u>(1,825,224,100)</u>	<u>(1,664,887,295)</u>
Total Non-Operating (Expense) Revenue	<u>\$(1,354,896,402)</u>	<u>\$(1,772,024,419)</u>	<u>\$(1,687,477,941)</u>
Change in Net Position	<u>\$70,258,453</u>	<u>\$37,696,972</u>	<u>\$(31,442,752)</u>
Total Net Position - Beginning Balance	<u>(151,715,806)</u>	<u>(189,412,778)</u>	<u>(157,990,026)</u>
Total Net Position - Ending Balance	<u><u>\$(81,457,353)</u></u>	<u><u>\$(151,715,806)</u></u>	<u><u>\$(189,412,778)</u></u>



Operating Revenue is income derived from the Lottery's everyday activities consisting of ticket sales. Lottery operating revenue decreased \$766 million or 10.4 percent from the previous fiscal year. The decrease in sales is primarily due to California's Stay Home Order and supply chain issues related to the COVID-19 pandemic. Additionally, the fact that Mega Millions and Powerball reached much lower than typical jackpot levels also contributed to lower sales.

Game costs consist of retailer sales commissions and bonuses, ticket production and delivery expenses, and gaming vendor charges which all relate to sales. All game costs and retailer costs decreased as sales decreased.

Operating Expenses are expenses the Lottery incurs as a result of its normal business operations. These expenses are required to run the Lottery while maximizing the

supplemental funding provided to education. Salaries, wages, and benefits increased due to an increase in budgeted positions, and to increases in retirement and workers compensation expenses. Advertising expense decreased because the Lottery cancelled or postponed advertising campaigns in response to the pandemic.

Non-operating revenues mainly consist of investment earnings from the Surplus Money Investment Fund held at the State Treasurer's Office and interest earned on the Lottery's bond investments purchased to fund our annuitized prizes. Non-operating expenses mostly consist of transfers of net revenues and unclaimed prizes to the State Controller's Office.

For more detailed financial information, readers should refer to the Lottery's 2020 Comprehensive Annual Financial Report available at [www.calottery.com/about-us](http://www.calottery.com/about-us).



### ***Environmental Sustainability***

The Lottery also continues its dedication to environmental sustainability with regard to its buildings and operations. In fiscal year 2019-20 the Lottery's Milpitas District Office was awarded Leadership in Energy and Environmental Design (LEED) Gold certification for new construction, adding to a long list of environmental certifications awarded to Lottery properties.

Other environmental sustainability awards prior to last fiscal year include:

- Headquarters - LEED Gold (New Construction 2012)
- Headquarters - LEED Silver (Operations and Maintenance 2016)
- Santa Fe Springs District Office - LEED Gold (New Construction 2016)
- Southern Distribution Center - LEED Gold (Commercial Interiors 2017)
- Fresno District Office - LEED Gold (New Construction 2017-18)
- Santa Fe Springs District Office - EPA Energy Star Rating (2017-18)
  - A Zero Net Energy facility, meaning it produces as much onsite energy in a year as it uses.

### ***The World Lottery Association's Responsible Gaming Award***

The Lottery recognizes it has an obligation beyond selling entertaining products. The Lottery continues to maintain the highest Level 4 Responsible Gaming certification from the World Lottery Association (WLA).

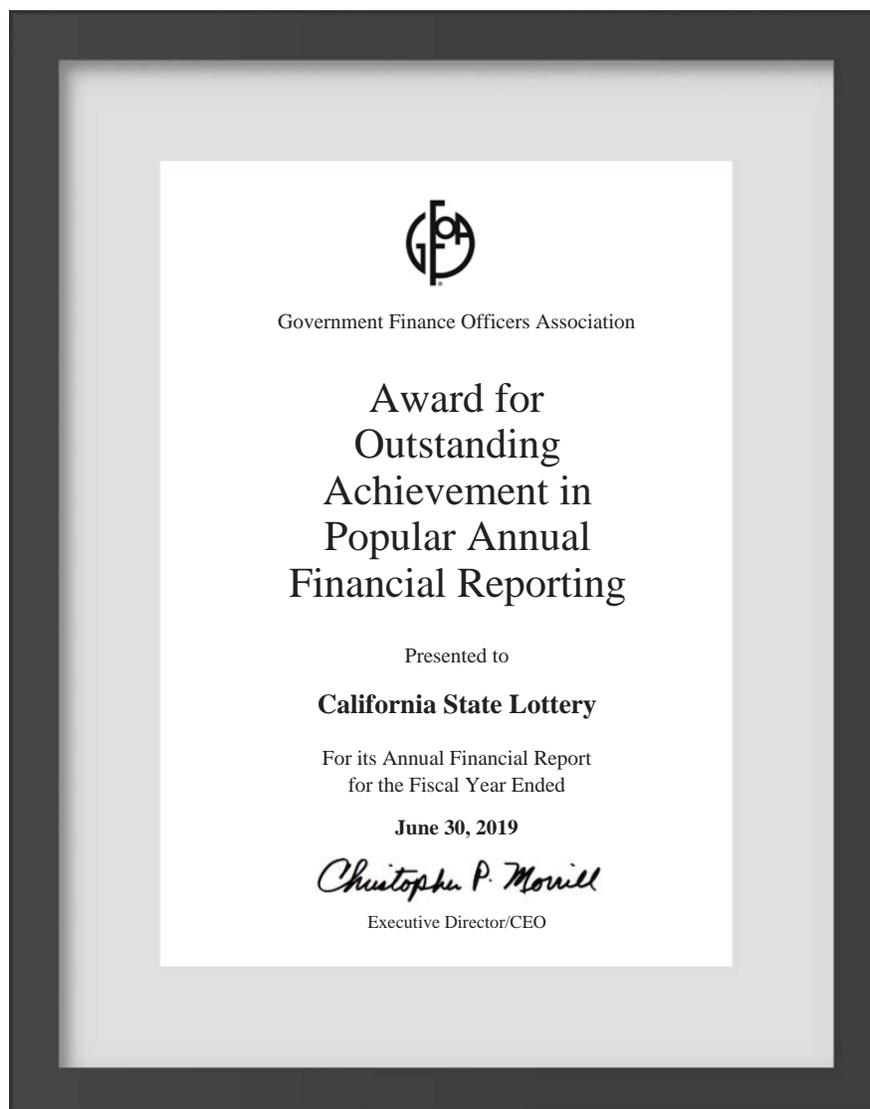
WLA, the global authority on the lottery business, consists of state-authorized lotteries and gaming organizations from more than 80 countries on 6 continents. Its Responsible Gaming Principles and Framework Certification Program outlines lotteries' level of commitment to corporate social responsibility and responsible gaming. Its aim is to protect lottery players and assure that revenues are used for public good.

The Lottery wants you to enjoy Lottery games, and that means playing them responsibly. Borrowing money to play, spending above your budget or using money allocated for other purposes can lead to significant problems for you and your family.

The Government Finance Officers Association of the United States and Canada (GFOA) has given an Award for Outstanding Achievement in Popular Annual Financial Reporting to the California Lottery for its Popular Annual Financial Report for the fiscal year ended June 30, 2019. This financial reporting award is a prestigious national distinction recognizing conformance with the highest standards for preparation of state and local government popular reports.

In order to receive an Award for Outstanding Achievement in Popular Annual Financial Reporting, a government unit must publish a Popular Annual Financial Report, whose contents conform to program standards of creativity, presentation, understandability, and reader appeal.

An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only. The Lottery has received a Popular Award for the first time, for the fiscal year ended 2018-19. We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and we are submitting it to the GFOA to determine its eligibility for another Award.



THE CALIFORNIA LOTTERY'S MISSION IS TO MAXIMIZE SUPPLEMENTAL FUNDING FOR PUBLIC EDUCATION THROUGH THE RESPONSIBLE SALE OF LOTTERY PRODUCTS.

## GENERAL CONTACT INFORMATION

### California Lottery

700 North 10th Street  
Sacramento, CA 95811  
www.calottery.com  
www.californialottery.com

### Customer Service

1-800-LOTTERY  
TDD 1-855-591-5776

### California Problem Gambling Helpline

1-800-GAMBLER (1-800-426-2537)

Since 1998, the California Lottery has helped fund a toll free helpline for individuals, providing counseling and assistance for problem gambling through the California Office of Problem Gambling. If you or someone you know has a gambling problem, the first step toward recovery is getting help.

## DISTRICT OFFICES

### Milpitas

900 Hanson Court  
Milpitas, CA 95035  
(408) 214-4204

### Sacramento

4106 East Commerce Way  
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(916) 830-0292

### Richmond

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Richmond, CA 94804  
(510) 806-8960

### Fresno

7620 North Del Mar Avenue  
Fresno, CA 93711  
(559) 449-2430

### Chatsworth

9710 Topanga Canyon Blvd.  
Chatsworth, CA 91311  
(818) 722-1602

### Rancho Cucamonga

11138 Elm Avenue  
Rancho Cucamonga, CA 91730  
(909) 803-6232

### Santa Fe Springs

9807 Bell Ranch Drive  
Santa Fe Springs, CA 90670  
(562) 777-3434

### Costa Mesa

235 Baker Street East  
Costa Mesa, CA 92626  
(714) 716-4076

### San Diego

5656 Ruffin Road  
San Diego, CA 92123  
(858) 492-1700

