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Gambling Alert - November 2, 2022



Stores cash customers' checks, then sell them lottery tickets

At All Checks Cashed in Everett, Massachusetts, a red neon sign beckons customers to cash their checks, pay utilities and try their luck with scores of lottery tickets.

Glittering, multicolored scratch tickets on a wall behind the cashier's station tempt customers — most without a traditional bank account — ready to pay steep fees to quickly get cash and maybe then try their hand at winning millions.

All Checks Cashed is one of nearly 150 businesses in Massachusetts currently licensed by the state Division of Banks to cash checks for a range of fees. Check cashers collectively sold nearly \$36 million in lottery products across the state from 2017 through 2020, according to state records.

Dozens of other Massachusetts businesses not licensed as check cashers but with names strongly suggesting they offer check-cashing services — such as Alltown Check Cashing in Quincy and Plaisance Check Cashing in Dorchester — sold more than \$7 million in lottery products during the same time period, state records show.

Licensed check cashers are frequently located in low-income Hispanic communities where most residents have a high school

diploma or less, U.S. Census data shows. The businesses have long been criticized for preying on the poor and those lacking access to traditional financial services.

Check casher lottery sales are a small fraction of the billions generated each year in Massachusetts through ticket purchases. But in a state where six out of every 10 people play the lottery, an alluring mix of quick cash and lottery games poses a dangerous financial risk for customers, said former Massachusetts Inspector General Gregory W. Sullivan.

Lotteries are nothing more than “government-sponsored gambling,” Sullivan said. [READ](#)

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