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## Playing in a Casino - Gaming

### Patron Complaints

One of the primary responsibilities of the Division of Gaming is to protect casino patrons through education and the resolution of patron disputes and complaints.

Division investigators are available during casino operation hours to assist casino patrons. In a patron dispute, a casino must notify the disputing patron that the patron has the right to contact the Division of Gaming regarding the dispute, according to Colorado Gaming Regulations.

[Complaint by Gaming Patron Form](#)

### Frequently Asked Questions

**Are children allowed in Colorado gaming establishments?**

State law restricts the access of persons under 21 years of age in the gaming area of a casino. Persons under 21 may not linger in the gaming area, although minors may pass through the gaming area to

unrestricted areas such as restaurants and arcades, and casino employees under 21 may be in the gaming area for job-related responsibilities.

**How old do you have to be to gamble?**

No person under the age of 21 can gamble in Colorado casinos.

**Can a person who is under 21 hang out with older friends in a casino as long as they don't touch slot machines or chips?**

Underage persons may not watch others gamble, participate, play, place wagers, or collect winnings, whether personally or through an agent, in or from any limited gaming game or slot machine.

**How old must you be to get a gaming license or work in a casino?**

By law, a person must be 21 years of age to hold a Support or Key employee license. Persons under 21, however, can hold positions in a casino that do not require a gaming license.

**Is there a limit to how much casinos can pay out in jackpots?**

Limited gaming only affects the amount of wagers, it does not limit the amount of jackpots or payouts. The only limitation is that slot machines cannot have a payout of higher than 100 percent.

**What is the payout percentage for slot machines?**

By law, slot machines must pay out between 80 percent and 100 percent, over the life of the machine. Most slot machines pay out around 90 percent, with higher denominations paying out higher than lower denominations. A quarter slot machine generally pays out more than a nickel machine, a dollar machine more than a quarter machine, etc. The percentage of payout on a slot machine is determined by a computer chip within the machine itself.

**Can the state withhold my casino winnings against any debts I owe?**

Through Colorado's Gambling Payment Intercept Act, gambling winnings may be intercepted to fulfill an offender's outstanding criminal court obligations, outstanding child support obligations and other uncollected debt to the state.

**Will I have to pay taxes on any winnings?**

Casino staff will assist winners of large jackpots with the necessary United States Internal Revenue Service (I.R.S.) forms, notify the I.R.S. of the jackpot amount and provide a W-2G form to the winner to be filed with the winner's federal income taxes. For smaller jackpots, it is the responsibility of the taxpayer to include casino winnings on personal tax forms as taxable income.

Where can I get help if gambling becomes a problem for me or someone I know?

The [Problem Gambling Coalition of Colorado](#) provides resources, including a 24-hour helpline, for those who are dealing with problem gambling issues.

Can a casino change the payout of an individual slot machine remotely? I have a feeling that there is someone watching me play and changing the outcome to keep me interested and spending money.

The only way a casino can change the payout percentage on a slot machine is to physically change the game software program or pay table selection in the machine itself that determines the payouts and results of a slot machine. This cannot be completed remotely or while you are playing the machine.

An independent lab tests the game software programs to ensure that they are programmed to pay out at a predetermined percentage. The lab then provides the Division of Gaming and casinos with a list of approved software programs and "signatures" to verify that the game can be offered in Colorado. Casinos must ensure that all game software operating in their slot machines is approved for use in Colorado. The Division of Gaming inspects slot machines to verify they are configured correctly and are approved for use in Colorado, according to gaming rules and regulations. If not, the casino faces fines and/or other disciplinary action.

By Colorado law, a slot machine must pay out between 80% to 100%.

I understand the payout on a slot machine is between 80 and 100 percent by law, but how come it seems like I don't get that much back every time that I play?

The game software program in the slot machine that determines the payout is programmed with a theoretical payout percentage. If the game software is set at 97%, theoretically it should pay back 97% over the lifetime of the machine, which is normally seven years. You would have to play the machine for an entire seven years to get a "guaranteed" 97% return over time.

In the short term, the odds of winning a certain prize, including the top jackpot award, are the same every time you play the machine. If you win a jackpot, your odds of winning it again on the next handle pull are identical to when you won the first time.

I was told that play is voided if there is a malfunction on a machine, but shouldn't I get whatever jackpot is displayed on the machine no matter what?

Although rare, slot machines can malfunction. The outcome of a wager is determined by the game software program in the machine, not by the display. The reels or video monitor only display the results, they do not

determine them. In a patron dispute, Gaming Division employees can access the machine's play history to determine the results of the last games played on the machine.

Therefore, if you believe a slot machine has not paid out according to the payout display on the machine, you should not continue playing the machine. You should stop immediately and ask the casino to review the results. If not satisfied, you have the right to contact the Division of Gaming.

**I have my own reasons, but if I ever win big, I'd rather let my best friend/wife/boyfriend/uncle claim the jackpot instead. Can I let my jackpot be claimed by someone deserving if I choose to?**

Colorado Gaming Regulation 30-1256 reads: A person lawfully playing a slot machine is the only person who can receive the award from a slot machine. A licensee must not give the award to another person, not even a relative. If more than one person is playing a slot machine, including two persons playing a machine together, the award must be given to the person who made a valid wager on the game and completed a valid game play. An award abandoned in the tray or on the credit meter of a slot machine becomes null and void and the property of the casino unless the person who lawfully won the award makes a claim for the award.

**If someone leaves a slot machine with their credits still on the machine, is there any harm in playing a few games with those credits? Isn't that the "finders keepers" rule?**

Claiming credits is considered a "fraudulent act" by Colorado gaming law, a class 1 misdemeanor for which you can be arrested. Further, Colorado Gaming Regulations read: If an award is abandoned in the tray or on the credit meter of the slot machine, the award becomes null and void and the property of the casino unless the person who originally won the award makes a claim for the award. The casino is not responsible for watching your credits or coin buckets should you abandon them, you are. Always redeem your credits if you leave a machine, even for a minute. Claiming and theft are crimes of opportunity. Don't give a claimer or thief that opportunity.

**What type of identification do I need to play in a Colorado casino?**

No law or regulation requires an identification to gamble in Colorado casinos. However, you must be able to prove that you are at least 21 years of age, and you may need a valid ID and Social Security card for federal tax purposes on jackpots of \$1,200 or more.

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