



Kindbridge  
Research Institute

Colorado Limited Gaming Control Commission  
1707 Cole Blvd.  
Suite 300  
Lakewood, CO 80401

Dear Review Committee,

Kindbridge Research Institute is delighted to present the Colorado Gaming Control Commission with our grant application, building upon the resounding success of Year 1's program. This application seeks funding to further develop the Colorado Military Problem Gambling Research, Education, & Recovery Program.

Year 1's program achieved remarkable popularity and frequent utilization, highlighting its significance in addressing the needs of Colorado's military population. The proposed program aims to build on this success, creating an even more robust safety net for active and retired military personnel, their spouses, and their families. Our primary objectives are as follows:

1. **Telehealth Program for Disordered Gambling:** We intend to provide a dedicated telehealth program catering specifically to individuals struggling with disordered gambling within the military community.
2. **Colorado Military Research Fellowship:** This initiative seeks to expand the military mental health workforce in Colorado by offering veterans invaluable research experience in the field of disordered gambling. It will also assist them in gaining entry into master's level mental health programs at Colorado universities.
3. **ROTC Training Program:** To support future military officers, we plan to continue our specialized ROTC training program. This program will equip them with the knowledge and tools to identify problematic behavior among their peers and subordinates, conduct screenings, intervene when necessary, and guide individuals towards seeking help.

Military communities, both active and retired, face a higher risk of developing disordered gambling issues, with recent research indicating a prevalence rate of nearly 10% among veterans. Limited access to mental health care programs and lengthy wait times exacerbate the problem. We firmly believe that a program tailored specifically to this population can significantly reduce long-term harm and provide a much-needed solution to the accessibility of care.

Our research team is well-equipped to analyze the severity of problem gambling among Colorado's military population, including co-occurring addictions and co-morbidities associated with gambling disorders. Furthermore, we will assess the social determinants of health within this demographic and offer recommendations for long-term population health strategies.

By collaborating with the Colorado Gaming Control Commission, we aim to make a substantial impact on reducing gambling-related harms within the military community. Together, we can work towards a safer and healthier environment for those who have served our nation.

Sincerely,

*Dr. Nathan Smith*

Dr. Nathan Smith  
Executive Director  
Kindbridge Research Institute

## Colorado Division of Gaming Responsible Gaming Grants

Under the authority of the Colorado Limited Gaming Control Commission (CLGCC), the Division of Gaming administers a grant program that provides support for efforts that impact, improve and support responsible gaming and problem gambling programs and the issues that come with increased gaming and gaming options. The responsible gaming grant program is meant to provide meaningful funding and encourage prevention, education on gambling addiction, additional counselors, public awareness, treatment, recovery, data and research.

### Eligibility

- Not-for-Profit Organizations and State Agencies/ Programs directly addressing the issue of problem gambling, addiction treatment, operations of hotlines, educational programs, counseling, research, advocacy efforts, or support services are eligible to apply for program-related funding.
- Applicants are strongly encouraged to ensure they have the resources and the staffing to complete all required reporting and attend all required meetings.
- Requests for capital projects are not eligible under this grant process.
- Automatic Disqualifier: Any organization found to have made purposeful misrepresentations, omissions and/or errors intended to mislead will not be considered and will be disqualified from receiving funding.
- Any previously funded grant recipient who did not complete reporting requirements for any prior grant funding is ineligible to apply for funding in the year following non-compliance and may have to submit required documentation before being re-eligible to apply

### Application Period and Submission

Complete applications, including all required supporting documents, must be submitted by the deadline to be considered.

Grant applications must be received by the Division of Gaming, either in person or electronically, by

**December 1, 2023 at 5:00 PM MST** to be considered for funding in 2024. Grant applications may be dropped off

at the main division offices at 1707 Cole Blvd, Suite 300, Lakewood, CO 80421. Electronic applications should be submitted to [DOR\\_RG\\_GrantSubmissions@state.co.us](mailto:DOR_RG_GrantSubmissions@state.co.us).

The Division of Gaming will review grant applications for eligibility and recommendation for approval by the Colorado Limited Gaming Control Commission. Applicants to be found ineligible for funding will receive notice from the Division of Gaming. A list of recommended grant recipients and funded programs is provided to the Gaming Control Commission for review and approval.

The Limited Gaming Control Commission will release funding to approved grant recipients. Eligible applications are presented to the commission no later than March 1st of each year.

### Grant Recipient Requirements

Grant Recipients will submit required reports. On or before September 1, 2023, and on or before September 1, each year thereafter, each grantee shall submit a report to the commission. At a minimum, the report must include the following information:

- An indication of whether the grantee achieved the objectives the grantee described in its application or a grant;
- Evaluation of the results of the grantee's grant-funded project;
- A description of the impact of the grantees use of grant money on the community with regards to responsible or problem gambling;
- Total amount of the grant money received in the total amount of grant money expended by the grantee; and
- Any additional reporting requirements required by the commission when the grant was awarded;
- Prior to any grant money being dispersed once the commission has made its grant decisions, grantees must cooperate to finalize all needed state purchasing contract paperwork.

Grant Recipients will have a designated representative who attends all required Colorado Limited Gaming Control Commission meetings as determined by the Commission. Grant Recipients may be required to make presentations to the Commission on their program and/or grant funds.

## Review Criteria

Reviewing responsible gaming grant applications and criteria for awarding grants – when awarding grants commission shall have a process for collaboration with the behavioral health administration. In consideration of awarding grants, the commission shall consider the following criteria:

- (a) the current needs of the state relating to responsible for problem gambling;
- (b) the overall impact that the proposed grant may have on responsible for problem gambling;
- (c) the amount of money in the fund;
- (d) whether the eligible applicant intends to use grant money or any of the following purposes:
  - (i) prevention or education services concerning gambling addiction;
  - (ii) certification of gambling addiction counselors;
  - (iii) public awareness of services concerning gambling addiction;
  - (iv) treatment of gambling addiction disorders;
  - (v) recovery services;
  - (vi) data reporting and data systems;
  - (vii) reimbursement for a portion of the costs associated with the national problem gambling hotline, website or text for service;
  - (viii) research for problem gambling or gambling addiction; and
  - (ix) reimbursement for costs associated with research for problem gaming or gambling addiction.
- (e) when considering the current needs of the state related to responsible for problem gambling, the commission may establish additional purposes for awarding grants;

## Application Requirements

- One-page Executive Summary of the grant request on agency letterhead addressed to the Colorado Limited Gaming Control Commission, including the purpose of the grant request and a brief description of how the request provides support for efforts that impact, improve and support responsible gaming and problem gambling programs in Colorado along with the issues that come with increased gaming and gaming options.
- Completed Responsible Gaming Grant Application DR Form 9493
- All required attachments:
  - A detailed Project Budget outlining program expenses for the amount requested.
  - A list of other sources of income supporting the proposed project
  - Marketing or advertising budgets (required for all requested for all proposals, including marketing or advertising activities only)
  - Memorandum of Understanding or Fiscal Sponsor contract (required for organizations operating under a fiscal sponsor)
  - Completed Sources of Income Table for non-profit agencies. Other organizations must submit an organizational budget that outlines sources of income
  - Proof of IRS Federal Tax Exempt Status dated within the last five years (also called a Letter of Determination.)
  - Letters of Support or copies of contracts from any partner organizations or contract agencies named in the grant
  - Up to three additional attachments that provide additional information on the proposed grant request

## Responsible Gaming Grant Application Form

Summary Information Section			
Legal Name of Organization Kindbridge Research Institute			
Department (if applicable)			
Mailing Address 900 Cummins Centre, Suite 416-V			
City Beverley			State MA
ZIP Code 01915			
Phone (978)-522 6648	Website www.kindbridgeinstitute.org		
EIN 85-3860147	Organization Email Address info@kindbridgeinstitute.org		
Application Contact Dr. Nathan Smith			
Application Title Executive Director			
Contact Phone (781)-315-2824	Contact Email nathan@kindbridgeinstitute.org		
<p>List of Organization's Executive Leadership &amp; Contact Information. Please include Executive Director, Deputy Directors, Director of Finance or equivalent staff position &amp; Director of Development or equivalent staff position.</p> <p>Dr. Nathan Smith – Executive Director – (781)-315-2824 – nathan@kindbridgeresearchinstitute.org</p> <p>Dishi Umfleet - Operations Director – (978) – 522-6564 – dishi@kindbridgeresearchinstitute.org</p> <p>Laura Knaster – Fundraising Director – laura.knaster@kindbridgeinstitute.org</p> <p>Mark Lucia - MRAP/MRF Program Manager - mark.lucia@kindbridgeinstitute.org</p> <p>Dave Yeager – Veteran Community Outreach Manager – dave.yaeger@kindbridgeinstitute.org</p> <p>Trent Lambert - Finance Committee Chair - trent@kindbridgeinstitute.org</p>			
<p>Attach supplemental information or supporting documentation if more room is needed.</p>			

List of Board of Directors, including full legal name, position, affiliation, length of time on the board and expiration date.

Trent Michael Lambert – Chair - Board member since November of 2020, holds position until November of 2025

Daniel Justin Umfleet – Vice Chair, Secretary - Board member since November of 2020, holds position until November of 2025

Jill Koren Kelly – Board Member - Board Member since January 2023, holds position until January 2026

Joseph Matthew Martin – Board Member - Board member since May 2023, holds position until May 2026

#### Mission Statement

The mission of KRI is to provide state gaming regulators, legislatures, and public health experts with world-class research that will help reduce health inequities for those experiencing gambling disorder in the populations they serve, improve overall health of their citizens, and inform public health policy and gambling legislation.

At KRI, we believe that telehealth integration into existing treatment options as well as stand-alone telehealth systems that complement the care delivery continuum are the key to access for the future of treatment for individuals, families, and sub-populations that are at higher risk of experiencing gambling related harms due to age, socio-economic status, location in a rural community, race, ethnicity, religion, or gender identity.

Our goal is to advance the adoption of evidence-based telehealth solutions for gambling and gaming communities. Through research, we are currently developing evidence-based practice models for gambling with the intent of better understanding how telehealth, better access to assistance, and better access to the right tools, can impact high-quality mental health outcomes for those in treatment.

*Attach supplemental information or supporting documentation if more room is needed.*

#### Geographic Area Served

Our work is focused on the impact of gambling harms of US citizens. For the purposes of this grant, our efforts will be focused in Denver, Colorado Springs, Durango, Pueblo, and Grand Junction, CO.

*Attach supplemental information or supporting documentation if more room is needed.*

Tax Exempt Status (select): ☒ 501(c)(3) Non-profit ☐ State Government Agency  
☐ Local Government Agency ☐ Using a Fiscal Agent or Sponsor  
☐ Other

**Grant Request And Narrative Section**

Amount Requested

\$585,117.00

Type of Grant Requested (select): ☐ General Operating Support ☒ Program or Project Support☐ Other:**Program Requests Only:** Name of Program or Project

Colorado Military Problem Gambling Research, Education, &amp; Recovery Program Phase 2

Description of What the Grant Funding will be Used For

The grant money will be strategically used to enhance and expand the program's scope and effectiveness in addressing responsible and disordered gambling among military personnel and veterans in Colorado. Lessons learned from year 1 have been applied to enhance the program in several useful ways. Here's a more detailed breakdown of the planned use of the funds:

## 1. Clinician Training Module Development:

- Development of specialized training modules for clinicians, focusing on gambling behaviors in veterans.
- Modules on psychological factors, effective interventions, and the latest research in gambling addiction treatment.
- Creation of advanced e-learning tools and digital resources for clinicians.

## 2. Educational Modules for Veterans on Gambling Behaviors:

- Development of interactive, online educational modules for veterans about gambling risks and responsible behavior.
- Content tailored to veterans' specific challenges and experiences with gambling.
- Incorporation of engaging elements like quizzes and gamified learning.

## 3. Digital Outreach Enhancement:

- Targeted digital campaigns to increase program awareness and participation.
- Utilization of social media and email marketing.

## 4. CO Vets Resource Hub Development:

- Establishment of a digital resource hub for Colorado veterans.
- Easy access to educational modules, support services, and information resources.
- Community engagement tools for peer support and interaction.

## 5. Enhancement of the Veterans Recovery Program:

- Expansion of virtual peer support groups for an unlimited number of veterans and their families.
- Scaling up comprehensive virtual treatment programs for more personalized care.
- Research on client profiles, telehealth solutions' effectiveness, and concurrent addictions or comorbidities.

## 6. Expansion of the Colorado Military Research Fellowship (CMRF):

- Integration of leadership training modules for the development of fellows.
- Increasing veteran participation in the fellowship.
- Specialized training in gambling disorders and military mental health.

- Exclusive access for fellows to Colorado-specific data and resources, including the GIS map from the first year.

## 7. Upgrading the ROTC Education &amp; Awareness Program:

- Transitioning the ROTC program to a bi-annual schedule.
- Integration of a new curriculum module on fantasy and digital gambling products.
- Combination of in-person presentations with a self-paced online curriculum.
- Implementation of a strategy to evaluate the curriculum's effectiveness across different ROTC units in Colorado.

This comprehensive plan aims to significantly improve support and resources for military personnel and veterans in Colorado, focusing on responsible and disordered gambling. It combines professional development for clinicians, targeted educational efforts for veterans, and robust digital support infrastructure.

*Attach supplemental information or supporting documentation if more room is needed.*

## Anticipated Program Milestones to be Achieved during the grant period

## Q1 2024 (March 2024 - May 2024):

- Initiate the development of clinician training modules, emphasizing the psychological factors affecting veterans' gambling behaviors.
- Begin the design phase of interactive educational modules for veterans, focusing on unique aspects of gambling risks and responsible behavior.
- Develop and strategize targeted digital campaigns, utilizing social media and email marketing to raise program awareness.

## Q2 2024 (June 2024 - August 2024):

- Conduct beta testing of clinician e-learning tools with select user groups to gather initial feedback and make necessary improvements.
- Deploy the first iteration of online educational modules for veterans, incorporating quizzes and gamified learning, and begin tracking user engagement.
- Implement a soft launch of the CO Vets digital resource hub to collect user feedback for further refinement.

## Q3 2024 (September 2024 - November 2024):

- Officially launch the clinician training modules, complemented by the release of advanced e-learning tools and digital resources.
- Expand virtual peer support groups, ensuring round-the-clock access for veterans and their families, and initiate a research project to analyze the effectiveness of these groups.
- Start the integration of leadership training modules within the Colorado Military Research Fellowship (CMRF), focusing on developing the skills of both the first-year cohort and new participants.

## Q4 2024 (December 2024 - February 2025):

- Enhance and scale up virtual treatment programs to provide more personalized care, supported by telehealth solutions.
- Work on increasing veteran participation in the CMRF, including providing access to Colorado-specific data and resources.
- Complete the upgrade of the ROTC Education & Awareness Program, introducing a new module on fantasy and digital gambling products, and commence a comprehensive evaluation of the program's effectiveness across ROTC units in Colorado.

This timeline establishes a structured approach to rolling out the program's enhancements, ensuring a steady progression towards significantly improving support and resources for military personnel and veterans in Colorado.

*Attach supplemental information or supporting documentation if more room is needed.*



Description of any current or past projects in which the eligible Application has participated that address responsible gaming or problem gaming

**Research Project: The 50x4Vets Project**

Partner: Bowling Green State University, Ohio & Louis Stokes Cleveland VA Medical Center

PI: Dr. Joshua Grubbs, BGSU

Project Aim: The goal of the 50x4Vets program is to address the lack of research and increase the rate of research on treatment for veterans with gambling disorder by 50-times in the next 4 years.

Center Aim: The primary goal of the center is to make the 50+ years of existing patient data, and ongoing data collection at the Cleveland VA, usable by researchers to test hypotheses on patient characteristics, clinical interventions, and patient outcomes. The insights produced by the Ohio Center will identify the best, most cost-effective interventions which can then be implemented in VA clinics in the US and abroad.

Progression: The BGSU center has completed significant project towards stated aims. Graduate Student Research Assistants associated with the project have continued their work, with four manuscripts under preparation. Research coordinator hired at the Cleveland VA has begun compiling data from the GTP's previous treatment history. Three presentations (2 by Dr. Joshua Grubbs; 1 by Dr. Shane Kraus) were accepted to be presented at the annual conference for the International Center of Responsible Gaming (ICRG) and five student-led posters were also accepted to be presented.

**Research Project: The Military Research Associate Program (MRAP)**

Project Aim: Kindbridge Research Institute's Military Research Associate Program (MRAP) assists veterans transitioning from military service to advanced training in mental health for Gambling Disorder treatment and research.

Progression: In the pilot year of the program, Mark Lucia joined KRI to develop the MRAP program and act as the pilot member in September 2021. KRI assisted with his school applications resulting in admission into 4 of his top choice schools – Columbia University, George Washington University, Boston University, and Johns Hopkins University. In summer 2022, he began a dual degree MPH/MBA at Johns Hopkins University. Additionally, Mark conducted unique research on responsible gambling in DoD-operated facilities which were presented at an international conference in 2022 and published one peer-reviewed article with KRI staff. Most recently, Mark was recruited to join the National Council on Problem Gambling's Military Committee.

**Research Project: Strategic Approaches to Gambling Expansion: A Review of Gambling Treatment Quality and Availability in Colorado**

Project Aim: This first part of the project involves three separate and related goals. In Goal 1, we will create a novel and innovative data set that also will demonstrate feasibility for future years of data and linkage to other sources. This data set will include measures of treatment locations for GD, SUDs, and mental health disorders, then linked with state and rural/urban codes (county or equivalent). In Goal 2, using the novel data set, we will calculate treatment availability measures for GD (overall and per-capita supply of certified and non-certified providers), while calculating similar measures for SUDs and mental health disorders. In Goal 3, we will conduct statistical analyses to identify GD treatment shortages among rural communities, as well as the supply of GD treatment compared to psychiatric disorder treatment.

Data will be extracted in the spring of 2023 from multiple federal databases, including: (1) the Substance Abuse and Mental Health Service Administration (SAMHSA) lists of (a) non-certified GD treatment facilities, (b) SUD treatment facilities, and (c) mental health disorder treatment facilities. Treatment measures will be categorized using (2) Rural-Urban Continuum Codes at the state, regional, and zip code levels. Data analyses will produce descriptive information (mean and frequency statistics) such as the percentage of counties lacking any GD provider or a certified GD provider, and per-capita statistics showing the number of state residents per each GD provider. Cluster analysis will identify areas in high need of GD treatment, both in absolute terms of the number of GD treatment locations and in relation to the number of treatment location for SUDs and mental health disorders and identify targeted communities where GD treatment expansion using telehealth approaches are urgently needed.

After data is gathered, categorization techniques will make it possible to provide Colorado with interpretable findings that will then be used to help create a 5-year strategic implementation road map for the state regarding a comprehensive approach to public health policy, legislation, treatment, education, and prevention strategies regarding Gambling Disorder amongst the Colorado communities.

Additional Projects listed in attachment.

*Attach supplemental information or supporting documentation if more room is needed.*



The founding of Kindbridge Research Institute in September 2020, during the second wave of the COVID-19 pandemic, marks a significant response to the growing need for mental health services tailored specifically for individuals affected by gambling and gaming disorders. The pandemic, with its restrictions on in-person interactions, highlighted and exacerbated existing gaps in mental health care, particularly for these groups. This situation presented an opportunity to establish a dedicated research entity focused on developing more effective treatment solutions for those suffering from gambling and gaming disorders.

The choice to establish the Institute was driven by the recognition of significant treatment access gaps nationwide. These gaps are twofold: firstly, there is a scarcity of insurance providers offering mental health resources that cater specifically to the gambling and gaming communities. Secondly, there is a notable shortage of licensed and qualified counselors who possess a deep understanding of the unique challenges faced by gamblers and gamers in their recovery journey.

The Institute embraces telehealth as a cornerstone for future treatment strategies for these populations. It is actively collaborating with several major universities, organizations, and governments across the country to innovate and improve care delivery. The focus is not just on the individuals directly involved in gambling and gaming but also on their family members, spouses, and couples who are experiencing emotional distress due to their relationship with these activities.

The Institute's areas of focus are comprehensive and multifaceted:

**Research and Population Health Strategy for Sub-Populations Experiencing Harm from Gambling:** This includes targeted research and health strategies for specific groups such as Veterans, Native Americans, African Americans, Asian Americans, and athletes, recognizing that these sub-populations might have unique challenges and needs.

**Research and Population Health Strategy for University Environments:** This involves working closely with university administrators, faculty, and students to address gambling and gaming issues within academic settings, recognizing that these environments can have specific dynamics and pressures that affect mental health.

**Community Outreach and Population Health Strategy for Sports Leagues/Teams:** The Institute is also focusing on minor and professional sports leagues/teams, acknowledging the significant impact that gambling and gaming can have in these areas, both at the minor and professional levels.

The goals of the Kindbridge Research Institute are multifaceted, aiming to:

**Bridge Treatment Access Gaps:** Address the scarcity of insurance providers offering mental health resources for the gambling and gaming communities, and increase the availability of licensed, qualified counselors who understand the unique challenges faced by these individuals.

**Innovate Through Telehealth:** Utilize telehealth as a primary mode of delivering effective and accessible mental health services, ensuring that treatment is not limited by geographical constraints.

**Collaborate for Broader Impact:** Partner with major universities, organizations, and governments to drive innovation in mental health care delivery and to implement evidence-based practices in treatment.

**Support Affected Families and Communities:** Extend care and support not only to individuals directly involved in gambling and gaming but also to their family members, spouses, and couples who are experiencing related emotional distress.

**Conduct Targeted Research:** Focus on specific sub-populations such as Veterans, Native Americans, African Americans, Asian Americans, and athletes to develop tailored health strategies that address their unique needs.

The attached "KRI Reference List" would provide detailed insights into the current programs and initiatives undertaken by the Institute, showcasing its commitment to addressing the mental health needs of these specific populations through research, community outreach, and innovative health strategies.

*Attach supplemental information or supporting documentation if more room is needed.*

**Project Requests only:**

**1) Provide a summary of the plan for the program or project requested.**

In Colorado, a comprehensive plan spanning from March 2024 to February 2025 aims to address responsible and disordered gambling among military personnel and veterans through three key initiatives: the Veterans Recovery Program, the CO Military Research Fellowship, and the ROTC Education & Awareness Program.

**Veterans Recovery Program:** Launching in March 2024, this program focuses on providing virtual treatment and support to veterans and their families. It involves setting up virtual platforms, recruiting and training staff, and beginning treatment and research on gambling disorders by August 2024, with ongoing evaluations.

**CO Military Research Fellowship:** Concurrently, this fellowship program, starting with curriculum development in early 2024, aims to train veterans in mental health and gambling disorder research. The recruitment and training of fellows begin in mid-2024, leading to their active involvement in research projects towards the end of the year.

**ROTC Education & Awareness Program:** This educational initiative, starting with curriculum development in March 2024, targets ROTC members to enhance their understanding of gambling-related issues. After a pilot test in mid-2024, a full-scale implementation across ROTC units is scheduled for October 2024.

The plan follows a phased approach: initial months are dedicated to development and setup, mid-year focuses on recruit

**2) What issue and/or opportunity does this project address?**

The program focusing on responsible and disordered gambling in Colorado addresses key issues and creates significant opportunities:

**Issues Addressed:**

- **Gambling Disorders in Veterans:** Targeted support for veterans suffering from gambling disorders.
- **Mental Health Concerns:** Addresses co-occurring mental health issues alongside gambling disorders.
- **Specialized Training Gap:** Fills the need for specialized mental health and gambling disorder training for veterans.
- **Awareness Deficit:** Enhances understanding of gambling issues among military personnel, especially in ROTC.

**Opportunities Created:**

- **Innovative Treatment Approaches:** Introduces virtual treatment programs for veterans and their families.
- **Research Development:** Expands knowledge and research in gambling disorders, potentially influencing state policies.
- **Educational Enhancement:** Educates ROTC members on responsible gambling, preparing future military leaders.
- **Career Development for Veterans:** Offers career pathways in mental health research for veterans.
- **Community Well-being:** Contributes to the overall health and societal benefits in Colorado.

This comprehensive program aims to significantly improve support for military personnel dealing with gambling disorders while contributing to Colorado's public health and educational framework.

**3) Provide detailed goals and objectives, a list of activities and an anticipated timeline for each project goal or milestone.**

**Veterans Recovery Program**

- **Goal:** Treat gambling disorders in veterans.
- **Objective:** Launch a virtual treatment program.
- **Activities:** Develop program, train staff, and enroll participants (Mar-Aug 2024); commence treatment and evaluation (Aug 2024-Feb 2025).

**CO Military Research Fellowship**

- **Goal:** Enhance research in gambling disorders.
- **Objective:** Train veterans in mental health research.
- **Activities:** Establish curriculum and recruit fellows (Mar-Jun 2024); initiate training and research (Jul 2024-Feb 2025).

**ROTC Education & Awareness Program**

- **Goal:** Educate ROTC members on gambling and mental health.
- **Objective:** Implement an educational curriculum.
- **Activities:** Develop and test curriculum (Mar-Jun 2024); implement across ROTC units (Jul 2024-Feb 2025).

This summary provides a focused overview of the program's main objectives and activities within the designated timeline.

*Attach supplemental information or supporting documentation if more room is needed.*

Describe any collaborations the organization plans to engage within the implementation of the grant funding

For the program aimed at addressing responsible and disordered gambling among military personnel and veterans in Colorado, collaboration with various organizations could greatly enhance its effectiveness. Here's a list of potential collaborators:

#### Military Non-profits Focused on Mental Health of Veterans

1. Colorado Crisis Services (CCS): Offers a behavioral health program connecting veterans in distress with support through follow-up services. They collaborate with hospitals and health care providers to identify and support veterans experiencing mental health or substance use crises.
2. Rocky Mountain Crisis Partners (RMCP): Staffs the CCS hotline and support line, focusing on veterans as a priority population. They hire veterans as crisis and peer support specialists and operate a hospital follow-up program.

#### Businesses with a Large Veteran Audience

1. Aeromir Corporation: A Colorado Springs-based online trading and investing community that services a significant number of veterans and military personnel.
2. American Veteran Heating & Air: Also located in Colorado Springs, this business offers free service calls to all veterans, military, first responders, and the Department of Defense, indicating a strong connection with the veteran community.
3. Austere Coffee Co.: A charity based in Colorado Springs that serves those who serve America, including veterans, making it a suitable collaborator for outreach and awareness programs.

#### Veteran-Owned Businesses Focused on Health and Wellness

1. Health4Heroes: Based in Loveland, CO, this organization promotes and supports healthy living for veterans and first responders.
2. Painted Paws For Veterans: A non-profit in Cotopaxi, CO, focused on providing therapy for disabled veterans and their families.
3. The Retired Enlisted Association (TREA): A source of grassroots lobbying, legislative, and health care information for active duty and retired military personnel based in Aurora, CO.
4. WarriorNOW: An Aurora-based organization dedicated to eliminating the stigma associated with veterans dealing with mental health-related concerns and PTSD.

#### Mental Health Awareness and Support

- TheFWord: Focused on mental health and providing support for better life navigation, including public speaking and writing. Their focus on mental health awareness aligns well with the program's objectives.

#### Telehealth Provider

- Kindbridge Behavioral Health: As the designated telehealth provider, Kindbridge would play a crucial role in delivering virtual treatment and support services to veterans and their families.

#### Military Banks in Colorado

1. Armed Forces Bank
2. Service Credit Union
3. America's Credit Union
4. USAA Bank
5. Pentagon Federal Credit Union (PenFed CU)
6. Navy Federal Credit Union
7. Security Service Federal Credit Union

Collaborating with these organizations could offer a range of benefits, from expanding outreach and support networks to enhancing the program's research, educational, and therapeutic components.

*Attach supplemental information or supporting documentation if more room is needed.*

Explain why the organization is approaching the issue and/or opportunity in this way.

Focusing specifically on gambling disorders within the veteran community, their significant others, and military populations in Colorado, the population health disease management approach is particularly pertinent:

1. Unique Vulnerability to Gambling Disorders

- Stress and Trauma-Related Gambling: Veterans often face unique stressors and trauma, increasing their susceptibility to gambling as a coping mechanism.
- Comorbidity with Mental Health Issues: Gambling disorders in veterans are often comorbid with PTSD, depression, and substance abuse, necessitating specialized interventions.

2. Impact on Families and Significant Others

- Financial and Emotional Strain: Gambling disorders can lead to financial hardships and emotional distress for the entire family, necessitating a family-inclusive approach to treatment and support.
- Secondary Impact of Problem Gambling: The family unit's stability can be significantly affected, highlighting the need for support systems that address the broader impact of gambling disorders.

3. Targeted Public Health Strategies

- Preventive Education: Implementing educational programs within the military community about the risks of gambling can be a key preventive strategy.
- Data-Driven Gambling Disorder Programs: Utilizing population health data specific to gambling behaviors among veterans can guide the development of more effective treatment programs.

4. Resource Optimization for Gambling Disorder Treatment

- Specialized Treatment Resources: Efficient allocation of resources to develop and provide gambling disorder-specific treatments and support services.
- Collaboration with Veteran-Specific Organizations: Leveraging partnerships with veteran organizations to enhance access to gambling disorder treatment.

5. Tailored Interventions for Gambling Disorder

- Culturally Competent Gambling Disorder Care: Understanding the specific triggers and challenges faced by veterans in relation to gambling.
- Customized Treatment Plans: Developing treatment and prevention plans that specifically address gambling disorder in the context of military service and veteran life.

6. Community Engagement and Support

- Building Support Networks: Creating veteran-focused support groups and community networks to provide peer support for those struggling with gambling disorders.
- Awareness Campaigns: Conducting awareness campaigns within the military and veteran communities to destigmatize gambling disorders and encourage seeking help.

Applying a gambling disorder lens to the population health disease management approach ensures that the program is acutely attuned to the specific challenges faced by veterans, their families, and the military community in Colorado. This targeted approach aims to provide effective, comprehensive, and culturally sensitive interventions for those affected by gambling disorders.

*Attach supplemental information or supporting documentation if more room is needed.*

Describe how the organization measures impact. If this is a program request, describe how the impact is measured for the program that is the subject of this proposal

To measure the impact of the project specifically on gambling disorders within the veteran community in Colorado, a targeted approach focusing on relevant indicators and specific outcomes is essential. Here's how the impact can be assessed:

1. Gambling Behavior Changes

- Frequency and Severity: Monitor changes in the frequency and severity of gambling activities among participating veterans.
- Pre- and Post-Program Surveys: Utilize surveys focused on gambling behaviors and tendencies before and after intervention.

2. Mental Health Assessments

- Comorbidity Evaluation: Assess changes in mental health conditions often associated with gambling disorders, like depression or PTSD, using standardized tools.
- Stress and Anxiety Levels: Measure reductions in stress and anxiety levels, which are often linked to problem gambling.

3. Economic Impact

- Financial Health Tracking: Evaluate improvements in financial stability and management among participants.
- Debt Reduction: Monitor changes in debt levels which can be directly attributed to reduced gambling.

4. Program Utilization and Satisfaction

- Participation Rates: Analyze participation rates in counseling, therapy sessions, and support groups.
- Feedback and Satisfaction Surveys: Gather participant feedback specifically on the impact of the program on their gambling behaviors.

5. Community Impact

- Awareness and Education: Assess increased awareness and knowledge about gambling disorders in the veteran community through surveys or interviews.
- Reduction in Stigma: Evaluate changes in societal attitudes and stigma surrounding gambling disorders in the veteran community.

6. Long-term Behavioral Change

- Follow-Up Studies: Conduct long-term follow-up studies to assess the persistence of behavioral changes regarding gambling.
- Relapse Rates: Monitor the rates of relapse into problematic gambling behaviors post-intervention.

7. Qualitative Assessments

- Personal Testimonies and Case Studies: Compile narratives and case studies that illustrate personal journeys and recoveries.
- Focus Groups: Hold focus group discussions with participants to gain deeper insights into the program's effectiveness.

8. Healthcare Utilization

- Reduction in Healthcare Needs: Track reductions in the need for healthcare services related to gambling disorders and associated mental health issues.

9. Research and Data Analysis

- Statistical Analysis of Gambling Trends: Analyze state-wide data on gambling trends to see if there's a noticeable impact in areas where the program is active.

By focusing on these specific measures, the project can effectively evaluate its impact on gambling disorders among veterans in Colorado, leading to informed decisions about program adjustments and future strategies.

*Attach supplemental information or supporting documentation if more room is needed.*

List any prior grant funding received from the Division of Gaming/CLGCC, including amounts and dates.

Prior grant funding was awarded in the 2023 round of Colorado Division of Gaming/Colorado limited Gaming Control Commission Responsible Gaming Grants for the following projects:

- Strategic Approaches to Gambling Expansion: A Review of Gambling Treatment Quality and Availability in Colorado - \$260,000.
- Colorado Military Problem Gambling Research, Education and Recovery Program - \$362,700.
- Colorado Athlete Wellbeing Program - \$215,389.

Projects are currently on-going, a progress report was provided in June 2023, a mid-way report was provided in September 2023 and a close out report will be provided in February 2024.

*Attach supplemental information or supporting documentation if more room is needed.*

Describe any anticipated challenges facing the implementation of the proposed project and the organization's plan for addressing those challenges.

Executing a project focused on addressing gambling disorders among veterans in Colorado presents several challenges that need careful consideration and strategic planning:

1. Stigma and Privacy Concerns

- Challenge: Veterans may be reluctant to seek help for gambling disorders due to stigma or concerns about privacy and confidentiality.
- Implication: This could lead to underutilization of the program's services and resources.

2. Resource Allocation and Funding

- Challenge: Securing sustained funding and efficiently allocating resources to cover all aspects of the program can be difficult.
- Implication: Inadequate funding or resource mismanagement could limit the program's reach and effectiveness.

3. Cultural Competency

- Challenge: Ensuring that staff and program materials are culturally competent and sensitive to the unique experiences of veterans.
- Implication: A lack of cultural competency can lead to mistrust and reduced program effectiveness.

4. Accessibility and Reach

- Challenge: Reaching all segments of the veteran population, especially those in rural or underserved areas.
- Implication: Limited accessibility could result in unequal benefits and missed opportunities to help those in need.

5. Integration with Existing Services

- Challenge: Coordinating with existing healthcare and veteran services to provide a holistic approach without duplicating efforts.
- Implication: Poor integration can lead to fragmented care and inefficient use of resources.

6. Measuring Outcomes and Impact

- Challenge: Effectively measuring the program's impact, particularly long-term outcomes and behavioral changes.
- Implication: Difficulty in proving the program's effectiveness could impact future funding and support.

7. Adapting to Changing Needs

- Challenge: Keeping the program responsive and adaptive to the evolving needs of the veteran population.
- Implication: Inflexibility could render the program less relevant or effective over time.

8. Community Engagement and Awareness

- Challenge: Building awareness and engagement among veterans and the broader community.
- Implication: Low awareness can result in underutilization and lack of community support.

9. Comorbid Conditions

- Challenge: Addressing the complex interplay between gambling disorders and other comorbid conditions such as PTSD or substance abuse.
- Implication: Overlooking comorbidities can lead to incomplete treatment and suboptimal outcomes.

Addressing these challenges requires a comprehensive and flexible strategy, encompassing community engagement, continuous evaluation, and adaptation, alongside collaboration with existing veteran support systems.

*Attach supplemental information or supporting documentation if more room is needed.*



How will the project be sustained after the end of the grant period?

Sustaining funding for a project focused on addressing gambling disorders among veterans in Colorado long-term involves a multifaceted approach:

1. Diverse Funding Sources

- Government Grants: Regularly apply for state and federal grants focused on veterans' health, mental health, and public health initiatives.
- Private Foundations and Charities: Identify and apply to foundations and charities that support veteran affairs, mental health, or community health projects.
- Corporate Sponsorships: Partner with corporations, especially those with a focus on veteran support or corporate social responsibility programs.

2. Community Engagement and Fundraising

- Fundraising Events: Organize community events such as charity runs, galas, or awareness campaigns to raise funds.
- Crowdfunding Campaigns: Utilize crowdfunding platforms to gather contributions from a broader audience.
- Local Business Partnerships: Collaborate with local businesses for sponsorships, donations, or a percentage of sales donations.

3. Public-Private Partnerships

- Collaboration with Healthcare Providers: Partner with local healthcare providers or hospital systems in mutually beneficial arrangements.
- Engage with Veterans' Organizations: Work with veterans' organizations that might contribute funding or resources.

4. Grant Writing and Administration

- Dedicated Grant Team: Establish a team skilled in grant writing to continually seek and apply for relevant grants.
- Grant Management System: Implement a system to manage grants efficiently, ensuring compliance and effective use of funds.

5. Program Income

- Service Fees: Implement a sliding scale fee structure for services where feasible, ensuring affordability while generating income.
- Merchandise or Educational Material Sales: Sell program-related merchandise or educational materials.

6. Financial Partnerships

- Banking and Financial Institutions: Partner with financial institutions for sponsorships or financial literacy programs.
- Investment Income: Consider setting up an endowment fund where the principal is kept intact while the investment income is used for the program.

7. Government and Policy Advocacy

- Policy Advocacy: Advocate for policies that allocate government funding for veteran-related health programs, including gambling disorders.
- Lobbying for State and Federal Support: Work with legislators to ensure continued and increased funding for veteran health initiatives.

8. Outcome-Based Funding Models

- Performance Grants and Contracts: Explore contracts with government agencies that provide funding based on achieving specific outcomes.
- Social Impact Bonds: Consider social impact bonds where private investors fund the program and are reimbursed by the government if the program meets its goals.

9. Transparency and Accountability

- Financial Reporting: Maintain transparency in financial matters to build trust with funders and stakeholders.
- Outcome Reporting: Regularly report on program outcomes and successes to justify the need for ongoing funding.

10. Building Endowments

- Long-Term Fundraising: Develop a strategy for building an endowment fund to provide a sustainable source of income over the long term.

*Attach supplemental information or supporting documentation if more room is needed.*

Describe how the organization plans to evaluate the results of requested funding, project or program

Evaluating the results of the requested funding for the project addressing gambling disorders among veterans in Colorado involves a systematic approach to assess both the financial efficiency and the program's impact. Here's a detailed plan for this evaluation:

1. Financial Audits and Reporting

- Audit Reports: Conduct regular financial audits to ensure funds are used as intended.
- Budget vs. Actual Analysis: Compare budgeted expenditures with actual spending to assess financial management efficiency.

2. Program Outcome Evaluation

- Quantitative Metrics: Measure key performance indicators such as the number of veterans served, frequency and severity of gambling behaviors pre- and post-intervention, and rates of program completion.
- Qualitative Assessments: Gather testimonials and feedback from participants and staff to gauge the program's subjective impact.

3. Impact on Gambling Disorders

- Behavioral Change Analysis: Evaluate changes in gambling behaviors among participants using pre- and post-program surveys.
- Clinical Assessments: Use standardized tools to measure improvements in any co-occurring mental health conditions.

4. Cost-Effectiveness Analysis

- Return on Investment (ROI): Calculate the ROI by comparing the program's costs against the economic benefits, such as reduced healthcare expenses and improved productivity.
- Cost-Benefit Analysis: Analyze the broader benefits of the program against its costs.

5. Utilization and Engagement Metrics

- Service Utilization Rates: Track the utilization rates of various program components, like counseling sessions or support groups.
- Participant Retention Rates: Measure how many participants remain engaged with the program over time.

6. Long-Term Impact Assessment

- Follow-up Studies: Conduct follow-up assessments with participants to evaluate the long-term sustainability of the program's impact.
- Relapse Rates: Monitor the frequency of relapse into problematic gambling behaviors.

7. Community and Stakeholder Feedback

- Stakeholder Surveys: Survey stakeholders, including community leaders and healthcare providers, to assess their perception of the program's effectiveness.
- Focus Groups: Conduct focus groups with various community members to gather in-depth insights.

8. Research and Data Analysis

- Statistical Analysis: Perform statistical analyses to evaluate the program's impact on gambling disorder trends within the veteran community.
- Comparative Studies: Compare outcomes with similar programs or national benchmarks.

9. Transparency and Accountability

- Public Reporting: Publicly report the findings of program evaluations to maintain transparency and accountability.
- Continuous Improvement: Use evaluation results to inform continuous improvement efforts for the program.

This comprehensive evaluation plan ensures a thorough assessment of how the funding is utilized and the extent to which the program achieves its intended goals in addressing gambling disorders among Colorado's veterans.

*Attach supplemental information or supporting documentation if more room is needed.*

<b>Financial Planning</b>	
<b>Attachments</b>	
Submit a detailed Project Budget outlining program expenses for the amount requested. Any partner or contracted agencies listed in the implementation of the project must be included in this section with detailed information on the amount and line item expenses from the funding going to the contracting agency.	
<b>Required Attachments</b>	
<p>Submit a list of other sources of income supporting the proposed project</p> <p>All applications requesting funding for marketing or advertising must submit a detailed budget and marketing plan as an attachment.</p> <p>For organizations operating under a fiscal sponsor, submit the memorandum of understanding or the contract between the organization and the fiscal agent/fiscal sponsor.</p>	
<b>Source Income Table</b>	
<p>(a) Government Agencies, Institutions of Higher Education and other applicants not categorized as a 501(c)(3) non-profit organization submit an organizational budget that shows sources of income</p> <p>(b) Complete for 501(c)(3) non-profit agencies: the table below for the organization as a whole, based on the most recently completed fiscal year. Categories may be modified to fit your organization's funding sources.</p>	
<b>Percentage Funding Sources (for 501c3 nonprofit organizations)</b>	
Government grants (federal, state, county, local)	40 %
Government Contracts	0 %
Foundations	10 %
Business	30 %
Events	0 %
Individual Contributions	10 %
Fees/earned income	0 %
Workplace giving campaigns	5 %
In-kind contributions	5 %
Other	0 %
<b>Total (must equal 100%)</b>	<b>100 %</b>

**Financial Information Section**

Organization Budget for fiscal year \$1,250,000	Fiscal Year Date 12/31	Income \$1,250,000	Expenses \$1,250,000
For Project/Program Requests:			
Program Budget \$585,117	Dates of budget period 3/24 - 2/25	Income \$585,117	Expenses \$585,117
Name of Person Responsible for Financial Reporting Trent Lambert		Name of Financial Institution where funds will be deposited Bank of America	

**Attachments**

Applicants need to submit the following required documents as attachments to their application:  
Proof of IRS Federal Tax Exempt Status dated within the last five years (also called a Letter of Determination.)  
**(Optional)** Applicants may submit up to three additional attachments, no longer than four pages each, as supporting documentation for the application request.

**List of Attachments**

1.	IRS Letter of Determination
2.	KRI Project and Publication List
3.	Letter of Support from Dr. Kraus (UNLV) & Dr. Grubbs (UNM)

**Acknowledgments**

*By signing below, I acknowledge the following:*

*The grant applicant or if the applicant is a nonprofit, that the applicant and any board members are not fundamentally opposed to gaming; and*

*The grant applicant or any associated staff or board members of the grant applicant does not have, to their knowledge, any litigation, or charges against them related to gaming activities; and*

*The grant applicant or if the applicant is a nonprofit, that the applicant and/or a majority of board members are not affiliated with a person licensed under article 44-30; and*

*The grant applicant will use grant money only for the purpose for which the grant money was awarded; and*

*The information contained in this application is true and correct to the best of my ability.*

Signature <i>Dr. Nathan Smith</i>	Date 11/28/2023
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UNLV | COLLEGE OF  
LIBERAL ARTS  
Department of  
Psychology

Tuesday, November 28, 2023

Dear Review Committee,

It is my extreme pleasure to submit this letter supporting the Kindbridge Research Institute (KRI) in their application titled "Colorado Military Problem Gambling Research, Education, & Recovery Program." I have worked with KRI and their Executive Director Dr. Nathan Smith over the last 2 years as Primary Investigator of a grant aimed to improve treatment for veterans with gambling disorder, titled "Nevada Center for Excellent in Behavioral Addictions Research Studies". In that time, I found KRI to be highly innovative, professional, and capable of delivering complicated subject matter in simple, clear terms.

KRI is unquestionably a leader on the subject of gambling disorder and responsible gambling for US military members and veterans and I am extremely excited to see what they can do for Colorado if awarded this grant. As you might know, recent scholarly works (including publications from my UNLV research lab) have highlighted the increased risk for gambling disorder among US military members and veterans, thus grant support for this current proposal is strongly warranted to address current gaps for US service members and veterans living in Colorado.

Thank you for the opportunity to work on this important topic and improve the lives of Coloradans.

Sincerely yours,



Shane W Kraus, Ph.D.  
Assistant Professor of Psychology  
Director, Behavioral Addictions Lab  
University of Nevada, Las Vegas  
Department of Psychology  
4505 Maryland Parkway  
Las Vegas, NV 89154-5030  
Phone: 702-895-0214; Cell: 484-889-6853  
[shane.kraus@unlv.edu](mailto:shane.kraus@unlv.edu)  
<https://www.researchgate.net/profile/Shane-Kraus>

Editor-in-Chief, Sexual Addiction & Compulsivity  
Assistant Professor of Psychiatry, UNLV School of Medicine

Psychology Department  
College of Liberal Arts  
4505 Maryland Parkway • Box 455030  
Las Vegas, Nevada 89154-5030  
Office (702) 895-3305 • Fax (702) 895-0195  
<http://psychology.unlv.edu/>

Monday, November 27, 2023

Dear review committee,

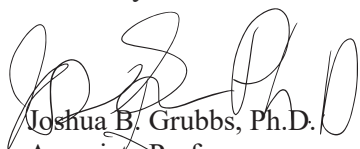
I am pleased to submit this letter supporting the Kindbridge Research Institute (KRI) in their application titled "Colorado Military Problem Gambling Research, Education, & Recovery Program." I have worked with KRI and their Executive Director Dr. Nathan Smith over the last 3 years as Primary Investigator of a grant aimed to improve treatment for veterans with gambling disorder, titled "Gambling Outcomes in Veterans: Etiology and Treatment." In that time, I have found the organization creative, professional, and capable of delivering complicated subject matter in simple, clear terms.

As a researcher on behavioral addictions, I have published over 120 peer-reviewed manuscripts on topics like problem gambling, gambling disorder, veteran health, post-traumatic stress disorder, and mental health broadly. I am considered to be an international expert on the appropriate assessment, treatment, and understanding of the very issues that KRI seeks to address. In this regard, I believe I am uniquely poised to comment on how important and timely this proposal is and how KRI is poised to deliver on its aims.

KRI is unquestionably a leader on the subject of gambling disorder and responsible gambling for military members and veterans. They are a unique organization in that they back up their stated commitment to veteran health and well-being in research, in education, and in clinical care. They are an organization for whom both stated values and actual actions are in clear alignment, and I am excited to see what they can do for Colorado if given this grant.

Beyond endorsing this application as a researcher in this domain, I am expressing my sincerest confidence that KRI can both meet and exceed the expectations that the review committee has for this opportunity. If you have any questions about my recommendation for this proposal, support of KRI, or experiences working with KRI feel free to contact me at [JoshuaGrubbs12@unm.edu](mailto:JoshuaGrubbs12@unm.edu).

Sincerely,



Joshua B. Grubbs, Ph.D.  
Associate Professor  
Center on Alcohol, Substance use, And Addictions (CASAA)  
University of New Mexico

CO 2 - CO Veterans Program Phase 2

	March	April	May	June
Project Manager	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00
Project Leader	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00
Telehealth Care Program (KBH)				
- Telehealth Support	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
- Peer Support Groups	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Web, Subscriptions, & Tech				
- Web & Landing Page Maintenance	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
- Program Promotions	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
- Record Keeping	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00
Content Development				
- Clinician training module	\$ 7,500.00	\$ 7,500.00	\$ 7,500.00	
- Veteran masterclass content		\$ 7,500.00	\$ 7,500.00	\$ 7,500.00
CO MRF				
- Recruitment	\$ 5,500.00			
- Hardware		\$ 5,000.00		
- Travel & Logistics	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
ROTC Program				
- Program Materials Refresh	\$ 5,000.00			
- Trainer Fees	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00
- Travel & Logistics	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
- Print Material	\$ 1,250.00			\$ 1,250.00



Total	\$	55,050.00	\$ 55,800.00	\$ 50,800.00	\$ 44,550.00
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July	August	September	October	November	December	January	February	
\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 75,000.00
\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 4,750.00	\$ 57,000.00
\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 150,000.00
\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 30,000.00
\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 18,000.00
\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 36,000.00
\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 6,600.00
								\$ 22,500.00
								\$ 22,500.00
								\$ 5,500.00
\$ 5,000.00								\$ 10,000.00
\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 12,000.00
								\$ 5,000.00
\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 15,000.00
\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 30,000.00
		\$ 1,250.00			\$ 1,250.00			\$ 5,000.00

\$ 40,800.00	\$ 35,800.00	\$ 37,050.00	\$ 35,800.00	\$ 35,800.00	\$ 37,050.00	\$ 35,800.00	\$ 35,800.00	\$ 500,100.00
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F&A Fee (17%)	\$ 85,017.00
Total + F&A	\$ 585,117.00

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\$ 6,600.00

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\$ 5,500.00

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\$ 5,000.00

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\$ 5,000.00

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**Department of the Treasury**  
**Internal Revenue Service**  
**Tax Exempt and Government Entities**  
P.O. Box 2508  
Cincinnati, OH 45201

KINDBRIDGE RESEARCH INSTITUTE  
C/O DANIEL JUSTIN UMFLEET  
PO BOX 482  
BEVERLY, MA 01915

**Date:**  
09/23/2022  
**Employer ID number:**  
85-3860147  
**Person to contact:**  
Name: Brendon Stockwell  
ID number: 32115  
Telephone: 877-829-5500  
**Accounting period ending:**  
December 31  
**Public charity status:**  
170(b)(1)(A)(vi)  
**Form 990 / 990-EZ / 990-N required:**  
Yes  
**Effective date of exemption:**  
November 6, 2020  
**Contribution deductibility:**  
Yes  
**Addendum applies:**  
No  
**DLN:**  
26053466004312

Dear Applicant:

We're pleased to tell you we determined you're exempt from federal income tax under Internal Revenue Code (IRC) Section 501(c)(3). Donors can deduct contributions they make to you under IRC Section 170. You're also qualified to receive tax deductible bequests, devises, transfers or gifts under Section 2055, 2106, or 2522. This letter could help resolve questions on your exempt status. Please keep it for your records.

Organizations exempt under IRC Section 501(c)(3) are further classified as either public charities or private foundations. We determined you're a public charity under the IRC Section listed at the top of this letter.

If we indicated at the top of this letter that you're required to file Form 990/990-EZ/990-N, our records show you're required to file an annual information return (Form 990 or Form 990-EZ) or electronic notice (Form 990-N, the e-Postcard). If you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked.

If we indicated at the top of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

For important information about your responsibilities as a tax-exempt organization, go to [www.irs.gov/charities](http://www.irs.gov/charities). Enter "4221-PC" in the search bar to view Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, which describes your recordkeeping, reporting, and disclosure requirements.

We sent a copy of this letter to your representative as indicated in your power of attorney.

Sincerely,

A handwritten signature in cursive script that reads "Stephen A. Martin".

Stephen A. Martin  
Director, Exempt Organizations  
Rulings and Agreements



# Request for Taxpayer Identification Number and Certification

Give Form to the  
requester. Do not  
send to the IRS.

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. KINDBRIDGE RESEARCH INSTITUTE	
	<b>2</b> Business name/disregarded entity name, if different from above	
	<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.  <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input checked="" type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.  <input checked="" type="checkbox"/> Other (see instructions) ► 501(c)(3) Nonprofit Corporation	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____  <i>(Applies to accounts maintained outside the U.S.)</i>
	<b>5</b> Address (number, street, and apt. or suite no.) See instructions. 900 Cummings Ctr, Suite 416-V	Requester's name and address (optional)
	<b>6</b> City, state, and ZIP code Beverly, MA 01915	
<b>7</b> List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>									
			-				-		
<b>or</b>									
<b>Employer identification number</b>									
8	5		-	3	8	6	0	1	4
									7

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ► 	Date ► 11/9/23
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

### Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

#### Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

## Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

## Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.SSA.gov](http://www.SSA.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/Businesses](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.



**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.**

You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

**\*Note:** The grantor also must provide a Form W-9 to trustee of trust.

**Note:** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

**Secure Your Tax Records From Identity Theft**

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.**

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

## KRI Staff & Military Research Associates

### Publications

*Telehealth treatment for gambling disorder in the COVID-19 era: seismic shifts and silver linings*

Nathan D.L. Smith, Galen M. Jones, Mark B. Lucia - Current Opinion Psychiatry July 2022 DOI:

[10.1097/YCO.0000000000000799](https://doi.org/10.1097/YCO.0000000000000799)

### Posters – Available Upon Request

*Responsible Gambling? An Assessment of Department of Defense Responsible Gambling Strategies on German Military Installations*

Mark B. Lucia, Nathan D. L. Smith PhD - Alberta Gambling Research Institute June 2022

*Efficacy of Department of Defense Responsible Gambling Measures: Results of an Expert Survey*

Makinna A. Olmstead, Mark B. Lucia, Nathan D. L. Smith PhD - International Center for Responsible Gaming October 2022

*Comparison of U.S. State and Department of Defense Responsible Gambling Practices*

Galen M. Jones, Mark B. Lucia, and Nathan D. L. Smith PhD - International Center for Responsible Gaming October 2022

*Truth or Consequence: Proximity to Department of Defense Predicts Variability in Gambling Disorder Prevalence Rates Among Active-Duty Military Members*

Mark B. Lucia, Grae R. Dewey, Graeme M. Chesnie, and Nathan D. L. Smith PhD - International Center for Responsible Gaming October 2023

*Assessing the Department of Defense, Its Branches, and the Coast Guard on Their Implementation of the Government Accountability Office's Recommendations for Gambling Disorder Policy*

Timothy R. Boos, Mark B. Lucia and Nathan D. L. Smith - International Center for Responsible Gaming October

## 50x4Vets Researchers

### Publications

Bóthe, B., Koós, M., Nagy, L., Kraus, S. W., Demetrovics, Z., Potenza, M. N., ...Vaillancourt-Morel, M-P. (2023). Compulsive sexual behavior disorder in 42 countries: Insights from the International Sex Survey and introduction of standardized assessment tools. Journal of Behavioral Addictions. E-pub

Ghaharian, K., Abarbanel, B., Kraus, S.W., Singh, A.K., & Bernhard, B.J. (2023). Evaluating the generalizability of payment behavioral profiles across gambling brands. International Gambling Studies. E-pub.

Ghaharian, K., Puranik, P., Abarbanel, B., Taghva, K., Kraus, S.W., Singh, A.K., Feldman, A., & Bernhard, B.J. (2023). Payments transaction data from online casino players and online sports bettors. Data in Brief. E-pub



Grubbs, J. B., Chapman, H., Milner, L. A., Floyd, C. G., & Kraus, S. W. (2023). Comorbid psychiatric diagnoses and gaming preferences in US armed forces veterans receiving inpatient treatment for gambling disorder. *Addictive Behaviors*, 147, 107840.

Xu, T., Abarbanel, B., Erdem, M., Bernhard, B.J., & Kraus, S.W (2023). Problem gambling and cognitive distortion among Macao VIP hosts: A brief report. *UNLV Gaming Research & Review Journal*. E-pub

### **Professional Presentations – Available Upon Request**

Bidopia, T., Habashy, J., Karvay, Y., Yerman, J., Burke, N. & Kraus, S.W. (June 2023). Intersectional Discrimination and Disordered Eating Behaviors and Attitudes in Young Adults. Poster presented at the International Conference on Eating Disorders (ICED), Washington, D.C.

Connolly, A., Kraus, S.W., & Grubbs, J.B. Differences in positive play among specific sports wagering behaviors. Poster presented at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Etuk, R., Kraus, S.W., Grubbs, J. B. & (2023, May). Prevalence of problem eating and gambling habits. Poster presented at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Floyd, C.G., Kraus, S.W., & Grubbs, J.B. Examining the Interaction between Financial Gambling Motives and Socioeconomic Status in Predicting Gambling in a U.S. Nationally Representative Sample. Poster presented at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

François, A., Bergeron, S., Vaillancourt-Morel, M.-P., Nagy, L., Koós, M., Demetrovics, Z., Kraus, S.W., Potenza, M. N., & Bőthe, B. (May, 2023). Differences in the frequency of pornography use in a sexually diverse sample of Canadian women. Poster presentation at the 45e Congrès annuel de la Société Québécoise pour la Recherche en Psychologie (SQRP), Sherbrooke, Canada (May 26-28, 2023).

François, A., Koós, M., Nagy, L., Demetrovics, Z., Kraus, S. W., Potenza, M. N., International Sex Survey Consortium, Herrera-Roberge, J. & Bőthe, B. (2023). Differences in the frequency of pornography use based on gender and sexual orientation – Findings from the 43-country International Sex Survey. Poster presentation at the 2023 Annual Meeting of the Society for Sex Therapy and Research (SSTAR), Tampa, USA (4-5 May 2023).

Gaudet, É., Michaud, A., Koós, M., Nagy, L., Demetrovics, Z., Kraus, S., Potenza, M., International Sex Survey Consortium & Bőthe, B. (2023). How are pornography use motivations related to men's, women's and gender-diverse individuals' sexual satisfaction? Results from a 43-country international sex survey. Poster presentation at the 2023 Annual Meeting of the Society for Sex Therapy and Research (SSTAR), Tampa, USA (4-5 May 2023).

Grubbs, J. B. & Kraus, S.W. (2023, May). Sports wagering in the United States: What we do and don't know. Symposium presentation at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Habashy, J., Benning, S.D., Renn, B.N., Borgogna, N.C., Lawrence, E.M., & Kraus, S.W. (June 2023). Psychometric Properties of the Eating Disorder Examination Questionnaire: Factor Analysis and

Measurement Invariance by Race/Ethnicity and Gender. Paper presented at the International Conference on Eating Disorders (ICED), Washington, D.C.

Jennings, T. L., Gleason, N., Pachankis, J. E., Bóthe, B. Kraus, S. W., (2023, May). Incorporating LGBTQ-affirmative approaches into evidence-based practice for compulsive sexual behavior disorder: Recommendations for mental health professionals. Sandra R. Leiblum Student Research Award presentation at the Society for Sex Therapy and Research. Tampa, Florida.

King, A., Wong-Padoongpatt, G., Kraus, S., & Grubbs, J. B. (2023, May). Examining the role of responsible gambling in associations between symptoms of trauma, gambling disorder, and gambling motivations: Results from a representative U.S. sample. 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Kraus, S., Gunawan, K., & Grubbs, J. B. (2023, May). Problem Gambling and Other Addictive Behaviors Among US Military Population. Symposium presentation at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Louderback, E.R., LaPlante, D.A., Abarbanel, B., Kraus, S.W., Bernhard, B.J., & Gray, H.M. Responsible Gambling Program Awareness and Engagement, and Gambling Beliefs and Behaviors: A Three-Wave Study of Customers from a Large Gambling Operator. Symposium presentation at the 18th Annual International Conference on Gambling & Risk-Taking, Las Vegas, NV.

Michaud, A., Gaudet, É., Koós, M., Nagy, L., Demetrovics, Z., Kraus, S., Potenza, M., Etuk, R., International Sex Survey Consortium & Bóthe, B. (2023). Compulsive sexual behavior and its associations with binge-eating across genders and cultures – Findings from the 43- country International Sex Survey. Poster presentation at the 2023 Annual Meeting of the Society for Sex Therapy and Research (SSTAR), Tampa, USA (4-5 May 2023).

Way, B. M. & Kraus, S. W. (May, 2023). Early Pornography Exposure and Later Pornography Use, Western Psychological Association. Riverside, California.

## **Current Projects**

### **Research Project: The 50xVets Project**

Partner: Bowling Green State University, Ohio & Louis Stokes Cleveland VA Medical Center

PI: Dr. Joshua Grubbs, BGSU

Funder(s): Playtech & DraftKings

Project Aim: The goal of the 50x4Vets program is to address the lack of research and increase the rate of research on treatment for veterans with gambling disorder by 50-times in the next 4 years.

Center Aim: The primary goal of the center is to make the 50+ years of existing patient data, and ongoing data collection at the Cleveland VA, usable by researchers to test hypotheses on patient characteristics, clinical interventions, and patient outcomes. The insights produced by the Ohio Center will identify the best, most cost-effective interventions which can then be implemented in VA clinics in the US and abroad.

Progression: The BGSU center has completed significant project towards stated aims.

Graduate Student Research Assistants associated with the project have continued their work,

with four manuscripts under preparation. Research coordinator hired at the Cleveland VA has begun compiling data from the GTP's previous treatment history. Three presentations (2 by Dr. Joshua Grubbs; 1 by Dr. Shane Kraus) were accepted to be presented at the annual conference for the International Center of Responsible Gaming. Five student-led posters were accepted to be presented at the annual conference for the International Center of Responsible Gaming.

#### **Research Project: The 50xVets Project**

Partner: University of Nevada Las Vegas (UNLV), Nevada; Las Vegas VA Residential Recovery and Renewal Center (LVR3)

PI: Dr. Shane Kraus, UNLV

Funder(s): Playtech & DraftKings

Project Aim: The goal of the 50x4Vets program is to address the lack of research and increase the rate of research on treatment for veterans with gambling disorder by 50-times in the next 4 years.

Center Aim: The goal of the Center is to conduct foundational research on the treatment population utilizing the LVR3 and to design and test treatment modalities in a real-world setting. Specifically, the Center and LVR3 will evaluate the effectiveness of novel clinical treatments (e.g., psychoeducation, pharmacotherapy, psychotherapy) for gambling disorder among US active-duty personnel and veterans. The Center will also collaborate and share knowledge with the Ohio Center. Furthermore, the Center will serve as a leading training institution for psychologists and researchers who wish to gain advanced training in gambling disorder for military populations.

Progression: The UNLV center opened in the second half of 2022. In that time Dr. Kraus has hired staff and graduate students, set up protocols for data collection with the Las Vegas VA Residential Recovery and Renewal Center (LVR3), and published and disseminated research on gambling disorder among veterans around the country. Highlights include a presentation at the annual conference for the International Center of Responsible Gaming, two student-led posters presented at the annual conference for the International Center of Responsible Gaming, and several additional publications and talks that were supported by the grant from KRI.

#### **Research Project: The Military Research Associate Program (MRAP)**

Funder(s): DraftKings

Project Aim: Kindbridge Research Institute's (KRI) Military Research Associate Program (MRAP) assists veterans transitioning from military service to advanced training in mental health treatment and research.

Progression: In the pilot year of the program, Mark Lucia joined KRI to develop the MRAP program and act as the pilot member in September 2021. KRI assisted with his school applications resulting in admission into 4 of his top choice schools – Columbia University, George Washington University, Boston University, and Johns Hopkins University. In summer 2022, he began a dual degree MPH/MBA at Johns Hopkins University. Additionally, Mark conducted unique research on responsible gambling in DoD-operated facilities which were presented at an international conference in 2022 and published one peer-reviewed article with KRI staff. Most recently, Mark was recruited to join the National Council on Problem Gambling's Military Committee.

#### **Research Project: Gambling Treatment Shortages in the US**

Partner: Rutgers University School of Social Work, Center for Gambling Studies

PI: Jamey J. Lister, Rutgers

Funder(s):

Aim: This project involves three separate and related goals: 1) to create novel and innovative multi-year data sets that also will demonstrate feasibility for future years of data collection and linkage to other sources, 2) to use the novel data sets to calculate treatment availability measures for GD (raw and per-capita supply of certified and non-certified GD treatment providers/locations), while calculating similar measures for SUDs and mental health disorders, and 3) to conduct statistical analyses to identify GD treatment shortages among rural communities, examine the extent of GD treatment shortages compared to those for other psychiatric disorder services, and whether GD treatment shortages are changing year over year.

Progression: To date, the researchers have made significant progress on the project. They have linked the raw and per-capita GD treatment and recovery service metrics to multiple geographic codes at the county, state, division, and region levels. These schemes include Rural-Urban Continuum Codes (e.g., urban, micropolitan rural, and remote rural counties), the United States Department of Agriculture Economic Research Service County Typology Codes (e.g., counties dependent on farming, manufacturing, government support, etc.), and the U.S. Census Bureau categorizations of divisions (e.g., New England, Mountain) and regions (e.g., Northeast, South, Midwest, West). Demographic measures (e.g., education, poverty, disability, income, race, etc.) extracted from the U.S. Census Bureau in the first quarter were linked at the county level during the second quarter.