

# The Lott Winners Report 2021



Winning a major lottery prize is a dream for many Australians, and for some it becomes a reality.

In 2020, there were 484 division one winning entries held by lottery players across the country that delivered more than \$1.24 billion in division one prize money.

In a year that also saw the arrival of the COVID-19 pandemic, these division one wins were especially welcome - offering winners unexpected moments of joy, along with hope and excitement for the future.

While celebrations and immediate plans were at times curtailed by pandemic restrictions, many winners focused on using their prizes to help those who mattered the most to them, such as their family, friends and community.

Division one winners from across The Lott's jurisdictions have detailed how their lottery wins made a difference to their lives, and have also offered their advice to future division one winners.





**About 28% of division one winners** discovered their life-changing news through a phone call from The Lott – it always pays to have your phone by your side!

**Another 20% of division one winners** opened their online The Lott account to discover their windfall, uncovering their win at the touch of their fingertips!



The majority of winners shared the news of their amazing win with their partner and immediate family.

**Only 11% told absolutely no one.**



**More than half of division one winners** (52.63%) used their prize to help family and friends, while **more than a quarter** (27.63%) donated to a charity of their choice.

One generous respondent believed their prize had benefitted up to 150 people, while the average number of beneficiaries for each win was nine.



With the year peppered with international and domestic travel restrictions, it's no surprise the **majority of division one winners** (57%) celebrated their win by staying at home rather than going on holidays.



Investing money for the future (59%), paying off the mortgage/buying a new house (57%), and helping family and friends (52%) were the **top three plans for division one prizes.**

# The division one winning feeling



# The division one discovery

Although the COVID-19 outbreak changed Australians' way of life in 2020, it didn't change how Australians felt about winning division one.

In fact, many major prize winners described how this once-in-a-lifetime experience provided a beacon of positivity and hope to them and their loved ones during uncertain times.

## Some reflections on winning division one

*"It was the most unbelievable experience and very hard to explain. As I won with two of my close friends, sharing the news with them was the best feeling and knowing it had changed three families' lives. Our feelings went from unbelievable to shock, then excitement to complete elation."*

*"I was stunned and couldn't really believe it at first. My wife and daughter were in tears of joy, and shortly after that, we realised that all those things that we had wanted to do were now possible."*

*"So very happy but found I was crying at the same time. I think it was the feeling that I would have a secure future, free of money worries."*

*"I was pretty much speechless; my mind was racing to try to comprehend how much life was going to change for my family and me."*

*"Stunned! Never in my wildest dreams! I had nothing going through my mind at the time. It took a few days to grasp the concept of that win."*

*"I was gob smacked! Couldn't believe it after 40+ years. I had the shakes and couldn't think straight. I was so excited but dumbfounded. Fantastic!"*

*"I couldn't believe it... I started crying. I explained to the lady on the phone that they were my belated mother's X Lotto numbers - she passed away six years ago."*



# The start of the winning journey

In previous years, division one winners would go all out to celebrate their lottery windfall, from booking a table at the fanciest restaurant in town to impromptu holidays.

But with a range of restrictions in place during 2020, winners found creative ways to indulge and celebrate their life-changing news without leaving the house.

An intimate dinner at home with the family, a festive glass of champagne with a loved one, and a calming cup of tea were popular celebrations for division one winners during this unusual year.



# How winners celebrated winning division one

“I bought a bottle of champagne, and we got some nice takeaway (it was during COVID lockdown) to celebrate.”

“Paid out the mortgage on the day the funds were available, bought a bottle of excellent champagne, and began a long list to plan the next steps.”

“Had a day off work but was still in shock. Went back to work the next day.”

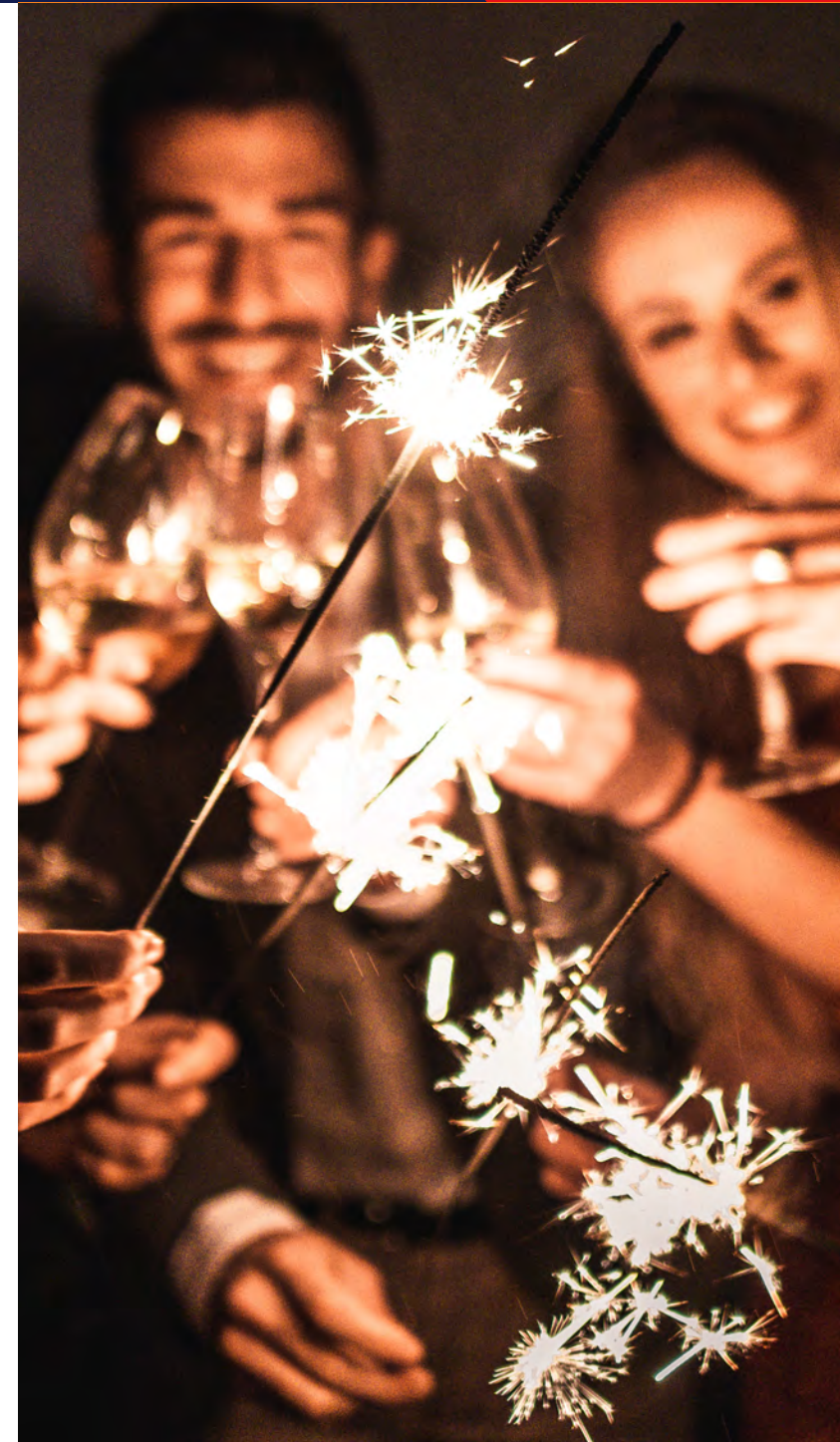
“Had a small cake with my morning coffee and then ordered a new car.”

“I celebrated with my partner with a cappuccino in town.”

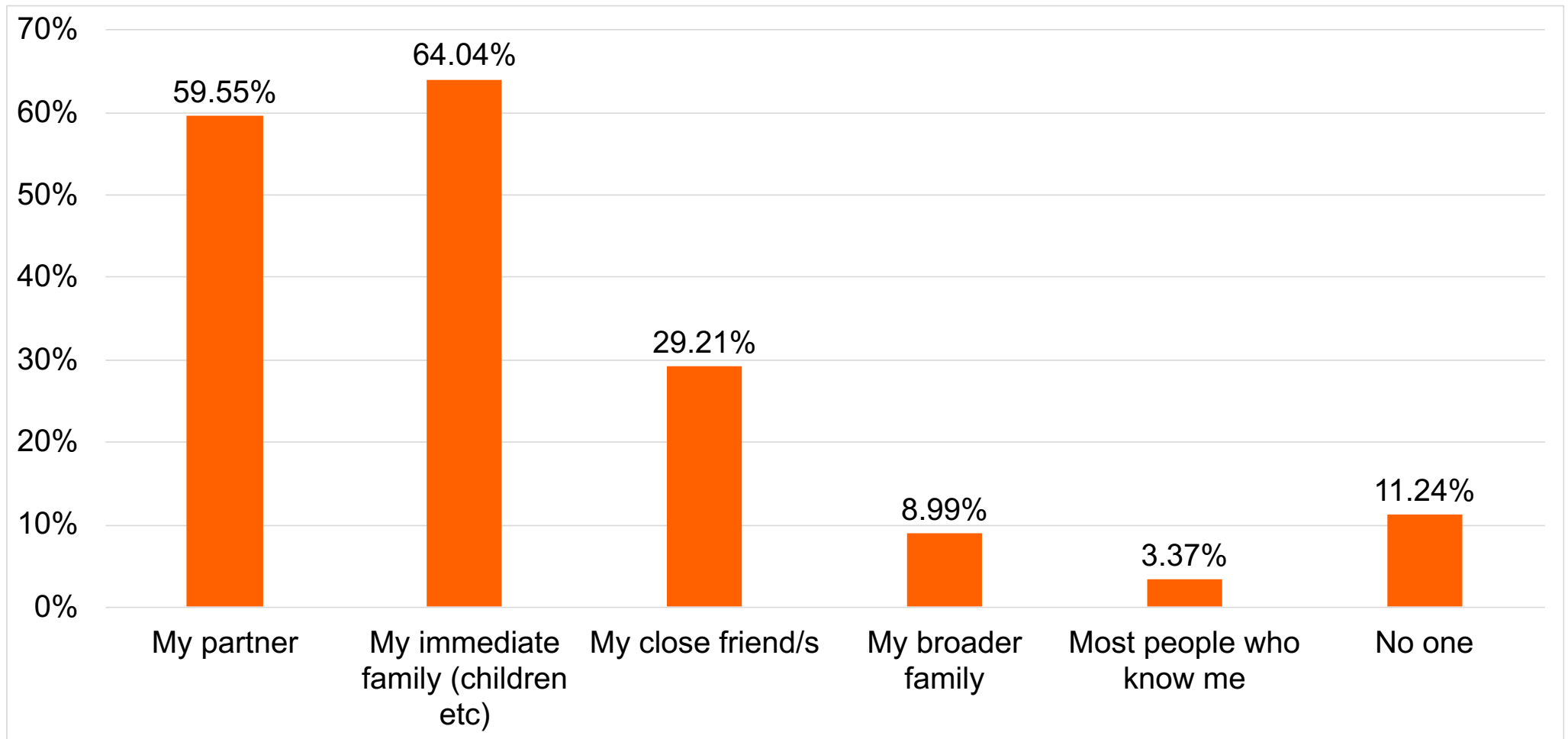
“Very hard to really celebrate it properly in these COVID times! We were in lockdown, so it was quiet. We had a small party with friends and family when restrictions allowed!”

“A CUP OF TEA!”

“Purchased a new home with cash. I’m living on the golf course now living my best life.”



# Who winners told about their division one win:





# The division one difference



# The difference winning division one has made

When purchasing a lottery ticket, many players have fantasised about what they'd do if they won a big prize.

For some players, winning division one allowed them to embrace financial freedom or early retirement.

For others, long-held dreams of buying their first home, upgrading the car or taking their family on holidays finally became a reality.



# The difference winning division one has made

*"Our dog was diagnosed with bone cancer, so he had his leg amputated. He is going through chemo, so it feels good to provide him with the best care. It's wonderful to be able to pay for bills on time and put us in a position to save our money from work for our children's future and to help charities along the way."*

*"Life is amazing. I paid off my mother's mortgage and bought her a car. She would never have achieved this. She can now retire and enjoy her life without money worries. I also gave money to my sister and in-laws, and my children will always be looked after."*

*"Invested all of the win, except \$10k. I paid off all my daughter's credit card and car loan."*

*"GIVEN ME FREEDOM!"*

*"Donated \$15,000 to the local school for an ANZAC memorial wall."*

*"Changed my lifestyle completely. I was looking at retirement with a modest income after downsizing. Now I have paid off my house and boosted my superannuation, and I can now have a comfortable lifestyle in retirement."*

*"It opens up opportunities for our families and children that I didn't think would ever be possible."*

*"We are more comfortable with our retirement plan, which is probably about five years earlier than we previously anticipated."*

*"We can make many improvements to the house, so we are more comfortable. We're much less stressed and worried about the future as we do not live day-to-day now. We're able to make useful donations to charities and other organisations. We can look forward to holidays and retirement. Overall a better life!"*

# The difference winning division one has made

“It’s odd! The money pinching habits of a lifetime are still there, but for now, I have to remind myself that I can afford to have an air conditioner on all night, or I can buy something that caught my eye at the shops.

My daughters were more excited than me. One said she couldn’t stop shaking! She paid her mortgage off and is planning renovations.

The other has bought the big family car they always wanted and have even been on holiday.

Naturally, the grandchildren had the best Christmas ever.

My best friend and I cried together when I deposited money in her bank. She had been in a wheelchair for more than 30 years and holidays were a very rare thing. She eventually spent some of the money on holiday with her family.”



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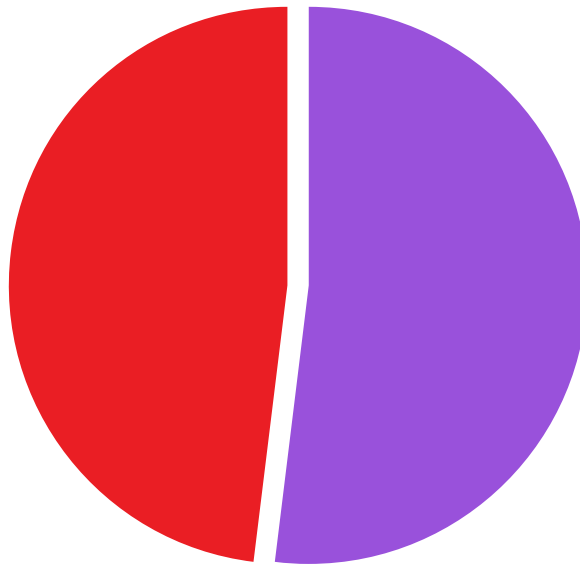


# Top three things division one winners did with their prize



**60%**

Invested money for  
the future



**52%**

Helped family and  
friends

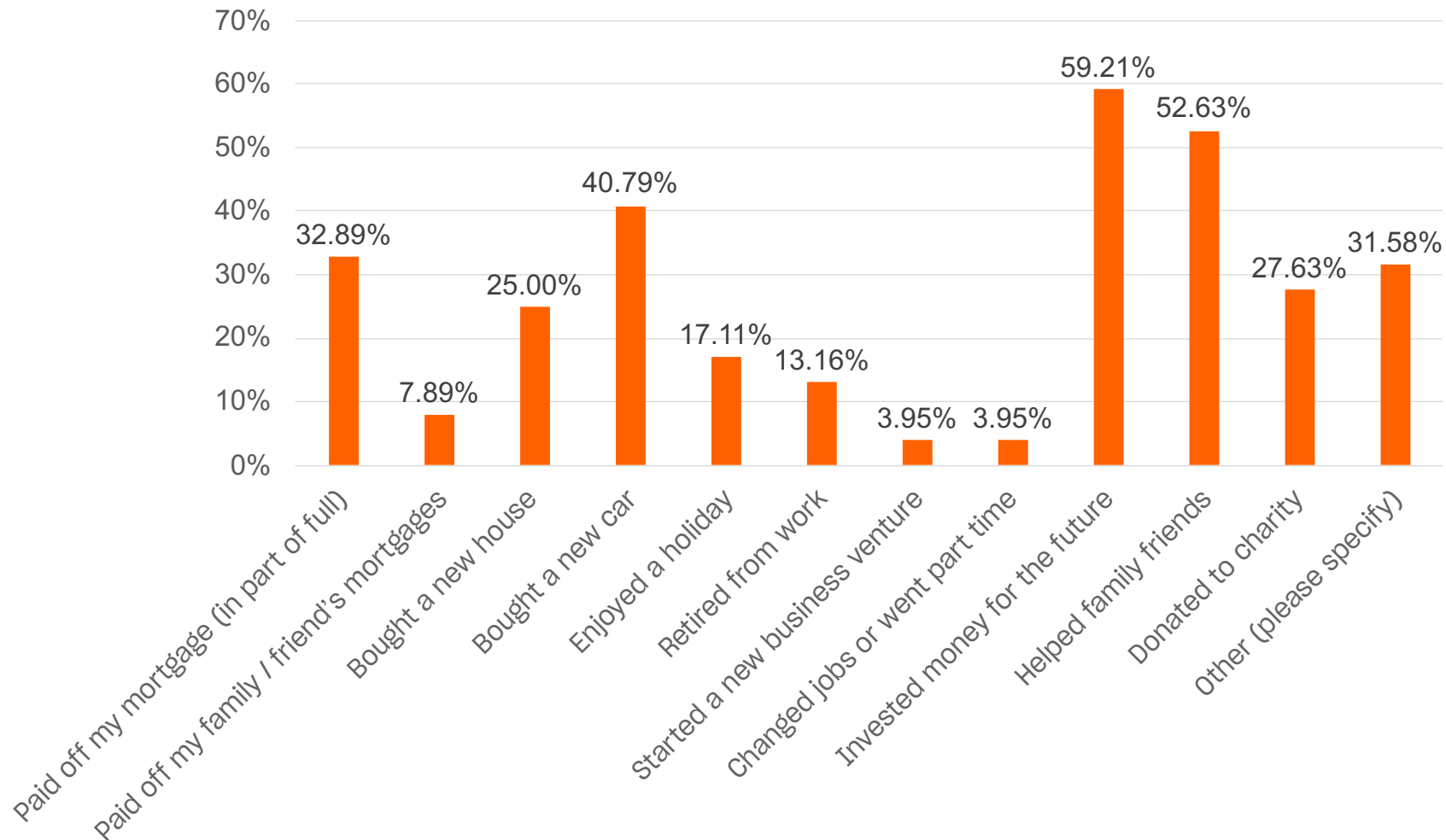


**40%**

Purchased a new car



# What division one winners did with their prize



Compared to the previous year's results, in 2020 more winners bought a new car, and helped family and friends, while less enjoyed a holiday.

Donating to charities remained the same.

# Australian winners are generous

Division one winners revealed a wide range of people had directly benefited from their prize.

It isn't surprising that helping family and friends was a high priority for many division one winners.

One generous respondent believed their prize had benefitted up to 150 people, while the average number of beneficiaries for each win was nine.

More than a quarter (27%) shared their windfall with more than ten people.

## Where division one winners went on holiday after their win

The global pandemic may have temporarily reduced overseas holiday options, but for many winners, there was still no better way to celebrate their prizes than a trip away... even if it was to a destination just down the road.

About 42% of division one winners used their prize to enjoy a holiday within months of their win, with Tasmania and Hamilton Island some of the favourite domestic destinations.

For those not packing their bags immediately after their win, they were dreaming of future travel adventures. Europe (particularly France and Italy) remained a favourite future destination, while Canada, Alaska and Hawaii were also popular.



# Some surprising, fun, and unique ways division one winners enjoyed their win!

Division one prizes can have a major, positive impact on winners and their families for many years to come.

For many, the priority is buying a new home, paying off the mortgage or upgrading to a new car.

Others share how they look forward to celebrating their good fortune with a special treat, either for themselves or others.

*“We now have solar power.”*

*“Transferred cash to Facebook contacts and strangers.”*

*“Planned for a new swimming pool.”*

*“Purchased \$600 RM William boots.”*

*“Placed \$10,000 in cash in an empty chocolate box and gave it to my cousin for his 60th birthday.”*

*“PayWaved shoppers’ grocery purchases at my local IGA.”*

*“Paid accounts for random people at my local stockfeed store.”*

*“Put money up at several pizza shops and bakeries to cover customer purchases.”*

# Advice for future winners

Although winning division one is an exciting experience, for some it can be overwhelming at first.

Recent division one winners are keen to pass down some advice to future lottery winners.

## Take a moment to plan for the future

*"Over the two-week provisional period, I engaged with a team of financial planners, accountants, property advisors and solicitors to help plan and put the money in the right place. This allowed me to ensure it lasts the rest of my life, while also doing more than I could've dreamt of doing."*

*"Take your time with what you do with your money."*

*"Take the time to really think about what you do with it and make no impulse decision. Make sure it will benefit you in the times you need it, and do not make ridiculous random purchases because you can!"*

## Sharing the winning feeling

*"If you are lucky enough to win a considerable amount of money, always remember that your luck can be shared with others. Be happy, do what you want and need to do, but also be kind to others."*

*"The best feeling has been able to help our loved ones and still being able to do everything we want for ourselves."*

## Enjoy yourself but think about how to make best use of the prize

*"Wait until telling people and spend very quietly over the first few months. Do not buy just for the sake of buying!"*

*"Look after yourself and family first. Don't go crazy as it might only happen once."*

*"Enjoy it, spread the win and still be sensible about it. For instance, we really like living where we do, but moving was on our radar within 5 seconds!"*

*"Spend it wisely!"*



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# About The Lott's Annual Winners Report

The Lott's Annual Winners Report has been compiled from data collected through a survey distributed to division one winners across all lottery games in The Lott's jurisdictions between 1 January and 31 December 2020.

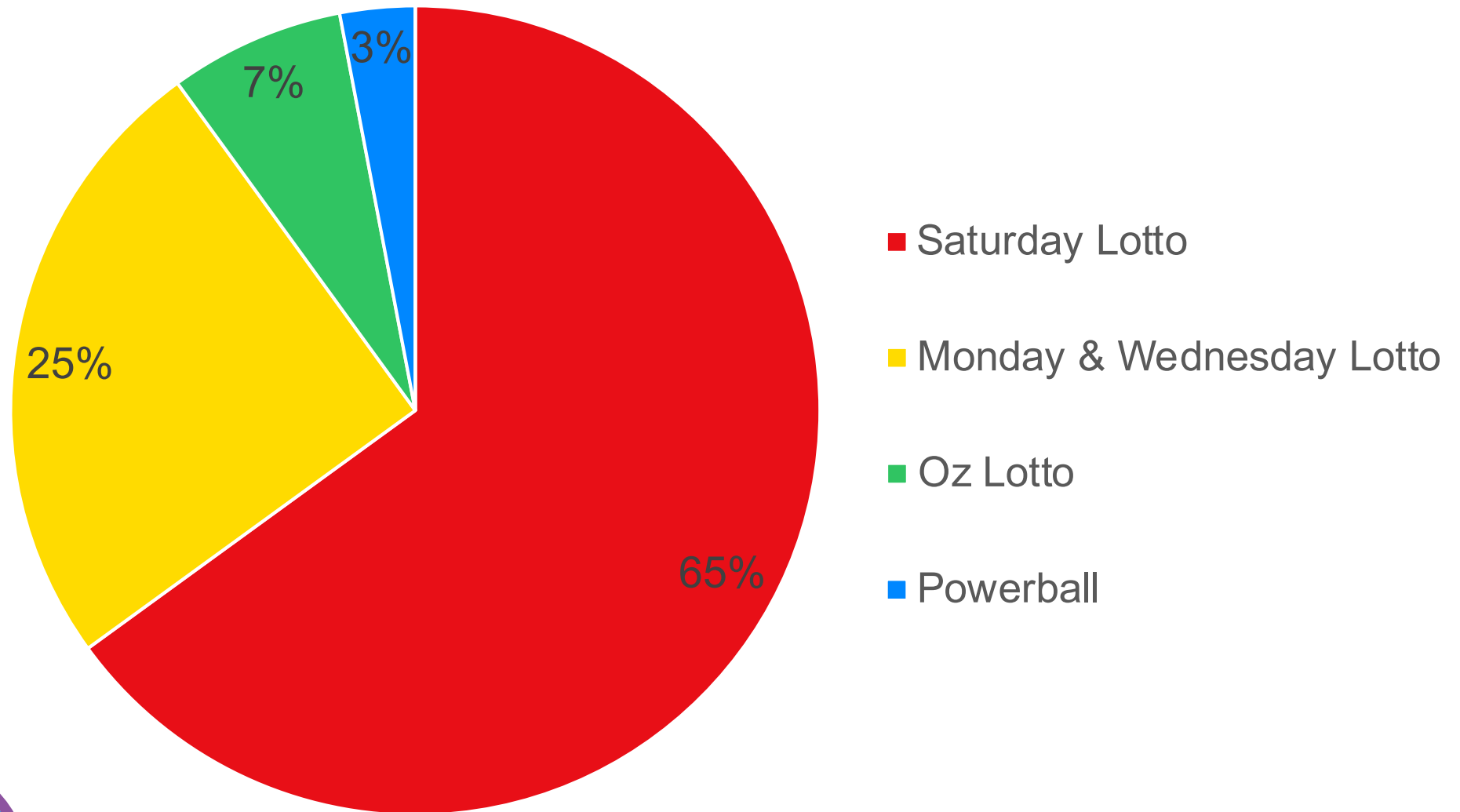
The survey received a strong response from Victoria, New South Wales and Queensland division one winners, particularly Saturday Lotto winners, who made up 65% of all respondents.

Forty-three percent of division one winners who participated in the survey won up to \$3 million.

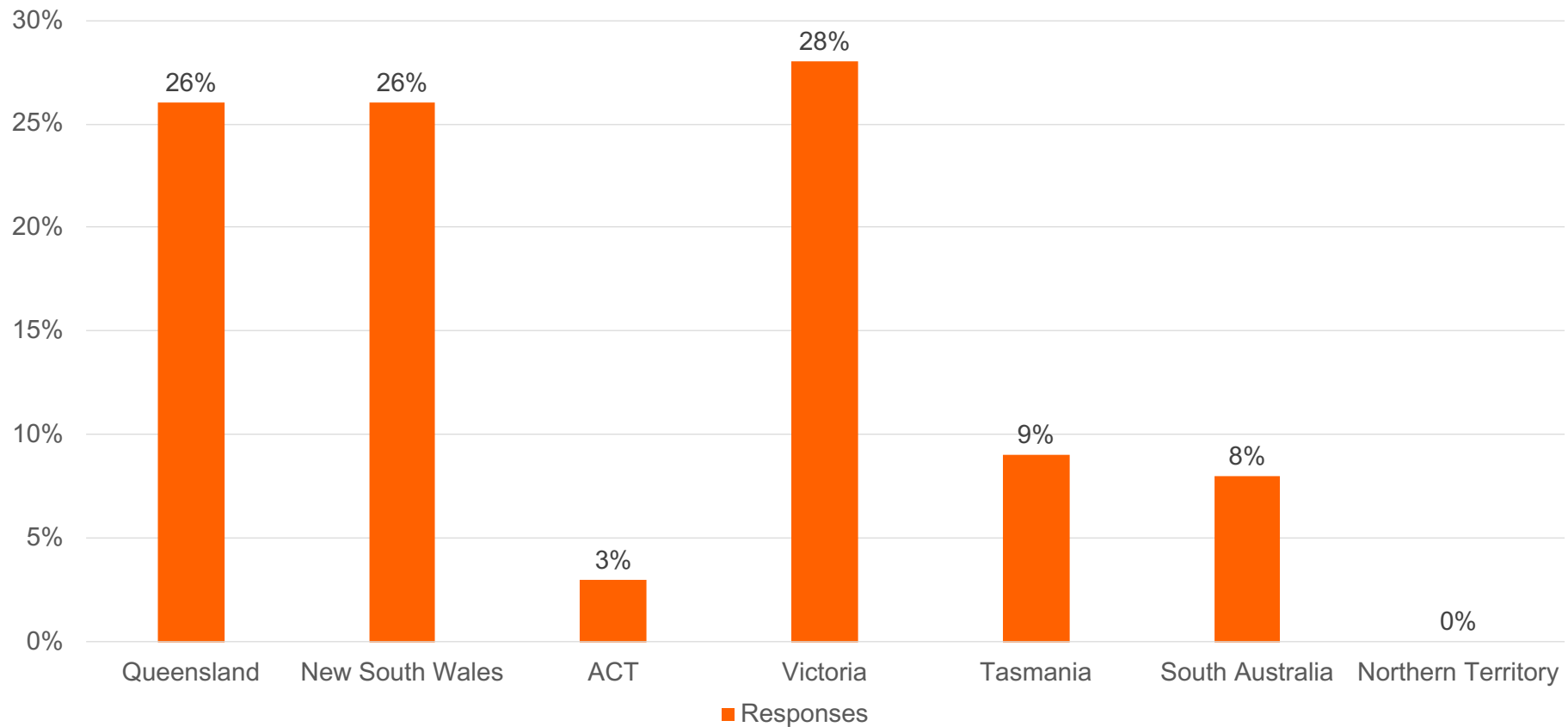




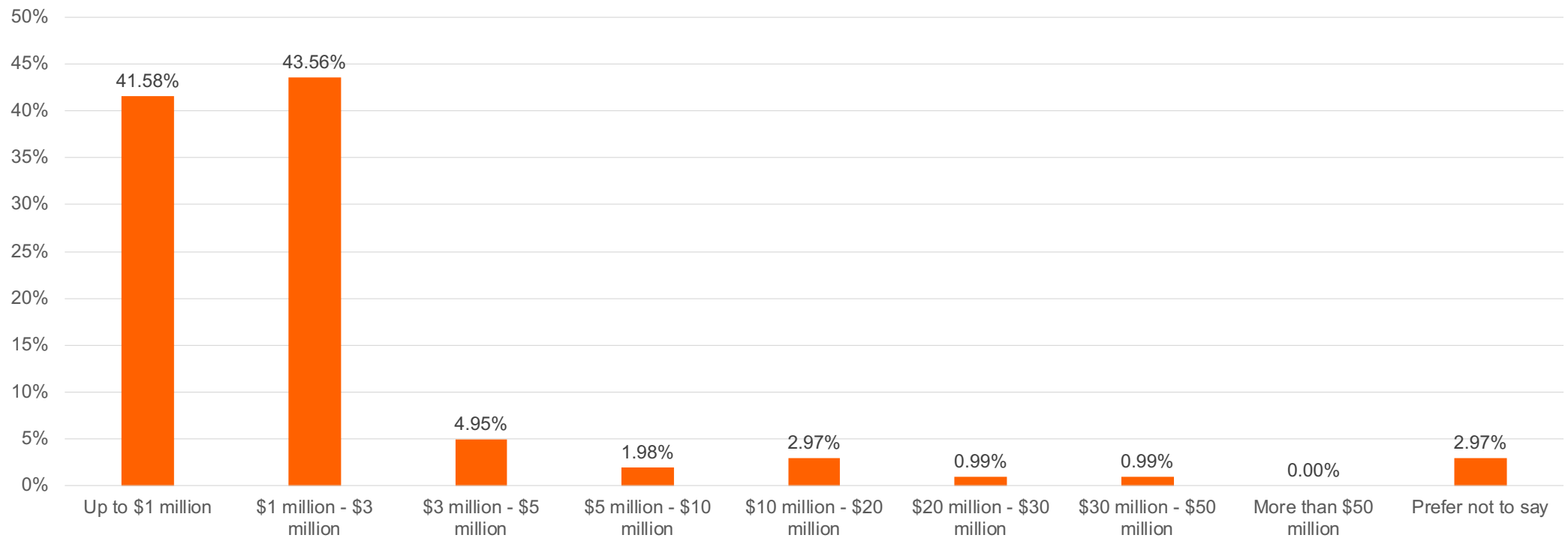
## The game in which respondents won division one



# Where respondents bought their division one winning entry



# Amount respondents won in division one prize money



# How respondents discovered their division one win

