

Minnesota State Lottery
Game Rules
Fast Play™ Crossword Lotto Game
Adopted March 26, 2026

1.1. Name of the Game

The name of the game is Fast Play™ Crossword.

1.2. Price of the Game

A single play for the Fast Play™ “Crossword” Lotto Game Ticket costs two dollars (\$2.00). A single play for the Fast Play™ “Bonus Crossword” Lotto Game Ticket costs five dollars (\$5.00). A single play for the Fast Play™ “Jumbo Crossword” Lotto Game Ticket costs ten dollars (\$10.00). A single play for the Fast Play™ “Ultimate Crossword” Lotto Game Ticket costs twenty dollars (\$20.00).

1.3. Definitions

- A. **Bonus Words** means an additional play area on a \$5 Fast Play™ “Bonus Crossword” Lotto Game Ticket and on a \$20 Fast Play™ “Ultimate Crossword” Lotto Game Ticket.
- B. **Crossword Grid** means two (2) Puzzles on a \$2 Fast Play™ “Crossword” Lotto Game Ticket and one (1) Puzzle on a \$5 Fast Play™ “Bonus Crossword” Lotto Game Ticket, on a \$10 Fast Play™ “Jumbo Crossword” Lotto Game Ticket, and on a \$20 Fast Play™ “Ultimate Crossword” Lotto Game Ticket.
- C. **Director** means the Director of the Minnesota State Lottery.
- D. **Lottery** means the Minnesota State Lottery.
- E. **Lottery Retailer** or **Retailer** means a person or entity authorized by the Lottery to sell Lottery Tickets.
- F. **Lotto Game** means a Lottery game wherein a player pays a Retailer for and receives a Ticket through a Terminal or Self-service Lottery Terminal.
- G. **Play** means one (1) Puzzles or two (2) Puzzles and one (1) set of Your Letters on a Ticket.
- H. **Progressive Jackpot** means a jackpot that begins at fifty thousand dollars (\$50,000) and increases based on sales of all Fast Play™ Lotto Games.
- I. **Puzzle** means a grid of letters forming words.
- J. **Quick Pick** means the random selection of one (1) Puzzle or two (2) Puzzles and one (1) set of Your Letters by a Lottery Terminal or Self-service Lottery Terminal that appear on a Ticket and is played by a player in a Fast Play™ Crossword Lotto Game.
- K. **Self-service Lottery Terminal** means a vending machine device authorized by the Lottery to function in an interactive mode with the Lottery computer system for the purpose of players directly purchasing and validating Lottery Tickets.

- L. **Terminal** means a device authorized by the Lottery to function in an interactive mode with the Lottery computer system for the purpose of issuing Lottery Tickets and entering, receiving, and processing Lottery transactions including purchases, Ticket validations, and report transmittals.
- M. **Ticket** means a Ticket produced by a Terminal or Self-service Lottery Terminal for the Fast Play™ Crossword Lotto Game.
- N. **Your Letters** means the eighteen (18) or twenty (20) letters that appear under the Crossword Puzzle or Puzzles on each Fast Play™ Crossword Lotto Game Ticket.

2.1 Game Description

The Fast Play™ Crossword Lotto Game allows for winning set prizes instantly and for a Progressive Jackpot as provided in these rules. To play the Fast Play™ Crossword Lotto Game, a player requests and pays for a two dollar (\$2) “Crossword,” five dollar (\$5) “Bonus Crossword,” ten dollar (\$10) “Jumbo Crossword,” or twenty dollar (\$20) “Ultimate Crossword” Lotto Game Ticket from a Lottery Retailer. The Retailer then issues a Ticket, via a Terminal, or a player purchases a Ticket from a Self-service Lottery Terminal containing one (1) Puzzle or two (2) Puzzles and one (1) set of Your Letters, each of which constitutes a Play.

2.2 Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.4 of these rules.
- B. The holder of a Ticket on which Your Letters match the letters in a Puzzle to form at least three (3) different complete words wins the corresponding prize listed in the Prize Legend on the Ticket. A word must contain at least three (3) letters. A word can be formed only by linking letters in the Crossword Grid horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All letters in a complete word must match Your Letters. The letters forming a word within a complete word can be used to form only one (1) complete word, and letters that form a smaller word within a complete word do not count as an additional word.
- C. The following table lists possible prizes that may be won for completing three (3) or more words in a \$2 Fast Play™ “Crossword” Lotto Game:

Crossword Puzzle 1		Crossword Puzzle 2	
Number of Words	Prize Amount	Number of Words	Prize Amount
3 words	\$2 (two dollars)	3 words	\$5 (five dollars)
4 words	\$10 (ten dollars)	4 words	\$20 (twenty dollars)
5 words	\$25 (twenty-five dollars)	5 words	\$50 (fifty dollars)
6 words	\$100 (one hundred dollars)	6 words	\$250 (two hundred fifty dollars)
7 words	\$500 (five hundred dollars)	7 words	10% of the Progressive Jackpot

Crossword Puzzle 1 and Crossword Puzzle 2 are played separately. A player is entitled only to the highest prize won on each Crossword Puzzle on a \$2 Fast Play™ Crossword Lotto Game.

- D. The following table lists possible prizes that may be won for completing three (3) or more words in a \$5 Fast Play™ “Bonus Crossword” Lotto Game:

Number of Words	Prize Amount
3 words	\$5 (five dollars)
4 words	\$10 (ten dollars)
5 words	\$25 (twenty-five dollars)
6 words	\$50 (fifty dollars)
7 words	\$500 (five hundred dollars)
8 words	\$1,000 (one thousand dollars)
9 words	\$5,000 (five thousand dollars)
10 words	25% of the Progressive Jackpot

A player is entitled only to the highest prize won from any single match on a \$5 Fast Play™ “Bonus Crossword” Lotto Game Crossword Grid. In addition, a player can win a bonus prize by matching Your Letters to the Bonus Words. If a player completes a bonus word in its entirety, they win the corresponding prize amount (\$5, \$10, \$20, \$25, \$50, or \$100) for that completed word. There are three (3) Bonus Words on a \$5 Fast Play™ “Bonus Crossword” Lotto Game Ticket.

- E. The following table lists possible prizes that may be won for completing three (3) or more words in a \$10 Fast Play™ “Jumbo Crossword” Lotto Game:

Number of Words	Prize Amount
3 words	\$10 (ten dollars)
4 words	\$20 (twenty dollars)
5 words	\$30 (thirty dollars)
6 words	\$40 (forty dollars)
7 words	\$50 (fifty dollars)
8 words	\$100 (one hundred dollars)
9 words	\$500 (five hundred dollars)
10 words	\$2,000 (two thousand dollars)
11 words	\$10,000 (ten thousand dollars)
12 words	50% of the Progressive Jackpot

A player is entitled only to the highest prize won from any single match on a \$10 Fast Play™ “Jumbo Crossword” Lotto Game Crossword Grid.

- F. The following table lists possible prizes that may be won for completing three (3) or more words in a \$20 Fast Play™ “Ultimate Crossword” Lotto Game:

Number of Words	Prize Amount
3 words	\$20 (twenty dollars)
4 words	\$30 (thirty dollars)
5 words	\$50 (fifty dollars)
6 words	\$100 (one hundred dollars)
7 words	\$200 (two hundred dollars)
8 words	\$500 (five hundred dollars)
9 words	\$1,000 (one thousand dollars)
10 words	\$5,000 (five thousand dollars)
11 words	\$20,000 (twenty thousand dollars)
12 words	100% of the Progressive Jackpot

A player is entitled only to the highest prize won from any single match on a Crossword Grid. Additionally, a player can win a bonus prize by matching Your Letters to the Bonus Words. If a player completes a bonus word in its entirety, they win the corresponding prize amount (\$20, \$25, \$30, \$50, \$75, \$100, or \$150) for that completed word. There are four (4) Bonus Words on a \$20 Fast Play™ “Ultimate Crossword” Lotto Game Ticket.

2.3 Cancellation Prohibited

A Ticket for the Fast Play™ Crossword Lotto Game may not be voided or canceled by returning the Ticket to the Lottery or the selling Lottery Retailer, including Tickets that are printed in error or from a Self-service Lottery Terminal.

2.4 Ticket Validation Requirements

- A. To be valid, a Fast Play™ Crossword Lotto Game Ticket that entitles its holder to receive a prize must meet the following conditions:
1. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.
 2. The Ticket is intact.
 3. The Ticket is not mutilated, altered, reconstituted, or tampered with in any way.
 4. Any signature in the signature area must not have been removed or altered in any way.
 5. The Ticket may not be counterfeit or an exact duplicate of another winning Ticket.
 6. The Ticket was issued by the Lottery in an authorized manner.
 7. The Ticket has not been stolen.
 8. The Ticket data have been recorded on the Lottery central computer system and the Ticket data matches this computer record in every respect.

9. The Terminal-selected winning numbers and the validation number data of an apparent winning Ticket appears on the Official File of Winning Tickets and a Ticket with that exact data has not been previously paid.
 10. The Ticket is not misregistered, defectively printed, or printed or produced in error to an extent that it cannot be processed by the Lottery.
 11. The Ticket passes other confidential security checks by the Lottery.
- B. A Ticket not passing the validation requirements and checks specified in Paragraph A above will be considered invalid and a prize will not be paid for that Ticket.
 - C. When the validity of a Ticket is in doubt, the determination of the Director is final and binding.
 - D. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for error, the sole and exclusive remedy is the replacement of the defective or erroneous Ticket.

2.5 Procedures for Claiming a Prize

- A. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use [registered mail](#) to send Tickets and Ticket Claim forms to the Lottery and that players keep a legible copy of the front and back of any Ticket sent.
- B. To claim a prize of less than six hundred dollars (\$600) a player must sign the back of the Ticket in the signature area and present the winning Ticket to any Lottery retailer or to Lottery headquarters at 2645 Long Lake Rd, Roseville, MN, or mail the Ticket to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. The Lottery retailer or Lottery staff will verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. If a Lottery retailer cannot verify a claim or does not have the funds on hand to pay a claim, the Lottery retailer will provide the player with a Ticket Claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.
- C. To claim a prize of six hundred dollars (\$600) to fifty thousand dollars (\$50,000), the player must sign the winning Ticket, complete a [Ticket Claim form](#) in its entirety and present both the Ticket and the completed Ticket Claim form at any Lottery office or mail both to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check will be forwarded to the player for payment in the amount due less any appropriate debt set-off under [Minn. Stat. § 270A](#) and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

- D. To claim a prize greater than fifty thousand dollars (\$50,000), the player must sign the winning Ticket, complete a [Ticket Claim form](#) in its entirety, and present both the Ticket and the completed Ticket Claim form at the Minnesota State Lottery headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. If the claim is validated by the Lottery, a check will be given to the player for payment in the amount due less any appropriate debt set-off under [Minn. Stat. § 270A](#) and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

2.6. Allowance for Delay of Payment

The Lottery may delay payment of a prize pending a final determination by the Lottery under any of the following circumstances:

- A. if a dispute occurs or it appears likely that a dispute may occur regarding the prize;
- B. if a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- C. if there is any question regarding the identity of the claimant;
- D. if there is any question regarding the validity of the Ticket presented for payment; or
- E. if the claim is subject to any setoff for delinquent debts owed by the claimant under [Minn. Stat. § 349A.08, subd. 8](#).

2.7. Payment of Prizes to Persons Under Age 18

No prize in the Fast Play™ Crossword Lotto Game may be paid to a person under 18 years of age.

2.8. Prize Claim Period

All prizes must be claimed within one (1) year of the transaction date that appears on the Fast Play™ Crossword Lotto Game Ticket. For prizes claimed by mail, date of claim is date of receipt by the Lottery. For prizes of \$600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Claims of \$600 or more must have a [Ticket Claim form](#) completed in its entirety to be a valid claim. Lottery offices are closed for the holidays and events listed on [mnlottery.com](#), and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.

2.9. Ticket Ownership

- A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.

- B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears on the back of the Ticket in the signature area. If more than one (1) name appears on the back of the Ticket in the signature area or more than one (1) person has agreed to share the prize and the prize being claimed is less than \$600, the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for \$600 or greater, the Director will make payment to each person who is a party to a valid prize-sharing agreement.
- C. The Lottery is not responsible for lost or stolen Tickets.

3.1. Probability of Winning

- A. The approximate overall odds of winning a prize in the Fast Play™ “Crossword” Lotto Game are 1:3.51. The approximate odds of winning 10% of the Progressive Jackpot Prize are 1:250,000. The following table lists the approximate odds of winning prizes for a single play in the \$2 Fast Play™ “Crossword” Lotto Game.

Prize Amount	Odds
\$500	1:125,000.00
\$250	1:125,000.00
\$100	1:125,000.00
\$50	1:2,500.00
\$25	1:833.33
\$20	1:161.29
\$10	1:52.08
\$5	1:17.86
\$2	1:4.95

- B. The approximate overall odds of winning a prize in the Fast Play™ “Bonus Crossword” Lotto Game are 1:3.40. The approximate odds of winning 25% of the Progressive Jackpot Prize are 1:250,000. The following table lists the approximate odds of winning prizes for a single play in the \$5 Fast Play™ “Bonus Crossword” Lotto Game.

[the rest of the page is left blank intentionally]

Prize Amount	Odds
\$5,000	1:125,000.00
\$1,000	1:83,333.33
\$500	1:83,333.33
\$100	1:1,250.00
\$50	1:166.67
\$25	1:250.00
\$20	1:178.57
\$15	1:62.81
\$10	1:9.80
\$5	1:6.25

- C. The approximate overall odds of winning a prize in the Fast Play™ “Jumbo Crossword” Lotto Game are 1:3.11. The approximate odds of winning 50% of the Progressive Jackpot Prize are 1:250,000. The following table lists the approximate odds of winning prizes for a single play in \$10 Fast Play™ “Jumbo Crossword” Lotto Game.

Prize Amount	Odds
\$10,000	1:125,000.00
\$2,000	1:125,000.00
\$500	1:41,666.67
\$100	1:238.10
\$50	1:81.17
\$40	1:238.10
\$30	1:166.67
\$20	1:7.44
\$10	1:6.25

- D. The approximate overall odds of winning a prize in the Fast Play™ “Ultimate Crossword” Lotto Game are 1:2.87. The approximate odds of winning 100% of the Progressive Jackpot Prize are 1:250,000. The following table lists the approximate odds of winning prizes for a single play in \$20 Fast Play™ “Ultimate Crossword” Lotto Game.

[the rest of the page is left blank intentionally]

Prize Amount	Odds
\$20,000	1:250,000.00
\$5,000	1:125,000.00
\$1,000	1:125,000.00
\$500	1:62,500.00
\$300	1:50,000.00
\$250	1:50,000.00
\$200	1:1,470.59
\$175	1:2,500.00
\$150	1:3,125.00
\$100	1:227.27
\$75	1:50.00
\$60	1:45.45
\$50	1:39.06
\$40	1:40.00
\$30	1:20.00
\$25	1:16.78
\$20	1:7.14

4.1. Governing Law

In purchasing a Fast Play™ Crossword Lotto Game, the player agrees to comply with and abide by these rules, [Minn. Stat. § 349A](#) (State Lottery); [Minn. R. 7857](#) (Lottery Prize Payments), and all final decisions of the Director.