Tips for Having an Age-Appropriate “Gambling Talk”

Elementary School Age

Updated November 2026

Most parents are worried about their children and teens gambling before they’re old enough, but only half of parents with school-age kids (51%) have had “The Gambling Talk” with them. This document provides tips on how to have an age-appropriate conversation about gambling and expectations. It includes guidance on language, tone, and how to convey the risks of underage gambling while facilitating open communication between parents and children.

---

1. **Start simple and ask questions**
   Ask simple questions to establish their understanding of gambling, using basic examples. Try not to stuff everything into one "talk" – instead, keep up an ongoing conversation.
   a. "What can happen when you lose a game? What if you had to pay money every time you played?"
   b. "Did you know that when people gamble, they can lose the money they spend, even if they hope to win?"
   c. "Buying a lottery ticket is different than buying a toy. Do you know why they're different?"

2. **Discuss forms of gambling they may have seen**
   Reference familiar or recent examples of gambling they may have encountered, such as gambling advertisements or discussions of odds during a sport game.
   a. "Do you remember that commercial for a casino we saw the other day? What did it make you think about winning money? Did it say anything about losing?”"
   b. "When Mom bought a lottery ticket last week at the grocery store, that was gambling. She paid money for a chance to win a prize, but she probably won't win."

c. Answer questions as they come up naturally and in the moment if possible.

3. **Explain that gambling is an adult activity and it's not OK for children**
   You don't need to explain the specific risks of underage gambling to communicate the simple consequences.
   a. "Gambling can be especially harmful for kids and can lead to serious problems. That's why it's only for adults."
   b. "Gambling isn't like playing a regular game. You can lose real money, and sometimes people have a hard time stopping, even when they're losing."
   c. "Gambling can cause problems for people, even adults. That's one reason there are rules about how old you have to be to gamble."
   d. "Your brain is still growing and learning how to make decisions. Gambling can be especially risky for kids and teens, which is why it's important to wait until you're older."

4. **Check in on peer pressure**
   Ask them if they've ever been pressured to do something they didn't want to do. Reiterate that they can always say no to something.
   a. "What would you do if a friend asked you to bet money on a game? What could you say?"
   b. "Remember when we talked about saying no? If someone asks you to gamble, you should always say no, even if it's a friend or someone you know."
   c. “Even if your friends are doing something, that doesn't mean you have to do it too.”
   d. "If someone asks you to bet money or do something you're not comfortable with, you can always talk to me. You won't get in trouble for asking questions or telling me what happened."
   e. Remind them that it's always okay to say no, even to a close friend, and that good friends won't pressure them.
   f. Let them know they can always talk to you if someone is pressuring them to do something.

5. **Encourage ongoing, bite-sized conversations**

Continue to ask questions and check in as you encounter gambling products or advertisements in real life. If your child has questions for you, you don't need the perfect response; just be honest, simple, and transparent.

a. Set realistic expectations: "Gambling is a really popular activity for adults, so you might see it a lot on TV or hear adults talk about it."
b. Let them know they can always ask you or a trusted adult questions about gambling.
c. Make sure you're a resource, not a blank wall. If your child has questions, don't deflect or downplay them. If they have follow-up questions, answer those too.

6. **Avoid scare tactics or infodumps**

When talking about underage gambling, keep your language neutral and calm. Don't frighten or intimidate your child, and don't overwhelm them with too much information if they're not ready. An ongoing conversation is more powerful than a one-time infodump.

a. Don't bring up the extreme negative consequences of someone with gambling addiction or problems, especially if they are a family member. Centering extreme examples of harm has been proven to be ineffective in mitigating risky behavior.
b. Keep all examples age appropriate. Children at this age might not be familiar with certain words or phrases, such as proxy betting or parlays, but they can understand what losing is.

Help for Problem Gambling

If you or someone you know may have a gambling problem, contact the National Problem Gambling Helpline™ that offers hope and help without stigma or shame. Call or text 1-800-MY-RESET or visit http://www.1800myreset.org. Free and confidential help is available 24/7.