Tips for Having an Age-Appropriate "Gambling Talk"

Middle 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. **Ask open-ended questions**
   Don't start a conversation with a confrontation or "yes or no" questions. Ask simple questions to establish their understanding of gambling, such as:
   a. "What do you know about gambling?"
   b. "Have you noticed how games and apps sometimes make winning seem easy?"
   c. "Why do you think some people like to gamble?"
   d. "What happens when you lose a bet?"

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. "Remember that gambling commercial we saw? How do you think it was trying to make gambling seem appealing? What risks do you think it left out?"
   b. "When Uncle Pete came over last weekend, he was using his phone during the game to place a bet. I wanted to talk about that with you."
   c. "Do kids at your school ever bet money on games or sports"
   d. "Remember when Mom mentioned that Grandpa used to go to the casino a lot and had trouble stopping? Gambling can become a

problem for anyone, but kids and teens are especially at risk. That's one reason it's important not to start gambling when you're young."

3. **Explain the risks of underage gambling**
   Explain that middle school is a time of important growth and development, especially for the brain. Help your child understand that because their brain is still developing, gambling can be particularly risky and may increase their chances of developing gambling problems later in life. Explain what those problems can look like.
   a. "Did you know that some people have a hard time stopping when they gamble even when they are losing money?"
   b. "Remember when we talked about your brain and how it's still growing? That's one reason gambling can be especially risky for kids your age."
   c. "Kids who start gambling young are more likely to have problems with gambling when they're older, like having trouble stopping or losing more money than they can afford."
   d. "Gambling at your age can also cause problems now, like bad grades or having problems with friends. Sometimes, you might not even realize it's happening."

4. **Make sure they understand why gambling is an adult activity**
   Explain that gambling has age restrictions, typically 18+ or 21+, because it is a risky activity. Middle schoolers are still developing the skills to make decisions and understand consequences, making gambling especially risky at their age.
   a. Explain that age restrictions are meant to protect young people from harm, including the risk of developing a gambling problem.
   b. Remind your child that just because gambling is legal for adults doesn't mean it's safe. Some adults choose not to gamble at all.

   c. Explain that age restrictions are designed to protect young people from gambling-related harm, but reaching the legal gambling age doesn't mean gambling is risk-free. Gambling can cause problems at any age, and some adults choose not to gamble at all.

d. If you have a family history of gambling problems, substance abuse, alcoholism, or another addiction, talk about how that can increase their risk of developing problems with gambling.

5. **Check in on peer pressure**
   Ask them if they've ever been pressured to do something they didn't want to do. Make it clear that they should never gamble, even if their friends are participating or encouraging them to join.
   a. Practice situations they might encounter where your child can learn how to say "no thank you" or "thanks, but I don't want to" before pressure can happen. Help them practice a firm response, like "No, I'm not risking my money."

   b. Remind them that it's always okay to say no, even to a close friend, and that good friends won't pressure them.
   c. Encourage your child to come to you if someone pressures them to gamble. Reassure them that they can talk openly with you without fear of getting in trouble.

6. **Encourage ongoing, open communication – not lectures**
   Rather than trying to cover everything in one conversation, keep discussions about gambling short, open and ongoing.
   Avoid lecturing or reverting to one-sided dialogue. Continue to ask questions and check in as conversations progress, especially if something feels confusing or scary to your child.
   a. The more you lecture your child, the more they can learn to tune it out. Keeping them an active participant in the conversation allows them to feel like part of the "team."
   b. If your child admits they've encountered gambling, or have even gambled themselves, keep your response neutral and curious. Reacting with anger or judgment may discourage them from opening up again.

   c. Remind your child that they can always come to you or another trusted adult with questions or concerns about gambling.

d. Make it clear that your priority is keeping them safe, not punishing them for being honest. The more comfortable they feel talking to you, the more likely they are to share their experiences.

7. **Avoid scare tactics and ultimatums**

Be honest about the risks of youth gambling without exaggerating the consequences or using fear to make your point. Don't jump to the worst-case scenario or embellish what could happen to your child. Avoid adding in ultimatums ("If you gamble, you're getting kicked out of my house") or you risk closing your line of communication.

a. Focus on helping your child understand why gambling is risky at their age while setting clear, reasonable boundaries.
b. 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.
c. Creating "ultimatums" such as strict rules or consequences can backfire and put distance between you and your child. Set reasonable expectations and limits, such as screen time limits or parental controls, and make sure your child understands why these protections are in place and how they are intended to help keep them safe.

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.