NWESD 189

Comprehensive School Safety

Youth Gambling Prevention

A Resource for SROs, SSOs, and School Staff

Recognizing warning signs and protecting students, with a focus on adolescent boys

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District / School Name: _____

School Year: _____

Date Adopted: _____

School Safety Coordinator: _____

This resource is designed to be reviewed alongside the district's Harassment, Intimidation, and Bullying (HIB) protocols, Targeted Student Safety Plan template, and Comprehensive Safe School Plan.

1. Purpose and Scope

Sports betting is now legal in some form in 39 states and the District of Columbia, and the advertising, apps, and peer culture around it reach students well before they are legally old enough to place a bet. National survey data from Common Sense Media found that roughly one third of boys age 11 to 17 reported gambling in the past year, with the rate climbing to around half of 16 and 17 year old boys. Massachusetts, Virginia, and North Carolina have all launched school based prevention efforts in response.

This resource gives School Resource Officers (SROs), School Safety Officers (SSOs), and building staff a shared reference for recognizing youth gambling activity, responding appropriately, and understanding how gambling related incidents can intersect with existing Harassment, Intimidation, and Bullying (HIB) and discriminatory harassment protocols. It is not a curriculum. Districts pursuing classroom instruction should coordinate with health education staff and reference the prevention models summarized in Section 9.

This resource applies to gambling that occurs on school property, during school sponsored activities, or that creates a substantial disruption to the school environment, consistent with the district's existing authority under its discipline policy and RCW 28A.600.477 (HIB).

2. Why This Matters, and Why Boys in Particular

Gambling disorder develops over time, and the research is consistent that earlier exposure increases risk. Adolescents who begin gambling by age 12 are roughly four times more likely to become problem gamblers as adults. Research summarized by the International Centre for Youth Gambling Problems and High Risk Behaviours at McGill University (Drs. Jeffrey Derevensky and Rina Gupta) has tracked this pattern for over two decades and finds that males are consistently at greater risk of developing a gambling problem than females.

Several factors converge for adolescent boys specifically:

- **Sports culture as an on ramp:** betting odds are now embedded in sports broadcasts, apps, and the fantasy football and March Madness pools common among student peer groups.
- **Advertising exposure:** national survey data shows roughly six in ten adolescent boys see gambling advertisements on YouTube or social media, most often unsolicited, appearing in their feeds rather than something they searched for.
- **Gaming as a gateway:** loot boxes, skin betting, and chance-based purchases in video games mimic gambling mechanics and are frequently a student's first exposure to wagering, well before any real money sports betting occurs.
- **Peer and family normalization:** students whose friends gamble are far more likely to gamble themselves, and students who gamble casually with family members (lottery tickets, bracket pools) are more than twice as likely to gamble independently.

Gambling related harm is not evenly distributed. Most students who gamble will not develop a disorder, but for those who do, the consequences include academic decline, debt, family conflict, and, in more serious cases, elevated risk of self-harm. A Minnesota study of middle and high school students found that students experiencing problem gambling were far more likely to report a prior suicide attempt than their peers. Staff should treat gambling concerns with the same seriousness given to substance use or other high-risk behaviors,

and any disclosure that touches on self-harm should be routed through existing safety and crisis protocols immediately.

3. Legal Framework

Washington law treats underage gambling as a civil, not criminal, matter, and directs any forfeited winnings toward youth gambling prevention and education. This is an important distinction for SROs and SSOs: the state's own framework favors education and diversion over punitive response.

RCW 9.46.228: Minors Barred From Gambling Activities

A person under age 18 who engages in, or attempts to engage in, prohibited gambling activities commits a class 2 civil infraction, not a criminal offense, subject to a fine of up to $125, up to four hours of community restitution, and court costs. The minor may not collect winnings or recover losses from the activity. Any money or item of value obtained is forfeited and directed to a program for youth problem gambling awareness, prevention, and education. Jurisdiction sits with the juvenile court.

RCW 9.46.071: Problem Gambling Informational Signage

State gambling licensees, horse racing licensees, and lottery retailers are required to post signage including the toll free problem gambling helpline number. While this requirement applies to licensed gambling establishments rather than schools, it reflects the legislature's recognition that problem gambling and gambling disorder require ongoing public resourcing and visibility, a principle districts may choose to extend into their own health and counseling spaces.

RCW 41.05.750: Problem Gambling and Gambling Disorder Treatment Program

Directs long term, dedicated state funding toward prevention, public awareness, education, clinical training, workforce development, and accessible treatment for individuals affected by problem gambling or gambling disorder. This is the statutory basis for the state's low barrier Problem Gambling Program referenced in Section 10.

Note on sports wagering: outside of tribal gaming compacts authorized under RCW 9.46.360, sports wagering and online gambling are not broadly legal for the general public in Washington State. Most gambling activity SROs, SSOs, and staff will encounter among students, informal betting pools, peer to peer wagers, and app based betting or prediction markets accessed under a parent's or older sibling's account, is already prohibited activity for a minor to engage in, independent of whether the platform itself is licensed.

4. Warning Signs Staff May Observe

No single sign confirms a gambling problem, and the presence of one or two indicators does not warrant a formal response on its own. Staff should look for patterns across categories and changes from a student's typical baseline.

Category	Indicators Staff May Observe
Behavioral	• Preoccupation with sports odds, point spreads, or betting apps during class or between periods • Sudden secrecy around a phone, laptop, or online activity • Mood swings tied to game outcomes: elation after wins, irritability or withdrawal after losses • Bragging about winnings or, conversely, minimizing and covering up losses
Academic	• Declining grades, missed assignments, or falling asleep in class (often tied to late night wagering on games) • Skipping class around major sporting events or checking scores/odds during instructional time • Loss of interest in previously valued activities, including sports participation itself
Financial	• Repeatedly asking to borrow money from peers, or lending money and demanding repayment with interest • Selling personal belongings, video game items, or school supplies • Unexplained cash, new purchases, or conversely, sudden lack of lunch money or usual spending funds • Access to a parent's debit or credit card, or use of a peer's or older sibling's betting account
Social and Emotional	• Conflict with friends or family over money owed or lent • Anxiety, agitation, or defensiveness when gambling, betting, or sports odds come up in conversation • Involvement in informal betting pools, parlays, or fantasy leagues with real money at stake • Signs of being pressured, threatened, or shamed over unpaid gambling debts to another student
Digital	• Betting or prediction market apps (sportsbooks, Kalshi, Polymarket, skin/loot box trading sites) on a personal device • Following gambling influencers or betting tipster accounts on social media • Participation in online gaming with loot boxes, skin betting, or chance based purchases using real money

5. Role of SROs and SSOs

SROs and SSOs are often the first to hear about informal betting pools, debt disputes between students, or app based wagering, whether through direct observation, a referral from staff, or a student disclosure. The goal at this stage is assessment and connection to support, not enforcement for its own sake. Consistent with RCW 9.46.228, Washington law itself treats underage gambling as a civil, diversion-oriented matter.

Your Role	What This Looks Like
Observe and Gather Information	Note what was observed or reported: who was involved, what form of gambling (informal wagering, app based betting, prediction markets, skin or loot box trading), and whether money or items of value changed hands. Avoid drawing conclusions before gathering facts.
Assess for Coercion or Harm	Determine whether the situation involves a student being pressured, threatened, or shamed over a gambling debt, or being coerced into gambling or into forgiving another student's debt. This determines whether the matter should also be routed through the HIB process (see Section 7).
De-escalate and Educate First	For first time, low level, informal wagering (a bracket pool, a friendly bet at practice) prioritize a brief, non punitive conversation over formal discipline. The goal named by MA's pilot program facilitators, drawing on their own recovery experience, is to inform rather than to scare.
Escalate When Warranted	Formal referral (civil infraction process, law enforcement involvement, or a threat assessment referral) is warranted when gambling activity involves extortion, threats, organized betting operations run by a student, significant sums of money, or a student who discloses a pattern consistent with problem gambling. Coordinate with the building administrator and counselor before initiating a civil infraction referral.
Document	Document consistent with existing SRO/SSO incident documentation practices. Where the incident also triggers HIB or discriminatory harassment reporting obligations, ensure it is logged in both systems rather than one in place of the other.
Connect to Support, Not Just Consequence	Provide the student and, where appropriate, the family with the Washington State Problem Gambling Helpline (1-800-547-6133) and coordinate with the school counselor for an internal referral. A punitive response alone does not address an underlying gambling problem.

6. Role of Classroom and Building Staff

Teachers, coaches, and other building staff are positioned to notice the day to day changes in a student's behavior, academics, and peer relationships described in Section 4. Staff do not need to determine whether a student has a gambling problem; that is a role for counseling and, where indicated, outside treatment providers. Staff are responsible for noticing, responding calmly, and referring.

Your Role	What This Looks Like
Notice	Watch for the patterns described in Section 4, particularly clusters of behavioral, financial, and social/emotional indicators occurring together.

Your Role	What This Looks Like
Respond Calmly	If a student discloses gambling activity or a peer conflict tied to money owed, respond without judgment. Punitive or alarmed reactions from an adult are more likely to push the behavior further underground than to open a path to support.
Refer	Route the concern to the school counselor, SRO/SSO, or building administrator depending on severity, consistent with existing building referral practices for behavioral health and safety concerns.
Watch for Coercion Between Students	If the concern involves one student pressuring, threatening, or publicly shaming another over gambling debt or losses, treat it as a potential HIB matter and refer accordingly (see Section 7).
Use Existing Instructional Opportunities	Health, financial literacy, and digital citizenship instruction are natural places to address gambling risk without a standalone unit. See Section 9 for prevention program models other states have piloted.

7. Intersection With HIB and Discriminatory Harassment

Gambling activity among students is not, by itself, a HIB matter. It becomes one when gambling is used as a mechanism of harm between students, most commonly through debt based coercion, extortion, or public shaming. Staff and SROs/SSOs should screen for these dynamics whenever a gambling related concern involves more than one student.

Situations That May Trigger HIB or Discriminatory Harassment Reporting

- A student pressures, threatens, or intimidates another student to collect on a gambling debt.
- A student is publicly mocked, excluded, or shamed by peers over a gambling loss or an inability to pay a debt.
- A student is coerced into placing bets, laying money down, or continuing to gamble against their wishes.
- Gambling related targeting is tied to a student's membership in a protected class (for example, targeting that combines debt coercion with racial, ethnic, or other discriminatory harassment), which may additionally trigger the district's discriminatory harassment process under RCW 28A.642 and WAC 392-190.

Reporting Pathway

Where any of the above is present, staff and SROs/SSOs should initiate the district's existing HIB reporting process under RCW 28A.600.477 using the same five filing methods, calendar day timeline, and "Your Role at This Step" scaffolding described in the district's HIB Reporting Flowchart. A gambling related HIB report should reference this resource in the incident narrative so that the compliance officer and building administrator understand the financial coercion context, which is often less visible than more overt forms of bullying.

For students who are the target of gambling related coercion or extortion and who may need an individualized safety plan, coordinate with the behavioral health or threat assessment team to determine whether a Targeted Student Safety Plan is appropriate, using the district's existing trauma informed template.

8. Response Protocol Summary

The following sequence applies once a gambling related concern reaches any staff member, SRO, or SSO.

- Gather facts calmly; avoid assumptions about severity before basic information is known.
- Screen for coercion, threats, or targeting between students; if present, initiate the HIB or discriminatory harassment process in parallel.
- Screen for any indication of self harm risk; if present, follow existing crisis response protocols immediately and treat it as the priority.
- Refer the student to the school counselor for an internal check in, regardless of whether formal discipline follows.
- Determine whether formal escalation (civil infraction referral, law enforcement involvement) is warranted based on severity, using Section 5 as a guide.
- Share the Washington State Problem Gambling Helpline with the student and family.
- Document the incident consistent with existing building and HIB documentation practices.

9. Prevention and Education Models

Several states have moved beyond incident response toward proactive, classroom based prevention. Districts considering a similar path may find these models useful reference points.

- **Massachusetts:** the Attorney General's Youth Sports Betting Safety Coalition partnered with the Massachusetts Council on Gaming and Health to build a four session, 45 minute per session curriculum for ages 12 to 20, delivered in health classes. The curriculum debunks myths, teaches media literacy around betting advertisements, and builds financial decision making skills. In its pilot, 70 percent of participating students could identify warning signs of problem gambling afterward, and 64 percent said they intended to wait until legal age to gamble.
- **Virginia:** state law requires problem gambling education in school curriculum; the Department of Behavioral Health and Developmental Services developed a 90 minute (or two 45 minute) session covering the brain science of gambling, wellbeing impacts, relevant law, media literacy, and financial literacy.
- **North Carolina:** rather than a state mandate, North Carolina has distributed grants supporting anti gambling programs in middle schools, high schools, and community organizations since 2010.

Common threads across these models: media literacy specifically targeting sports betting advertisements, financial literacy, brain science framing rather than moral framing, and, where possible, a personal story from someone with lived experience of problem gambling. Districts interested in developing similar instruction should coordinate with health education staff and consider the Evergreen Council on Problem Gambling's Youth Have the Power program as a Washington based starting point.

10. Resources and Referral Contacts

- **Washington State Problem Gambling Helpline:** 1-800-547-6133 (call or text, 24/7, confidential, free). Provides referral to a Certified Gambling Counselor and connects families to the state's low barrier Problem Gambling Program.
- **Evergreen Council on Problem Gambling:** Washington based nonprofit providing education, outreach, training, and the Youth Have the Power prevention program. evergreencpg.org
- **Washington State Health Care Authority, Problem Gambling Program:** no cost treatment for eligible individuals affected by problem gambling; funded under RCW 41.05.750. hca.wa.gov

- **National Council on Problem Gambling:** 1-800-522-4700, national helpline and resource network.
- **International Centre for Youth Gambling Problems and High Risk Behaviours, McGill University:** research, prevention programming, and treatment resources specific to youth gambling. youthgambling.com
- **Massachusetts Council on Gaming and Health:** developer of the school based curriculum referenced in Section 9, available as a model for districts building their own instruction.

If a student discloses thoughts of self harm at any point in a gambling related conversation, follow existing crisis protocols immediately rather than proceeding through the steps in this resource.

Appendix A. Staff Quick Reference Card

Reproduce this section as a standalone one page reference for staff rooms, counseling offices, and SRO/SSO use.

Watch For

- Preoccupation with odds, scores, or betting apps
- Mood swings tied to game outcomes
- Borrowing or lending money among peers, especially with pressure to repay
- Declining grades or attendance tied to sporting events
- Betting or prediction market apps, or gaming loot box / skin trading, on a personal device
- Anxiety or defensiveness when gambling comes up

If You Notice These Signs

- Respond calmly, without alarm or judgment
- Refer to the school counselor and/or SRO/SSO
- If coercion or threats between students are involved, also initiate the HIB reporting process
- If self harm risk is disclosed, follow crisis protocol immediately, above all else

Share This Number

Washington State Problem Gambling Helpline: 1-800-547-6133 (call or text, 24/7, confidential)

Appendix B. Authorities Cited

- RCW 9.46.228, Minors barred from gambling activities
- RCW 9.46.071, Information concerning problem gambling and gambling disorder
- RCW 41.05.750, Problem gambling and gambling disorder treatment program
- RCW 9.46.360, Tribal gaming compacts and authorized sports wagering
- RCW 28A.600.477, Harassment, intimidation, and bullying prevention policies
- RCW 28A.642, Discrimination in public schools prohibited
- WAC 392-190, Prohibiting discrimination in public schools

Sources informing Sections 2, 4, and 9 include: Betting on Boys: Understanding Gambling Among Adolescent Boys (Common Sense Media, January 2026); the International Centre for Youth Gambling Problems and High Risk Behaviors at McGill University; and coverage of Massachusetts', Virginia's, and North Carolina's school based prevention programs (The Hechinger Report, June 2026). Full annotated sources appear in Appendix C.

Appendix C. Annotated Sources

This appendix lists the research and reporting drawn on for this resource, with a short note on what each source contributed. Included for staff, administrators, or legal reviewers who want to trace a specific figure or claim back to its origin.

Reporting on School Based Prevention Programs

- **The Hechinger Report, "Schools doubling down on education to protect boys from gambling problems," Caralee Adams, June 17, 2026.** hechingerreport.org. Primary source for the Massachusetts pilot program detail in Sections 1 and 9, including Central High School (Springfield, MA), health teacher Pete Hall's account, the Massachusetts Council on Gaming and Health curriculum structure and pilot outcomes, and the Virginia and North Carolina program summaries.
- **Education Week, "Half of 16-Year-Old Boys Are Gambling. What Can Schools Do?" March 2026.** edweek.org. Additional context on the accessibility and cultural embedding of sports betting referenced in Section 2.

Prevalence and Risk Research

- **Common Sense Media, Betting on Boys: Understanding Gambling Among Adolescent Boys, Michael Robb and Supreet Mann, January 2026.** commonsensemedia.org. Primary source for the adolescent boy gambling prevalence statistics used throughout (roughly one third of boys 11 to 17, rising to about half of 16 and 17 year olds), advertising exposure data, and the finding that friend and family gambling roughly doubles a student's likelihood of gambling independently.
- **MindSite News, "Problem Gambling Is Quietly Becoming an Adolescent Crisis," April 2, 2026.** mindsitenews.org. Source for the Minnesota middle and high school student survey finding an association between problem gambling and prior suicide attempts, cited in Section 2.
- **Newport Healthcare, "Teen and Young Adult Online Gambling."** newporthealthcare.com. Corroborating source for adolescent boy gambling survey figures and gaming related versus sports related betting participation rates.
- **Massachusetts Council on Gaming and Health, Not Just a Game: Understanding Youth Gambling, 2026 edition.** macgh.org. Source for Massachusetts specific middle and high school gambling prevalence figures referenced in general background research for this resource.
- **Child Mind Institute, "Teens and Online Gambling," reviewed February 11, 2026.** childmind.org. Background source on the mental health correlates of youth gambling (stress, anxiety, depression, shame) and general parent facing guidance referenced in developing Sections 2 and 6.

Research Center

- **International Centre for Youth Gambling Problems and High Risk Behaviours, McGill University (Drs. Jeffrey Derevensky and Rina Gupta, founding directors).** youthgambling.com. Source for the finding that males are at elevated risk of developing a gambling problem and that age of onset by roughly age 12 is associated with substantially higher lifetime risk, referenced in Section 2. Background provided directly for this resource.

Washington State Law and Agencies

- **Washington State Legislature, RCW 9.46.228, RCW 9.46.071, RCW 41.05.750, RCW 9.46.360.** app.leg.wa.gov. Statutory text underlying Section 3.
- **Washington State Gambling Commission, "Illegal gambling activities."** wsgc.wa.gov. Confirms the legal gambling age of 18 and civil infraction penalty structure referenced in Section 3.

- **Washington State Health Care Authority, "Problem gambling."** hca.wa.gov. Source for the state's low barrier Problem Gambling Program referenced in Sections 5 and 10.
- **Evergreen Council on Problem Gambling.** evergreencpg.org. Source for the Washington Problem Gambling Helpline number and the Youth Have the Power program referenced in Sections 9 and 10.

This resource paraphrases and synthesizes the findings above; it does not reproduce source text verbatim. Districts citing specific statistics in external facing communications should confirm current figures against the original source, as prevalence data is updated periodically.