

# Spending money in video games



You might think once the game's been bought or downloaded, that's all there is to pay. In fact many games are free to download and this is because often games have opportunities for 'microtransactions' built into them that can bump up costs once your child is playing. This might mean the game asks for more money at frequent intervals or key moments in the game, and, if it's your card details being used, you might see regular small transactions in your bank account.

Often the spending opportunities come at exciting moments in the game – to help finish a challenge or complete a level. This can make it really hard to say no. It's also worth having conversations around all of those 'small spends', 99p might seem like small change to a lot of people if it means that they get the latest gaming skin but these small amounts can quickly add up and escalate as they progress in their game. Talk to them, and help them make good decisions about what and when they buy in-game, and what they say no to.

Here are some examples of things that are available to buy in-game:

## **In-game currencies**



Many popular games have their own digital currencies. Learn about the ones in the games your kids love, watch how they're being acquired and spent, and use parental controls to switch off in-game purchases if required. It can be really easy to forget that in-game currencies are real money, so help your child to remember this so that they do the maths on what they are spending.

## **Levels/maps/weapons/tools**



Selling game add-ons in the form of more powerful weapons, useful tools, maps and extra levels is big business for the games industry. They can vary hugely in their usefulness and value, so always keep a keen eye on what your kids want to buy. Gaming companies publish your chance of getting high value items in loot boxes, so check this out before they pay/play.



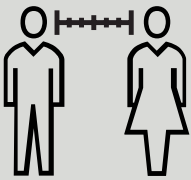
## Appearances

Players can buy decorations and alternative costumes for their player to personalise their gaming experience. These usually don't offer any in-game advantage and are purely aesthetic to stand out in the gaming world.



## Loot or Mystery Box

A form of in-game gambling where players can open items for a random chance of winning a prize, gaining an experience level or other in-game achievement. Loot boxes are bought for real-world money, but provide players with a randomised reward of uncertain value and as such can become highly tempting to children.



## Skins

Another visual change to an item such as a weapon or character that generally serves no function other than making a player look better (or worse). Some will argue it makes them play better or stand out but gaming companies stipulate they do not alter the gameplay experience.



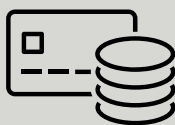
## Pay-to-win

Games where buying items in-game can give a player a competitive advantage over other players. This can be very attractive in the gaming world for young people when playing against their friends or if challenges are particularly tough.



## Bank cards

Which of your bank cards do you have linked to which game? It's important that you know which cards you have linked and to keep an eye on your bank statements. And remember, always keep those banking passwords and PINs to yourself.



## Gift cards/prepaid cards

To build spending limits into gameplay, a prepaid card can often be a good alternative to a debit or credit card. This way it is not possible for your kids to go over their agreed limit and ensures that even if they do lose track of their spending, they do not end up paying out too much.