



# Gaming behaviours and spending money

Age range: 7-11

 **BARCLAYS** | LifeSkills



# Session overview

Time	Key learning outcomes	Resources
30-45 mins	<p>By the end of this session, pupils will be able to:</p> <ul style="list-style-type: none"> <li>Understand behaviours around chasing reward</li> <li>Recognise some of the financial risks related to online gaming or other types of gambling</li> <li>Understand the difference between controlled and uncontrolled spending</li> <li>Identify actions to support healthier gaming habits including budgeting</li> </ul>	<ul style="list-style-type: none"> <li>Gaming behaviours and spending money pupil worksheet</li> </ul>



The content of this lesson has been developed with GamCare, the leading UK provider of free information, advice and support for anyone harmed by gambling.

This lesson has been developed for pupils aged 7-11, to help them understand gambling behaviour, using online gaming as the example and how it connects to financial wellbeing. Using Max's story, pupils will investigate the connection between habits and wellbeing as well as how risky decisions do not always pay off.

By using these activities, your class will discover the importance of keeping a healthy balance when it comes to spending their time and money. They will learn helpful tips to develop healthy habits and keep gaming fun.

As background for educators, there are six types of regulated gambling activities in the UK – arcades, betting, bingo, casinos, lotteries, and online. Apart from some forms of arcade machines, you have to be 18 years old to legally participate in these activities. However, other forms of gambling, such as private bets with friends, and gambling-type activities, such as purchasing loot boxes in games, are popular with those under the age of 18.

A useful definition of gambling is 'Gambling happens when money or other items are risked in the hope of winning something better', which is usually money but can be more valuable items. With any gambling activity participants don't know whether they will win or lose. This is what we call 'chance'.

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# Safeguarding

As this lesson contains issues which can be sensitive check its suitability for the pupils in your class and adapt activities where necessary. Not all pupils will have experience of gaming or gambling in any form, so activities may not align with their families' values, religion, or beliefs. It's equally important to consider that there are pupils in the class for whom this lesson resonates more closely, whether for themselves or their family members. So, ensure you signpost to further support at the end of the lesson.

You may want to discourage personal disclosures and specific student circumstances and agree any other ground rules to create a safe learning environment so that both staff and pupils feel comfortable to discuss the lesson content.

Remember that you can refer to the guiding principles for establishing a safe learning environment in the Appendix section of the LifeSkills content guide. This includes Best practice guidance from the PSHE Association on how to deliver the lessons safely and effectively.

The content guide can be downloaded at: [barclayslifeskills.com/educators](https://barclayslifeskills.com/educators) and further guidance from the PSHE Association can be found at [pse-association.org.uk/guidance/ks1-5/handling-complex-issues-safely-classroom](https://pse-association.org.uk/guidance/ks1-5/handling-complex-issues-safely-classroom)

## Word bank

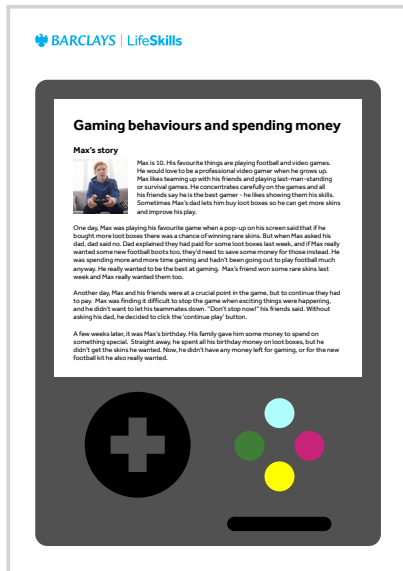
It may be helpful to clarify the following vocabulary, which is used in the following activities, but which may be unfamiliar for some pupils:

- **Budget** – A plan of how a set amount of money will be spent over a period of time.
- **Gamer** – A person who plays video games.
- **Loot boxes** – Virtual treasure chests that contain surprise items that can be used in games.
- **Pop-up** – An icon or message that appears suddenly on screen, often advertising something.
- **Skins** – A tool or item that can help a character in a video game.



# Activity one

## How does Max feel?



### Max's story

**“Max is 10. His favourite things are playing football and video games. He would love to be a professional video gamer when he grows up. Max likes teaming up with his friends and playing last-man-standing or survival games. He concentrates carefully on the games and all his friends say he is the best gamer - he likes showing them his skills. Sometimes Max's dad lets him buy loot boxes so he can get more skins and improve his play.**

**One day, Max was playing his favourite game when a pop-up on his screen said that if he bought more loot boxes there was a chance of winning rare skins. But when Max asked his dad, dad said no. Dad explained they had paid for some loot boxes last week, and if Max really wanted some new football boots too, they'd need to save some money for those instead. He was spending more and more time gaming and hadn't been going out to play football much anyway. He really wanted to be the best at gaming. Max's friend won some rare skins last week and Max really wanted them too.**

**Another day, Max and his friends were at a crucial point in the game, but to continue they had to pay. Max was finding it difficult to stop the game when exciting things were happening, and he didn't want to let his teammates down. “Don't stop now!” his friends said. Without asking his dad, he decided to click the 'continue play' button.**

**A few weeks later, it was Max's birthday. His family gave him some money to spend on something special. Straight away, he spent all his birthday money on loot boxes, but he didn't get the skins he wanted. Now, he didn't have any money left for gaming, or for the new football kit he also really wanted.”**

Start by reading Max's story with your class, which is included in the Gaming behaviours and spending money worksheet.

Ask the pupils to work individually, in pairs or small groups, to explore Max's feelings at different parts of the story by matching the vocabulary from the feelings word bank to the different sections of the story on page 2 of the worksheet.

Discuss how Max's feelings change from the beginning of the story and why.

*The story begins with Max enjoying gaming, he is having fun and his feelings are positive and up-beat. Later his feelings suggest he is not enjoying gaming as much. Whilst he still feels excitement sometimes, this seems to lead to disappointment (not getting what he wants) or Max feeling bad about the decisions he has made.*

# Activity one

## How does Max feel? (cont'd)

**Activity 1: How does Max feel?**

What feelings did Max have at different parts of the story? Match the feelings words to the story sections. Add any other feelings words you think match the story.

**Max's story**                      **Feelings words to match the story**

- How did Max feel playing video games with his friends, and when Dad let him buy some loot boxes?
- How did Max feel when he saw the pop-up advert for more loot boxes, but his dad said he couldn't have them?
- How did Max feel when he decided to continue to play and give the game, but without asking Dad first?
- How did Max feel when he spent all his birthday money, but didn't get the skins or football kit he wanted?

**Feelings word bank**

annoyed    anxious    ashamed    confident    confused    determined  
 disappointed    envious    excited    enthusiastic    frustrated    guilty    happy  
 proud    relaxed    satisfied    surprised    worried    upset

For example:

- 1. How did Max feel playing video games with his friends, and when Dad let him buy some loot boxes?**

*Confident, enthusiastic, excited, happy, proud, relaxed, satisfied*
- 2. How did Max feel when he saw the pop-up advert for more loot boxes, but his dad said he couldn't have them?**

*Annoyed, disappointed, envious, frustrated*
- 3. How did Max feel when he decided to pay and play the game, but without asking Dad first?**

*Anxious, ashamed, excited, determined, guilty, worried*
- 4. How did Max feel when he spent all his birthday money but didn't get the skins he wanted?**

*Confused, disappointed, surprised, upset*

# Activity two

## Chasing rewards



As a whole class discuss: In the story Max spends money on gaming...

**Why does Max spend money on gaming?**

**What features do games have that encourages Max to spend money on gaming?**

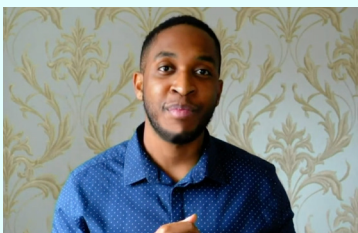
*Prompt: The skins aren't guaranteed which makes people spend their own money to get them.*

**What is influencing, encouraging, or persuading him?**

*Prompt: advertising, pop-ups, the excitement of the game, friend/peer pressure, feeling left out, celebrities or famous gamers, his dad allowing him etc.*

**Is it ok to spend money on gaming?**

**When does it start to cause issues for Max? What are the signs?**



## Extension activity

Support your pupils understand the topic of how good decisions can help make the most of money with this short LifeSkills [Online lesson film](#).

If you are working with older or more able pupils, you could introduce the concept of controlled spending and uncontrolled spending:

- **Controlled spending** might include someone wanting something and planning about how to buy it, such as saving up for it; or only spending money on treats sometimes, so there is money left for essential items or other things that are needed
- **Uncontrolled spending** might include spending money on treats that has been set aside for essential items or other things that are needed; spending without thinking; spending lots of money on something that doesn't feel worth it; spending money that you don't have (borrowing)

Ask the pupils to work in pairs to pin-point in the story an example of controlled spending:

*Dad allowing Max to buy loot boxes for gaming sometimes; Dad saying no to buying more loot boxes because they need to save up for Max's new football boots.*

# Activity two

## Chasing rewards (cont'd)



Then ask the pupils to pin-point in the story an example of uncontrolled spending:

*Max paying to play the game without asking dad's permission first; Max immediately spending all his birthday money on gaming.*

Working in small groups, ask the pupils to discuss the consequences of uncontrolled spending in the story, choosing either:

- a)** Max paying to play the game without asking his dad first.

*For example: Dad might be cross with him when he finds out; Dad might not trust Max to game on his own anymore; upsetting Dad, Dad might stop him from gaming; Dad's bank account is linked to the game so it might take more money from Dad's bank account than he has.*

- b)** Max straight away spending all his birthday money on gaming to try to win the skins he wanted.

*For example: No money left to buy a new football kit; not being able to show his family what he spent the money on; feeling like he wasted the money.*



# Activity three

## Healthier habits

**Activity 3: Healthier habits**

Choose three top tips to help gaming stay fun and enjoyable for Max, whilst minding the risks. Write a tick or draw a smiley face next to your top three tips.

Taking pressure off himself for needing to be 'the best gamer'	Asking Dad's permission before paying for play or buying loot boxes
Talking to his friends if he is not sure what to do next and why	Spending some money on gaming but saving some for other things too
Not chasing rewards that may be impossible to win	Setting time-limits for gaming
Not giving in to peer pressure to spend more money or keep gaming	Playing games that don't need money
Talking to his dad if he starts to feel angry, frustrated or is not sure what to do next	Creating a budget to help him keep gaming within controlled spending
Making time for other hobbies too, such as playing football outside	Something else?

As a class discuss the things that make gaming enjoyable for Max. *Playing with friends, developing new gaming skills, trying to win rewards, winning rewards.*

**Ask:**

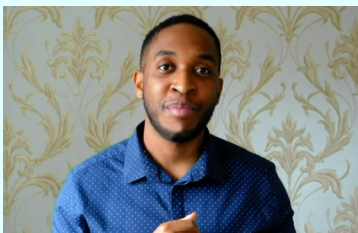
**When are there signs that Max's gaming habits are causing issues?**

**When does gaming become less enjoyable for Max?**

*When Max gets cross that he can't buy more loot boxes; when he feels pressure from his friends to pay to play; when he feels pressure not to let his friends down by stopping play; when he stops doing his other hobbies (like football) to concentrate only on gaming; when he feels he can't stop playing; when he pays to play without asking Dad first; when he spends all his birthday money on loot boxes, doesn't know if he will win and leaves no money to spend on anything else.*

Explain that Max can develop healthier gaming and spending habits, whilst still enjoying playing. Ask the pupils to choose top three tips from the pupil worksheet, that they feel would most help Max to mind the risks. Pupils can work individually and then share their thinking together in small groups.

Pupils could also discuss what would help Max to put these top tips into practise, such as setting a timer when he is gaming, or keeping a budget to keep gaming within controlled spending.



### Extension activity

Encourage your pupils to get familiar with budgeting and create their own with this activity from the Barclays LifeSkills [Banking and Budgeting basics lesson](#).



# Support

## Signpost support

Explain that for Max to manage his gaming and spending habits it is important that he talks to his dad, teacher, or another adult he trusts, **before** things start to feel out of control. They can help Max to plan how much time he spends gaming, and how much (if any) money he is allowed to spend. Reassure pupils that this means Max can enjoy gaming whilst minding the risks.

Anyone who is worried or has concerns following this lesson (for themselves or others) should talk to a trusted adult, such as their parent or teacher.

GamCare provides a dedicated support service for young people who are experiencing issues related to gambling. Young People, Parents, and Professionals can access support through the BigDeal website: [bigdeal.org.uk/get-help](https://bigdeal.org.uk/get-help) or by phoning the National Gambling Helpline free on 0808 8020 133.

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## Further support for teachers and educators

- Teachers in schools should report any concerns that arise to the Designated Safeguarding Lead.
- GamCare provides free CPD accredited gambling-related harm prevention training to professionals who work with young people. For more information submit a request to be put in touch with your local Education and Training Lead: [bigdeal.org.uk/educational-workshops](https://bigdeal.org.uk/educational-workshops)
- YGAM offer City & Guilds Assured training and educational resources to teachers and youth workers who are interested in embedding gambling and gaming harm prevention sessions into their curriculum. For more information visit: [ygam.org/programmes/young-peoples-gambling-harm-prevention-programme](https://ygam.org/programmes/young-peoples-gambling-harm-prevention-programme)
- The PSHE Association provides guidance on how the curriculum can address gambling and identifies relevant knowledge, skills and attributes students should develop during primary and secondary education. [pshe-association.org.uk/search?queryTerm=Address%20gambling%20through%20PSHE](https://pshe-association.org.uk/search?queryTerm=Address%20gambling%20through%20PSHE)