

# CATEGORY THREE: Gambling and In-Game Purchases (Ages 14-16)

## Learning objectives

To describe what is meant by gambling and list examples.

To recognise the relationship between risk and reward and the importance of making informed decisions.

To identify possible effects of problem gambling and the support groups available.

## CHALLENGE ENTRY OPTION

Create something that helps people make informed money decisions around gambling and in-game purchases.



Young people can approach this challenge in whichever way they choose, but one suggestion could be to warn their generation of the addictive nature of gambling and its impact on their health and well-being. They could do this by designing game characters to voice essential messages. They could consider writing a letter to the gaming companies or their local MP, with reasons why the age for in-game purchases should be increased to 18 years.

## Links to the Financial Education Planning Framework

I know that taking financial risks can have both positive and negative outcomes and that the level of risk I am prepared to take to gain financial rewards may be different from that of other people (14 – 16).

I can assess and manage different types of financial risk and reward e.g. different forms of borrowing, investing, gambling (14 – 16).



YOUNG  
**MONEY**  
CHALLENGE



# Q: How can we protect ourselves from the harms caused by gambling?



## MATERIALS

Boxes or envelopes (approximately 6, depending on group size).  
Card/paper.

## INTRODUCTION

Share this video about gambling with students:

<https://www.bbc.co.uk/newsround/44736452>

Using the 'Teddy-grabber' machine example from the video above, ask students what motivates people to give it a try?

Reasons could include the feelings of fun, excitement, anticipation, escapism, and the satisfaction of winning.

## ACTIVITY

Explain that gambling can be fun. You can pick up skills when you are playing, and it might also help you task your brain. All the time you are 'winning', it feels good. However, gambling can be addictive, and the reality is that some people get carried away, spend far more than they had planned to and feel anxious, depressed and out of control.

## ACTIVITY 1

For this exercise, let's assume all students have £5, which they can choose to spend at your Arcade.

**Explain to students that there's a 'Teddy-grabber' machine that costs £1 for one go. Ask them to stand up if they are interested. If there are students still seated, ask them why they didn't take part.**

### Reasons might include:

I'm useless at it, the prize doesn't interest me, I've got other things I'd like to spend £1 on, I'm never going to win.

Now explain to those students waiting for the Teddy-grabber that only one in 15 people who play the game will win a teddy. If they have changed their mind, they can sit down. You could continue the exercise by increasing the odds further until few or none are standing. Establish the reasons why they change their minds.

When we decide to play a game or take a gamble, we do it for fun. However, if we knew the odds or chances of winning before we played, we might choose differently.



# Q: How can we protect ourselves from the harms caused by gambling?



## ACTIVITY 2

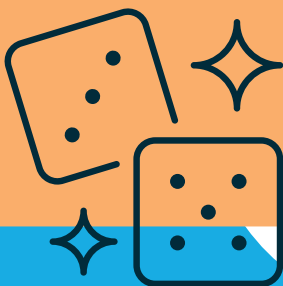
**Working in groups, ask students to come up with their definition for gambling.**

**Now ask students to list as many forms of gambling as they can.**

**Ask students to think about how in-game purchases and skin betting are similar to other forms of gambling?**

### Answers may include:

- Taking a chance.
- Paying money in the hope of acquiring something of value.
- You can win.
- You can lose.
- You have a choice to gamble or not.



Responses may include lottery tickets, scratch cards, bingo, playing cards at home for money, fruit machines, betting on a sports event and betting via social media.

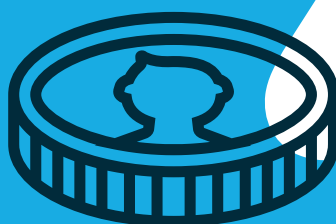
Students may view in-game purchases, such as loot boxes, skins, and player packs, as a form of gambling.

In-game purchases are items or points bought with real money to buy a non-physical item that will improve the playing experience. One example is loot boxes that appear in a game, offering random and often undisclosed rewards. Some rewards, such as skins, are purely cosmetic and can change the appearance of a character in a game. Gamers use skins to trade or bet as a form of online currency.

### Answers may include:

- There's pressure to have interesting game characters.
- It takes a long time to earn special features in a game, and tempting to use real money.
- It's exciting and easy to get carried away.
- There's a chance of getting a rare item and making money.

In a recent<sup>1</sup> survey of 1,100 young people aged 11 to 24, nearly eight in 10 (79%) say that young people could find loot boxes to be addictive, with around seven in 10 (69%) saying that skin betting could be addictive.



# Q: How can we protect ourselves from the harms caused by gambling?



## ACTIVITY 3

Create a scenario where students can purchase a 'surprise' box or envelope with an undisclosed amount of money inside. Each contains a card stating the amount of money they have won. For example, arrange five boxes or envelopes with a prize of 20p and one with £20. Students are not aware of the amount at stake. You could take this activity further by adding music to build suspense.

**Ask each group to decide:**

- a. if they want to play; and**
- b. how much they are willing to pay.**

Ask a volunteer from each group to record the emotions of the group throughout the activity.

Reveal their prizes.



**Discuss the following as a whole class group:**

How did they decide on the amount to pay for the prize?

Would it have been different if they knew the amount they could win in advance?

Did they consider that the reward was worth the risk?

Did any group decide not to play, and if so, why?

We all have different views on risk and reward because we all have different experiences in life. People around us, including our family and friends, may choose to make other decisions – that's okay, their choices might be right for them, but they may not always be the most suitable for us.

## ACTIVITY 4

**In groups, ask students to consider what changes could be put in place to protect themselves and their money when playing games online or in any situation where gambling is an option.**

Suggestions may include:

- Clearer guidance from gaming companies on the content of each game.
- Ability to set limits for in-game purchases or any form of gambling.
- Raising the age for in-game purchases to 18 years.
- More education to raise awareness of gambling harms.
- Knowing where to go to get help.

Many young people feel too ashamed and embarrassed to ask for help because they believe they are too young to have a gambling problem. There is support for people who think like this; however, less than half of young people (46%) would be confident in knowing where to signpost a friend for support around disordered gambling.<sup>1</sup> When it came to knowing where to go for help, one in four (23%) young people were aware of Gamble Aware, and only one in 10 (10%) were aware of the National Gambling Helpline.<sup>1</sup>

1. Royal Society for Public Health, *Skins in the Game* <https://www.rsph.org.uk/static/uploaded/be3b9ba8-ea4d-403c-a1cee2ec75dcefe7.pdf>