

## Budgeting when gaming

### Charlie's story



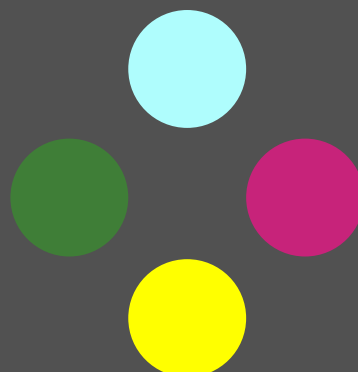
Charlie is 14. Charlie likes to play basketball. Charlie is a star player in the local team, and practices loads with friends at lunchtime and after school most days. She's won loads of trophies and enjoys competing with other local teams. When she is not playing basketball, Charlie also likes playing games online. Charlie and her friends like to compete together to see who can have the best character.

Recently, Charlie's parents opened a personal bank account for her so that she could practice managing her own money. Charlie has been saving up for a new phone and a ticket to a basketball game to see her favourite player. Charlie's parents transferred a little money each month into her account and Charlie took on a newspaper delivery round to earn a bit more. Each month Charlie checked how much was in her account and how much more she needed to get the phone and basketball game ticket.

Charlie and her friends started gaming most evenings after school. Charlie noticed that one friend, Kai, was constantly winning, and her characters displayed valuable skins. Kai said she was just lucky at getting the best loot boxes. Charlie bought more loot boxes but didn't seem as lucky as Kai. Charlie wanted to share the same success as Kai and decided to spend more of her savings on upgrade packs and loot boxes. Charlie began to win more often.

Charlie was getting really into gaming now and would rush home from school to play straight away, sometimes gaming late into the evening. Sometimes Charlie even missed basketball practice. All her friends were competing together and again Kai had all the luck. Charlie wanted the highly valuable skins too and spent all that month's savings on upgrade packs and loot boxes.

A few weeks later and Charlie had only won a few good skins, most were accessories that were worth little. Charlie felt her luck would change any day now and couldn't wait to get paid so she could try again. Basketball really didn't seem as important anymore, Charlie just wanted to spend all her time gaming and was determined to win, and get the best and rarest skins.





## Activity one: How does Charlie feel?

What different feelings and emotions does Charlie have? Write all the different feelings below.





## Activity three: A budget for Charlie

Charlie quickly spent all her money on gaming but that left no money for other things. Help Charlie to portion her monthly income so she can budget for other things she might want or need. Divide the circle into sections. Label each section to show the proportion of money Charlie should spend or save for each thing.

Which things should Charlie spend more or less on?

### Charlie's budget:

- Cinema with friends
- Clothes and accessories
- Phone credit top-ups
- Snacks/drinks
- Gaming upgrades and loot boxes
- Special events – e.g., basketball game ticket to see favourite player
- New phone cover
- Savings

