



# Budgeting when gaming

Age range: 11-14

 **BARCLAYS** | LifeSkills



# Session overview

Time	Key learning outcomes	Resources
30-50 mins	<p>By the end of this session, students 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 of/in relation to gaming and gambling</li> <li>Explain how spending can change from controlled to uncontrolled spending</li> <li>Demonstrate how money can be managed through planning and budgeting</li> </ul>	<ul style="list-style-type: none"> <li>Budgeting when gaming student 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 students aged 11-14, to help them understand the connection between online gaming, risky decision making and health and financial wellbeing. Using Charlie's story, students will investigate the connection between habits and wellbeing as well as how risky decisions do not always pay off.

Using these activities, your class will discover ways that behaviour can affect not only our own wellbeing but also the relationships of those around us. They could be surprised at how habits can affect actions, thoughts, and feelings.

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 'to stake or risk money, or anything of value on the outcome of something involving chance'. People usually risk money, however, risking any item of value on an unknown outcome could be seen as gambling, or similar to gambling.

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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 [pshe-association.org.uk/guidance/ks1-5/handling-complex-issues-safely-classroom](https://pshe-association.org.uk/guidance/ks1-5/handling-complex-issues-safely-classroom)



# Activity one

## How does Charlie feel?



### 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 Charlie so that she could practice managing her own money, which she was able to link her gaming account to. 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 of her friends, 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 the 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 be 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.”**

Start by reading Charlie's Story with your class, which is included on the Budgeting when gaming worksheet.

# Activity one

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



Ask the students to work in pairs or small groups, to explore the mixed emotions and feelings Charlie experiences in the case study by writing words to describe Charlie's feelings and emotions around the head on the worksheet.

Take feedback from students about the feelings and emotions they identified. Discuss these using questions such as:

- What different feelings and emotions does Charlie have?**
- What do you think has affected her emotions?**
- Charlie might have some very mixed feelings throughout, why do you think this is?**
- How do you think Charlie will feel if she carries on spending money on gaming but continues to not do as well as Kai?**



# Activity two

## Controlled and uncontrolled spending



Charlie's parents set her up with a bank account so she could learn to manage her own money. At the beginning of the story, Charlie seems quite in control of her spending, but by the end her spending seems less controlled. Use the case study to discuss with the class why this is.

- **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)

Examples of questions for discussion could include:

**Was there anything concerning with Charlie's behaviour in this story?**

*Prompt: try to lead students towards understanding that sometimes particular types of behaviour become a habit, and that someone might need help to break that habit to change their behaviour.*

**Why did Charlie go from being responsible with money to spending it all?**

**Was it worth it for Charlie to spend all her money on loot boxes and upgrade packs?**

**What part did peer pressure have to play?**

**Why do you think Kai was so successful but Charlie wasn't as successful?**

*Prompt: risky decisions don't always pay off.*

This is a good time to talk about loot boxes having odds behind them. Perhaps Kai was spending more than she told her friends. Perhaps Kai traded her skins. Perhaps Kai got some rare skins initially but will likely not get more if she continues to spend money.

# Activity two

## Controlled and uncontrolled spending (cont'd)



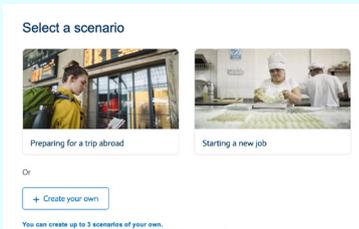
**What else might have influenced Charlie?  
(e.g. advertising, pop-ups, the way the game 'hooks' people in, etc)**

**What kind of behaviour shows that Charlie might be having issues with her loot boxes and upgrade packs buying behaviour?**

**What do you think will help her control her habits?  
Where/who can Charlie go to for help and support?**

**What can Charlie do to enjoy the activity in a healthier/safer way?**

**What do you think the future holds for Charlie if she doesn't control her habits?**

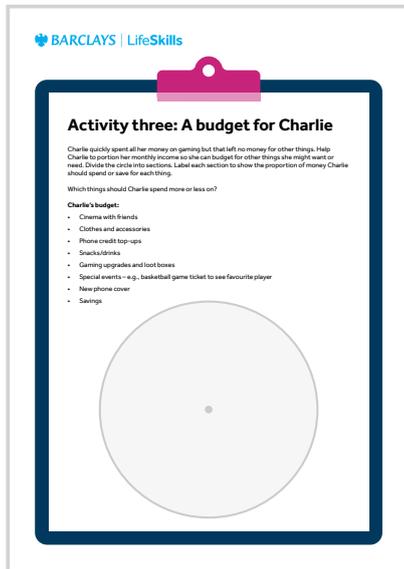


## Extension activity

The LifeSkills [Needs and Wants interactive tool](#) helps students understand the difference between items that are 'needs' and those that are 'wants' by working through a choice of scenarios.

# Activity three

## A budget for Charlie



Charlie ends up spending all her monthly money on gaming. This leaves no money for anything else, but Charlie's friends are all going to the basketball game to meet their favourite player and Charlie wants to go too. Kai wants them to go to the cinema at the weekend and Charlie's phone cover is cracked and needs to be replaced.

Ask the students to work in pairs to plan a budget for Charlie. It should help Charlie to work out the proportion of money she has to spend on gaming and the other things she wants. It can help keep spending controlled. Using the 'A budget for Charlie' activity on the worksheet, ask the students to divide the circle into sections to make a pie chart, showing what they think should be Charlie's spending priorities.

Bring the class back together and compare their different responses.

**What things do they think Charlie should spend the most/least money on?**

**Have they prioritised similar or different activities?**

**Why have they chosen for Charlie to spend more on some things than others?**

**Was it ok for Charlie to spend all her money on loot boxes and upgrade packs? Why do you think that?**

**Would Charlie's spending affect other aspects of her health and wellbeing (not just financial but mental, social, and physical too)?**

**How might Charlie's spending habits affect her relationships with their parents?**

**How might Charlie's spending habits affect her relationships with Kai or their other friends?**

**Would doing an activity like this help her to organise their own spending/saving?**

# Support

## Signpost support

Explain that for Charlie to manage her gaming and spending habits it is important that she talks to an adult she trusts, **before** things start to feel out of control. They can help Charlie to plan how much time and money she spends gaming. Reassure students that this means Charlie can continue to enjoy gaming whilst being aware of managing her money.

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)