



# Understanding spending behaviours when gambling

Age range: 14-16

 **BARCLAYS** | LifeSkills



# Session overview

Time	Key learning outcomes	Resources
40-50 mins	By the end of this session, students will be able to: <ul style="list-style-type: none"> <li>Understand behaviours around gambling</li> <li>Describe thoughts and feelings that might lead to uncontrolled spending</li> <li>Recognise signs that someone might engage in uncontrolled spending</li> <li>Explain some strategies for managing the risk of uncontrolled/impulsive spending</li> </ul>	<ul style="list-style-type: none"> <li>Understanding spending behaviours when gambling 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 14-16, to help them understand the connection between gambling and financial wellbeing. Students will learn about managing risk and making decisions. Using Asiya'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 the importance of keeping a balanced approach to spending their time and money. They will learn strategies to manage uncontrolled spending and when it might become a risk.

As background for educators, there are six types of regulated gambling activities in the UK – arcades, betting, bingo, casinos, lotteries, and online. You have to be 18 years old to legally participate in these activities, including the National Lottery and Scratchcards.

However, some forms of gambling, such as private bets with friends, certain gaming machines such as coin pushers, teddy grabbers and lower stakes fruit machines, carry no minimum age limit to play. This also includes gambling-type activities within gaming such as purchasing loot boxes.

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.

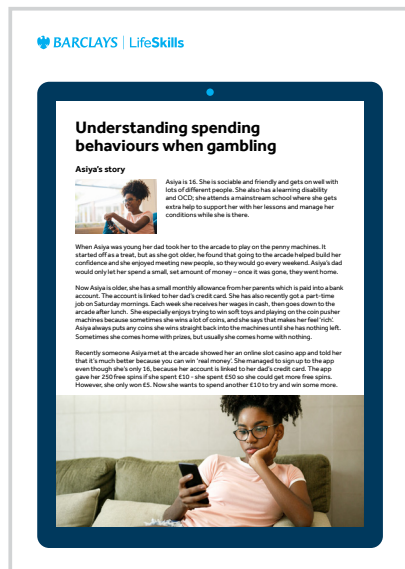
Remember that you can refer to the guiding principles for establishing a safe learning environment in the Appendix section of the LifeSkills content guide. This includes Best practice guidance from the PSHE Association on how to deliver the lessons safely and effectively.

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

## Asiya's thoughts and feelings



**Understanding spending behaviours when gambling**

**Asiya's story**

Asiya is 16. She is sociable and friendly and gets on well with lots of different people. She also has a learning disability and OCD; she attends a mainstream school where she gets extra help to support her with her lessons and manage her conditions while she is there.

When Asiya was young her dad took her to the arcade to play on the penny machines. It started off as a treat, but as she got older, he found that going to the arcade helped build her confidence and she enjoyed meeting new people, so they would go every weekend. Asiya's dad would only let her spend a small, set amount of money – once it was gone, they went home.

Now Asiya is older, she has a small monthly allowance from her parents which is paid into a bank account. The account is linked to her dad's credit card. She has also recently got a part-time job on Saturday mornings. Each week she receives her wages in cash, then goes down to the arcade after lunch. She especially enjoys trying to win soft toys and playing on the coin pusher machines because sometimes she wins a lot of coins, and she says that makes her feel 'rich'. Asiya always puts any coins she wins straight back into the machines until she has nothing left. Sometimes she comes home with prizes, but usually she comes home with nothing.

Recently someone Asiya met at the arcade showed her an online slot casino app and told her that it's much better because you can win 'real money'. She managed to sign up to the app even though she's only 16, because her account is linked to her dad's bank card. The app gave her 250 free spins if she spent £10 - she spent £50 so she could get more free spins. However, she only won £5. Now she wants to spend another £10 to try and win some more.

### Case study: Asiya's story

**"Asiya is 16. She is sociable and friendly and gets on well with lots of different people. She also has a learning disability and OCD; she attends a mainstream school where she gets extra help to support her with her lessons and manage her conditions while she is there.**

**When Asiya was young her dad took her to the arcade to play on the penny machines. It started off as a treat, but as she got older, she found that going to the arcade helped build her confidence and she enjoyed meeting new people, so they would go every weekend. Asiya's dad would only let her spend a small, set amount of money – once it was gone, they went home.**

**Now Asiya is older, she has a small monthly allowance from her parents which is paid into a bank account. The account is linked to her dad's bank card. She has also recently got a part-time job on Saturday mornings. Each week she receives her wages in cash, then goes down to the arcade after lunch. She especially enjoys trying to win soft toys and playing on the coin pusher machines because sometimes she wins a lot of coins, and she says that makes her feel 'rich'. Asiya always puts any coins she wins straight back into the machines until she has nothing left. Sometimes she comes home with prizes, but usually she comes home with nothing.**

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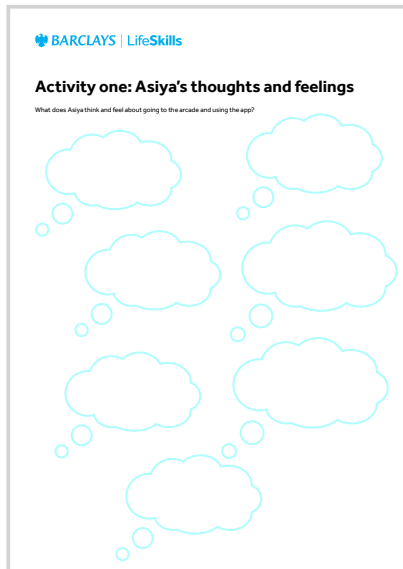
Give students copies of the Understanding spending behaviours when gambling worksheet.

Working individually, ask them to write down Asiya's thoughts and feelings in the bubbles, using the evidence in the case study. Students should write these as if they were Asiya, using 'I...' statements, such as *'I love winning prizes'; 'I wish I had more money to spend on the machines'; 'I'm scared to use dad's credit card'.*

Ask the students to share their thinking in small groups, discussing any opposing or contradictory thoughts and feelings the case study suggests, such as *'I feel happy when I win lots of coins' and 'I get angry when all my money has gone'.*

# Activity one

## Asiya's thoughts and feelings (cont'd)



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**Activity one: Asiya's thoughts and feelings**

What does Asiya think and feel about going to the arcade and using the app?

Bring the class back together to feedback, ask the students things like:

**What does Asiya enjoy about going to the arcade or gambling on the app?**

**What attracts her to participate in these activities?**

**What feelings does she associate with the arcade and the online app?**

**What does she think or feel that makes her want to continue to play, or spend more?**

**What does she think and feel when she doesn't win, or win as much as she wanted?**





# Activity two

## Controlled and uncontrolled spending



As a class, have a wider discussion about Asiya's spending habits using questions such as:

**Is Asiya's gambling behaviour causing her harm?**

**Prompt: do students think such behaviours are ok in moderation? Can they be hard to control sometimes?**

**Do you think Asiya should be spending all of her allowance and earnings at the arcade or on the app? Why/why not?**

**Why does she want to spend her allowance and earnings in this way?**

**What is influencing Asiya to spend more money on gambling?**

*e.g. advertising, pop-ups, free trials, the way the games 'hook' people in, such as more chances offered, other people, the feelings she gets from winning or 'nearly winning' etc)*

**What issues might Asiya experience if she continues to use an online casino App?**

*(It is not legal for Asiya to be using an online casino App, relationship with her father could be impacted, family finances, wellbeing issues)*

- **Controlled spending** could include budgeting by tracking income and outgoings; planning how to purchase items needed or wanted, such as through saving; noticing spending habits and balancing spending on items and activities
- **Uncontrolled spending** could spending all or lots of money on one thing, leaving nothing for anything else; spending without thinking; spending lots of money on something that doesn't feel worth it, or when you don't know what (if anything) you will get in return; spending money that has been set aside for essential items or other things that are needed; spending money that you don't have (stealing or borrowing)

# Activity two

## Controlled and uncontrolled spending (cont'd)



**Where in the case study are there examples of controlled and uncontrolled spending?**

*For example, 'Asiya's dad would only let her spend a small, set amount of money – once it was gone, they went home' and 'The app gave her 250 free spins if she spent £10 - she spent £50 so she could get more free spins. However, she only won £5. Now she wants to spend another £10 to try and win some more'.*

**Are there signs that Asiya's spending on gambling may become uncontrolled?**

**What consequences might this have – for Asiya and her dad?**

**What are the negative outcomes of uncontrolled spending?**


### Further guidance for activity two

You may choose to add further information (if appropriate) when talking through the discussion questions in this activity:

- When discussing the topic of Asiya's dad's limit setting advice, this is a good time to tell the students that if they do choose to gamble when they are older, then setting limits is really important and will help them stay in control of their gambling
- Free spins or free bets are a very common way to attract new customers or get old customers back. There will always be a catch though, such as the customer not being able to withdraw any winnings made from free bets – instead they have to use this money to bet again within a certain time limit – thus encouraging them to gamble more frequently with more money
- Asiya's additional needs are referenced in the case study and may come up as part of the discussion. SEND young people are more vulnerable as they are less likely to understand the concepts of gambling (odds etc.). Some special needs are attracted to compulsive/repetitive activities. Some will be more likely to take risks

# Activity three

## Advice for Asiya



### Activity three: Advice for Asiya

Help Asiya to manage her spending. Choose which of the advice below is more helpful, less helpful, or not helpful for Asiya visiting the arcade or using the online casino app. Tick the ones you'd like to include and write them on the next page.

Knowing the laws about gambling	Avoiding going to the arcade/deleting the app
Budget and give herself a set amount to spend at the arcade/online each month	Thinking about how it feels when she doesn't win a prize
Dad taking her phone away so she can't use the app	Talk to her Dad about the app that she has found
Thinking about her dad's feelings before she spends her, or his money	Finding another hobby or past time she enjoys
Going to the arcade or using the app with friends, but not by herself	Reminding herself of other things she wants to buy before spending more at the arcade or on the app
Only going to the arcade with her dad or using the app with dad	Doing more hours at work to earn more to spend
Set a budget for how much she will spend and leave when it's all gone	Agree to spend a set amount of time at the arcade and leave when planned
Remembering that often, she doesn't win anything	Something else?

Ask the students to consider what might prevent Asiya from engaging in uncontrolled spending. What can she do if she:

**Wants to spend all her money on the coin pusher and cuddly toy machines at the arcade?**

**Wants to spend more money (dad's money) on the online casino App?**

Ask the students to work in groups to look at which pieces of advice they think are most relevant and therefore, the most helpful advice for Asiya. They can place a tick on the tips they think are more, less, or not helpful and write the different options directly on to the worksheet.

Bring the class together to compare their views. Which of these do they think would most help Asiya? Would these be the same for everyone, or just for Asiya?

Remind the students that the activities Asiya engaged in can be very enjoyable and a sociable experience when managed well, however it is important to spot the signs if it is becoming difficult to control.



# Support

## Signpost support

Explain that for Asiya to manage her spending habits it is important that she talks to an adult she trusts, **before** things start to feel out of control. It might be her dad, her mum or a teacher. They can help Asiya get the right advice to balance her time and money, think about what she spends her money on and plan her spending.

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)