

In-game spending

The gems are pretend. The money is real.

Answers and teaching notes

For the teacher

- **Aim:** Pupils see how game money hides real prices, understand that a loot box gives a random prize, work out how small buys add up over a year, and plan how to stay in charge.
- **Curriculum links:** Financial Education Planning Framework, ages 9 to 11: becoming a critical consumer (what influences our spending) and managing risks and emotions (spending online). PSHE and RSHE: online financial harms, including in-game purchases. Citizenship: being a critical consumer. Maths: dividing by 100, multiplying money.
- **Watch first:** the Penny Explains video “In-game spending and loot boxes” at pennyexplains.com.
- **Starter:** Ask: can a free game cost money? Collect ideas on the board (skins, gems, extra lives, loot boxes). Pupils do not need to share what they spend, and not everyone plays.
- **Support:** For activity 3, write “100 gems = £1” on the board and model two conversions on a place value grid.
- **Stretch:** A game sells 500 gems for £4.99 and 1,200 gems for £9.99. Which pack is better value? (The 1,200 pack: about 83p for 100 gems, against about £1.) Why might items cost amounts that never quite match the packs?
- **Total:** 43 points. Suggested answers are shown in red; accept any answer that is well reasoned.

I can...

- [ ] I can change a price in gems or coins into pounds.
- [ ] I can explain why a loot box is a random prize.
- [ ] I can make a plan before I play.

Key words

In-game purchase: something you pay real money for inside a game.

Gems and coins: pretend game money that is bought with real money.

Loot box: a mystery box. You pay first, then find out your prize.

Random: decided by chance, so you cannot choose what you get.

Limit: the most you will spend.

1 Match the word to its meaning

5 points

Draw a line from each word to its meaning.

In-game purchase	Paying real money inside a game
Gems and coins	Pretend money bought with real money
Loot box	You pay first, then see your prize
Skin	A new look for your character
Countdown timer	A clock that rushes you to buy

2 True or false?

4 points

Circle True or False.

A game that is free to download can still cost real money.	**True**	False
When you buy a loot box, you know which prize you will get. **The prize is random. You pay first and find out after.**	True	**False**
Countdown timers are there to help you think slowly. **They rush you, so you buy before you think.**	True	**False**
Small buys can add up to a lot of money over a year.	**True**	False

3 What is the real price?

7 points

In Llama Dash, **100 gems cost £1** of real money. Change each price into pounds.

Item	Price in gems	Real price
Speed boost	50 gems	50p
Extra lives	120 gems	£1.20
Rainbow saddle	200 gems	£2
Golden llama skin	850 gems	£8.50
Mega bundle	2,000 gems	£20

a) Jayden says: "The golden llama skin is only 850. That is nothing!" What would you tell him?

2 marks

> 850 gems is £8.50 of real money (850 ÷ 100). The gems make it look small.

4 Small buys add up

8 points

Show your working in the box.

a) Ruby spends £2 a week on extra lives. How much is that in a year (52 weeks)?

Working

52 × £2 = £104

Answer: £104

b) Jayden buys a £5 gem pack every month. How much is that in a year?

Working

12 × £5 = £60

Answer: £60

c) A skin costs 1,000 gems. A pack of 500 gems costs £4.99. What is the real price of the skin?

Working

2 packs: 2 × £5 = £10

£10 − 2p = £9.98

Answer: £9.98

d) A loot box costs £3. Jayden opens 6 and never gets the prize he wanted. How much has he spent?

Working

6 × £3 = £18

Answer: £18

5 What would you do?

6 points

Read the story, then answer the questions.



Jayden is playing on the family tablet. His mum's bank card is saved on it. A pop-up flashes: "**Legendary loot box! Half price for the next 2 minutes! Only 400 gems!**" Jayden has no gems. The smallest pack is 500 gems for **£4.99**.

a) How much real money would it cost to open the loot box? Whose money is it? 2 marks

£4.99: he must buy a whole pack of 500 gems. It is his mum's money.

b) Which tricks is the game using to rush Jayden? Find two. 2 marks

Any two: a 2-minute countdown; a "half price" offer; an exciting word ("legendary"); a price in gems, not pounds.

c) What would you do if you were Jayden? Why? 2 marks

Own answer with a reason. Look for: ask Mum first (it is her money); wait a day; the prize is random, so he may not get what he hopes for.

6 My plan before I play

3 points



Penny says: A loot box is a random prize. Most of the time it is not the one you hoped for, which makes it a bit like gambling.

Write three rules for yourself that would help you stay in charge of your money in a game.

Any three sensible rules, for example: work out the real price in pounds; set a spending limit before playing; wait a day before buying; always ask the person who pays; never save a bank card on the device; remember that loot boxes are random.

7 Game word search

10 points

Find the words. They go across, down or diagonally.

T	R	U	S	C	M	C	C	U	U
D	S	K	I	N	G	Y	N	S	O
E	A	D	W	P	R	I	C	E	K
O	W	P	O	U	N	D	S	A	C
O	B	R	C	L	T	P	U	T	G
D	V	A	O	I	P	I	R	N	D
L	H	N	I	M	K	L	M	E	C
O	A	D	N	I	C	M	A	E	O
O	U	O	S	T	M	B	G	N	R
T	P	M	P	G	E	M	S	F	C

- ☐ GEMS
- ☐ COINS
- ☐ LOOT
- ☐ SKIN
- ☐ TIMER
- ☐ LIMIT
- ☐ RANDOM
- ☐ PRICE
- ☐ POUNDS
- ☐ PLAN

8 Before you go

One thing I learned today

One question I still have

How sure do I feel?

Not yet | Getting there | Got it

Take it home

With a grown-up, find one thing a game sells and work out its **real price in pounds**. Agree a **plan** for before anyone buys.

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