

Financial education for pre-teens

Smart gaming









HSBC

| Opening up a world of opportunity

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What type of gamer are you?

Do you like to win at all costs?

Or do you prefer the kudos of defeating the enemy without having to pay for extra help, such as extra lives or power-ups? Are you able to walk away from a challenge, or do you need to carry on until you've completed it?

Choose the answers that best suit your style and find out what type of gamer you are...

1. What do you like doing most?

- A** Exploring the level and doing it all
- B** Buying lots of new things
- C** Chatting to friends while you're playing
- D** Managing your assets
- E** Winning

2. What's your main objective?

- A** Completing new challenges
- B** Finishing the game as quickly as possible, whatever the cost
- C** Winning as part of a team
- D** Completing the level with what I have
- E** Being top of the leader board

3. When you've finished playing are you:

- A** Thinking what about the next level contains
- B** Excited about that next skin or battle pass you're going to buy
- C** Wondering about who your next teammates will be
- D** Making sure you don't make the same mistakes next time
- E** Planning on how to complete the next stage

4. Do you spend money in the game?

- A** Occasionally
- B** Every chance I get
- C** Often
- D** Never, it's a waste of money
- E** If it will help me win

5. Who do you play with?

- A** On my own, it's easier that way
- B** Solo and in teams, I like both
- C** Always with other people, random people as well as friends
- D** Only people I know
- E** The best players I can find

If you answered:**Mostly As** **Virtual Adventurer**

You live in games and there's nothing that you don't know. You've seen it, found it and cleared each level through high skills and hard graft. You're the person people come to ask how to complete each challenge. Just watch out for spending so long in the game that you forget all of the people out there in the real world...

**Mostly Bs** **Big Spender**

You want to get ahead of the game and will do what it takes to get there quickly! You'll pay the price to progress to the next level, look or challenge no matter what the cost. Watch out for getting so hooked on the game that you forget just how much you are spending in the real world. Remember about the experiences worth sharing with your friends in reality...

**Mostly Cs** **Social Animal**

For you the social side is the best part and gaming is one big online party: is there anyone in the gaming world you don't know? Not only is it fun but you know that connections can be helpful, so you know how to work with other people to help you get to the next level. But watch out for connecting to people that you don't know, as they could be out to scam you or trick you into sharing your data...

**Mostly Ds** **Cool Operator**

Always in control of your character and how you play, nothing's going to get to you in the heat of the moment. You always think twice, you know what you want and what you are prepared to do to get it. You know that if you stay in control of your money, your data, your profile and your network that you'll be acing things...

**Mostly Es** **Ultra Competitor**

The winner takes it all! You're 100% focussed on the leader board, acing the level and it really doesn't matter about how you get the glory. Watch out for being so focused on bossing that challenge that you lose track of time, money or who you're working with...

In-game spending

Although many games start off as free to play, they can also include tempting in-app purchases like building a stronger character or getting more powerful weapons.

It can be tough to stay in control of your spending and easy to lose track of how much money you've spent, especially when you're in the middle of an exciting game.

▶ Spending opportunities explained

You might think once you've downloaded a game, that's all there is to pay. In fact many games offer 'in-game purchase' that can raise your costs while playing. These spending opportunities usually happen during exciting moments in the game, such as when you need help to finish a challenge or complete a level. It can be really hard to resist them. Just remember, these small amounts can add up quickly and become a bigger expense as you progress in the game.

▶ Common things that are available to buy in-game




▶ Keeping track of your spending in games

There are lots of ways we can earn money and many ways to spend it too. The question is: how do you make the most of the money you get, and what sort of things can you spend it on?

It's important that you know which payment method you're using for in-app purchases and to keep track of your spending. Think about how much money you get in a month, and reflect on what you've bought in your game. Next, decide what it is you would like to start saving for and work out how much you would like to put towards it each week. Try your best to stick to your plan. It's all about being in control of your spending and avoiding impulsive gaming spends. Using a prepaid card can be a helpful way to build spending limits into gameplay.








Just remember, the more you spend in a virtual world, the less you'll have available to spend in the real world! The tracker below could be a useful tool to help you stay aware of your gaming spend.

 [Click here to my monthly budget planner](#)

Cost of gaming: Work it out

Now we've got you thinking about your gaming, let's look at where you spend money on in-game purchases.

Tick the last five things you bought and how much they cost:

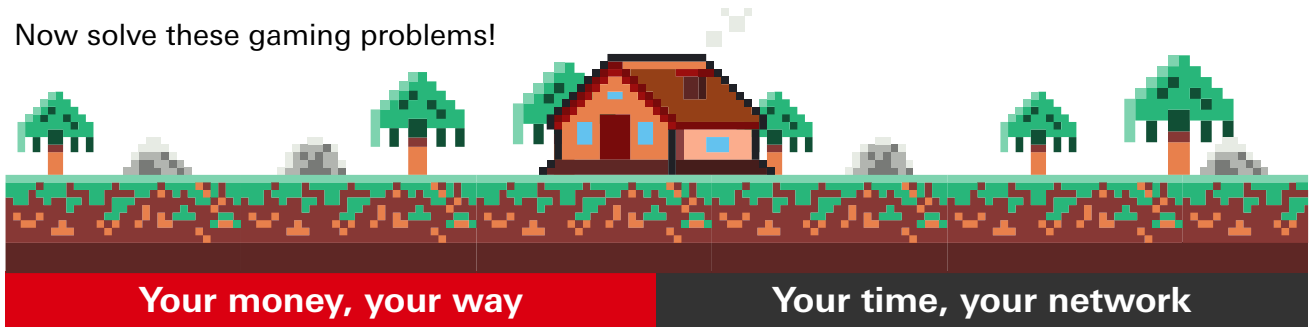
Item	How many?	Cost
 Skin		\$
 Currency		\$
 Weapons		\$
 Battle pass		\$
 Hidden features		\$
 Loot boxes		\$
 Unlocking extra levels		\$
 Stickers		\$
 Powers and abilities		\$
 Virtual gifts		\$
 Tools		\$

Now add up the total

Total		\$
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Ever find you don't have enough money left over to enjoy stuff offline too? It soon adds up, doesn't it? Imagine what else you could have spent that money on.

Now solve these gaming problems!



Your money, your way

- 1 If your pocket money is HKD2,000 a month and you spend 60% of it on gaming, how much will you have left?
- 2 Which will cost you more over a year: buying a game for HKD500 and spending HKD350 on extras in the game, or downloading a game for free and spending HKD100 on in-game extras every month?
- 3 You want to upgrade your character with a new skin and buy credits for some loot boxes.

You can buy in-game currency 'bucks' only in packs of 1,000 for HKD100.

- a) How much will 2,500 bucks cost to buy?
- b) A new skin is 800 bucks and a pack of 5 loot boxes is 500 bucks. How many bucks will this cost you in the game, and how many will you have left over if you started with 2,500?

Your time, your network

- 4 In one week, if you spend two hours a day gaming from Monday to Friday and three hours on both Saturday and Sunday, how many hours have you been playing for?
- 5 If you have 10 friends you play with often, and each of them has 10 other friends they play with, how many people in total are you connected to via your friends?

▶▶▶▶▶ Answers

- 1 You'll have HKD800 left.
- 2 Spending HKD100 a month for a year will add up to HKD1200, whereas the new game and extras will cost HKD850. Just shows free games can end up costing more!
- 3 a) 2,500 bucks will cost HKD300.
b) Buying a new skin and 5 loot boxes will be 1,300 bucks, so you'll have 1,200 bucks left to spend in the game.
- 4 16 hours!
- 5 100, that's a lot of people you don't know (and think how many people they each know!) so take care with what information you share.

How to avoid sharing too much

With online gaming, streaming and social media, it's not unusual to be contacted by people you don't know.

Maybe they want to team up for a co-op campaign, or even collaborate on their new streaming platform. But how do you know who is legit?

You never know who you're chatting to when you're gaming. They might act like your best friend and tell you how great your gameplay is, but in reality they just want your information. Identity theft, money muling and account fraud are unfortunately part of the gaming world.

Here's what you can do to stay safe while enjoying your gaming.



✓ Do...

... speak to an adult about what's safe to post and why

... ask an adult to check your privacy settings regularly

... add friends you know only in real life – not just through the game - even if they are an online friend of someone you do know

... remember that what you post can be seen by lots of people for a very long time. It doesn't just disappear when you log off

... speak to an adult you trust if you're not sure about anything

... make sure you have really strong passwords and use a different email address for gaming to protect your console or computer and keep your information safe

... watch out for harmful software or plugins which look like gaming content but in reality are designed to get personal information and bank card details from your console or computer

... know how to spot 'phishing bait' – emails that trick you into giving your information to fraudsters

... listen to your instincts – if something doesn't feel right then it probably isn't

✗ Don't ever...

... give anyone links to your social media, photos of yourself, or any other personal info

... enter any bank card details anywhere unless you've checked it's safe with your parents or whoever looks after you

... share your personal details with anyone who asks you for them online. That includes who you are, where you live, your phone number, date of birth or your school or any other personal information

... reveal the bank account details of you or anyone you know

... agree to look after money or transfer money for other people

... reply to messages, open attachments, or click on links from people you don't know

... talk to people or buy things from third party sites. Stay on the gaming platform you know – the big gaming sites monitor activity to keep the bad guys out



Stepping up your password game

In the world of gaming, it's important to keep your accounts secure.

With so many different accounts to manage, like gaming platforms, online communities and in-game purchases, it's crucial to choose strong and uncrackable passwords.

While it can be tempting to make them easy to remember, you should make your passwords as secure as possible to ensure maximum protection.

You should also extend this security mindset to other important accounts, such as mobile and online banking, as well as your social media and email accounts.

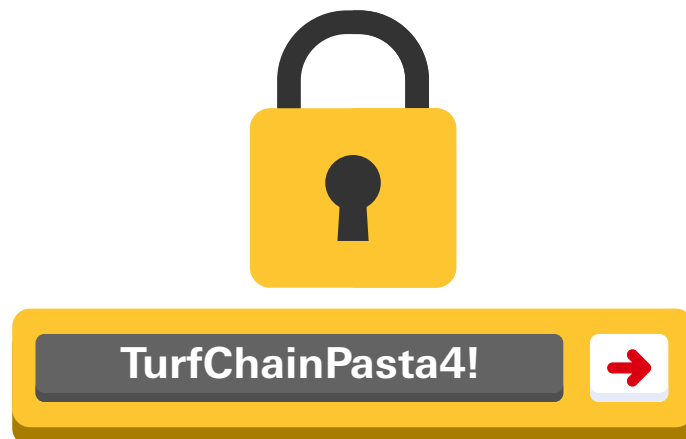
And it's a wise choice to have strong, separate passwords for each account and try not to use the same password across multiple accounts. If criminals manage to hack into one of your accounts, they could reset your other passwords.

Choosing strong passwords and updating them regularly can help to protect yourself against scams, fraud, and potential risks within the gaming community.

▶ **Make it memorable, but not obvious**

You can create a strong, memorable password by using three random words. Add numbers and symbols as well if you like to make your password even stronger.

An example would be something like this:





Helpful tips



TurfChainPasta4!

- Use a mix of letters (upper & lower case), numbers and symbols



- Choose a unique password for online banking and don't use it for anything else



- Think about changing your password if you're worried that someone might have figured it out



- Log off from websites and devices when you've finished using them



What to avoid

Don't use anything that would be easy to work out, such as:

- Names of family members
- Names of pets
- Favourite football teams
- Birthdays

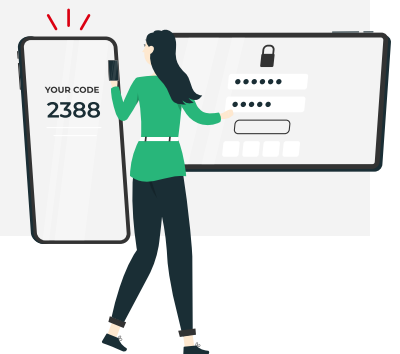


Don't use any of the following either:

- The word 'password'
- Numerical sequences, for example '12345'
- Easily recognised keypad patterns, such as '14780' or 'qwerty'
- Single common dictionary word that hackers could crack

Never write down your passwords or share them with anyone.

Also, **don't** use the same user ID and password for online banking and other services. Consider enabling 2-step authentication for additional security.



My monthly budget planner

Month:



Budget

Money in
(Chores / job / allowance / gifts etc)



Gaming Spend

Budgeted spend
Money spent online
(Battle passes / loot boxes / gaming skins etc)

Actual money spent
(Battle passes / loot boxes / gaming skins etc)



Non-gaming Spend

Budgeted spend
(Food, clothes, time with your mates etc)

Actual spend
(Food, clothes, time with your mates etc)



Saving Goal

What you are saving for
(eg. new console)
How much it costs:
Savings goal per week:

	Budget	Gaming Spend	Non-gaming Spend	Saving Goal
Week 1				
Week 2				
Week 3				
Week 4				
Totals				