

Resisting the Irresistible: In-app purchases & Loot Boxes

According to the Safer Online Gambling Group, children in the UK spend over £270 million every year on loot boxes and other in-app purchases.



In-app purchases

Young people enjoy gaming online – whether it's *Among Us* on a smartphone or *FIFA* on a games console – the fact is in-app purchases are irresistible and when children use funds to 'buy' them they often don't realise that they are spending real money.

Once sucked into a game, children feel under pressure to buy extra kit, Fifa points, skin packs or get to the next level to keep up with their friends. Plus, it's not always clear whether in-game currency is fictional within the game or equivalent to real money. The issue is that when they are buying online it's too easy, children don't appreciate the value of money and their play spending doesn't feel real.

Loot boxes

Loot boxes are online lucky dips. They look enticing and sparkly. Without knowing what's inside, gamers can earn or buy the privilege of opening a loot box. Sometimes the contents are as exciting as promised but, usually, they disappoint. However, the gamer is now hooked into thinking that the next box will have something good inside, or the next, or the next...

How you can help

Whether your child is spending money by mistake or is struggling to resist in-app purchases, you can help protect them by managing the settings on their devices and within the game itself. Our [video](#) shows how to set parental controls and control this.

Never share your bank card PIN or passwords with your child and consider:

- Setting up a separate bank account for gaming activity
- Using gift cards for in-game purchases
- Organising a system for saving pocket money for online spending so there is a cooling down period for them to think about what they want to buy, rather than spending in the heat of the moment.

Most importantly, talk to your child about online spending. Be clear on what they can and can't spend money on. Encourage them to ask you if they are not sure about a game and whether they might be spending money.

If it's too late and you find yourself with an alarmingly high bill then contact your phone provider to discuss what's happened as they may be able to help.

These apps are all
free to download

