

In-game purchases

Parent Guide —● Everything you need to know about spending in games

What are in-game purchases?

In-game purchases involve **buying items or experiences** within a **video game**. Often a gaming app – like [Roblox](#) or [Clash of Clans](#) – can be free to download. But a user can be **encouraged to spend money within the game**, sometimes via a virtual currency, to access extra levels or other bonuses.

In some retail games – like [FIFA](#) – in-game purchases can be the quickest, but most costly, way to progress.

What are the risks?

While in-game purchases **can be appealing for children**, they can also be expensive if not used carefully. This is especially true if a child doesn't understand the real world cost of spending an in-game currency.

There have been cases of **children spending thousands of pounds** in online games without their parent's knowledge or permission.

What else should I know?

Some games – like Fortnite, Roblox or FIFA 21 – use gambling-like functions known as **loot boxes**.

These are items to purchase where you **don't know the true value of what you're getting** until you've paid; and you're encouraged to keep spending until you get a desired item.

It can be compared to gambling because of the **risk involved in getting** what you want. With costs rising from a few pence to over £10, loot boxes can be an expensive habit.

What can I do?

Talk to your child about the games they play and make sure you understand the purchases. If a game has in-app purchases, **you can use the game's or your account settings** to block your child from making purchases without your knowledge. Also **make sure that they cannot access your account details** via a device they are using.

But it is also **important to understand** what they want to buy – and why. An in-game purchase can improve their enjoyment, be open to the idea and **help them to make a decision** on the value of what they want.