**In-game purchases - Parent Guide**

Everything you need to know about spending in games

**What are in-game purchases?**

They’re a way of spending money in games to purchase items to improve your experience. Many games – like [Roblox](https://parentzone.org.uk/article/adopt-me-parents%E2%80%99-guide-roblox-game-safe-your-child) or [Clash of Clans](https://parentzone.org.uk/article/clash-clans) – can be free to download. But a user can then be encouraged to spend money within the game, sometimes via a virtual currency, to access extra levels or other bonuses.

In some games – like [FIFA](https://parentzone.org.uk/article/when-game-turns-gambling-why-children-must-be-protected-fifa-21s-loot-box-culture) – 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 be expensive if not used carefully. This is especially true if a child doesn’t understand the real-world cost of their purchases through virtual currencies, or appropriate settings are not applied.

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](https://parentzone.org.uk/article/conversation-loot-boxes). You don’t know the true value of what the loot box contains until you’ve paid. 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 know what happens within them. If a game has in-app purchases, you can use the game or your account settings to block your child from making purchases without your knowledge. Also make sure that they cannot access your bank details on the 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 of the game, so be open to the idea and help them to make a decision on the value of what they want.

**More Info**

[Listen to the the Tech Shock podcast by Parent Zone, discussing loot boxes](https://parentzone.org.uk/tech-shock-parent-zone-podcast)

[Read Parent Zone’s guides to popular online games](https://parentzone.org.uk/advice/parent-guides)