

Financial education for young adults

Smart gaming









HSBC

Opening up a world of opportunity

Contents

 Click to navigate to each section

 What type of gamer are you?	03
 In-game spending	05
 Cost of gaming: Work it out	07
 How to avoid sharing too much	09
 Stepping up your password game	11
 My monthly budget planner	13

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 to 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 impressive skills and hard graft. You're the person people ask about how to complete each challenge. Just watch out that you don't spend so long in the game that you forget all the people out there in the real world...

**Mostly Bs Big Spender**

You want to get ahead of the game, and you'll do whatever 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 that you don't get so hooked on the game that you forget just how much you're spending in the real world. Remember it's worth sharing experiences with your friends in real life, too...

**Mostly Cs Social Animal**

For you, the social side of gaming is the best part and it's one big online party: is there anyone in the gaming world who you don't know? It's not just about having fun – you know that connections can be helpful, and you know how to work with other people to get to the next level. But watch out for connecting to people 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 you know what you're prepared to do to get it. You know that if you stay in control of your money, your data, your profile and your network you'll be acing things...

**Mostly Es Ultra Competitor**

The winner takes it all! You're 100% focused on the leader board and acing the level, and it really doesn't matter 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 you've spent, especially when you're in the middle of an exciting game.

► Understanding in-game spending

You might think that once you've downloaded a game, that's all there is to pay. But many games offer 'in-game purchases' that can raise your costs while you're playing. These spending opportunities usually happen during exciting moments, like 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 through the game.

► Common things that are available to buy in-game




▶ Keeping track of your in-game spending

There are lots of ways to earn money in life, 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 you would like to start saving for and work out how much you want 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 purchases. Using a prepaid card can be a helpful way to build spending limits into gameplay.











Just remember, the more you spend in the virtual world, the less you'll have available to spend in the real world! The tracker below could 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:

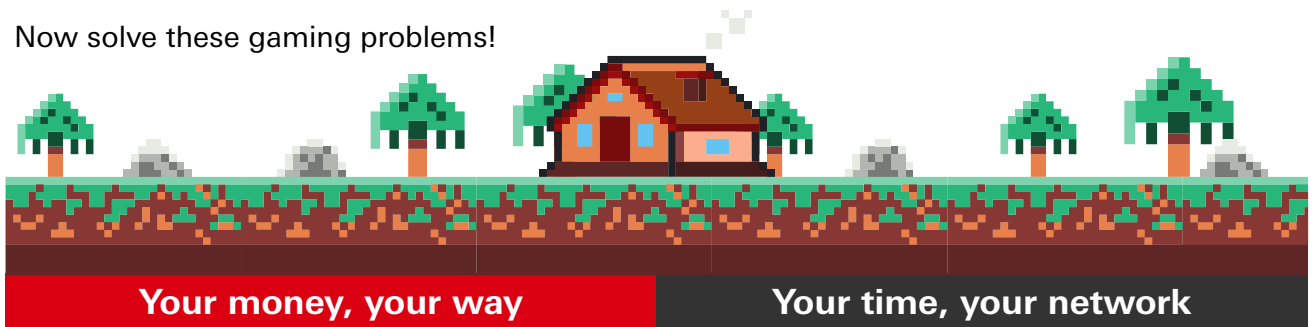
Item	How many?	Cost
 Skin		\$
 Currency		\$
 Weapons		\$
 Battle pass		\$
 Hidden features		\$
 Loot boxes		\$
 Unlocking extra levels		\$
 Stickers		\$
 Powers and abilities		\$
 Virtual gifts		\$
 Tools		\$

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 each month?
- 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', in packs of 1,000 only, for HKD100.

- a) How much will 2,500 bucks cost to buy?
- b) A new skin is 800 bucks and a pack of five 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 plays with another 10 friends, how many people in total are you connected to through your friends?

▶▶▶▶▶ Answers

- 1 You'll have HKD800 left each month.
- 2 Spending HKD100 a month for a year will add up to HKD1,200, but the new game and extras will cost HKD850. Just goes to show that free games can end up costing more!
- 3 a) 2,500 bucks will cost HKD300.
b) Buying a new skin and five 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 be careful about 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's 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. Unfortunately, identity theft, money muling and account fraud are all part of the gaming world.

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



✓ Do...

... speak to someone you trust about what's safe to post and why

... ask someone you trust to check your privacy settings regularly

... only add friends you know in real life – not just through the game, even if they're 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

... make sure you have really strong passwords

... use a different email address for gaming to protect your console or computer and keep your information safe

... watch out for malware or software plugins which look like gaming content but are actually 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 someone you trust

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

... reveal your bank account details or those of 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 passwords easy to remember, you should make them 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 social media and email accounts.

It's a wise choice to have strong, separate passwords for each account. Try not to use the same password across multiple accounts, because if criminals manage to hack into one of your accounts, they could then 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 want to make your password even stronger.

An example would be something like this:





Helpful tips



TurfChainPasta4!

- Use a combination of letters (upper and 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 it's been compromised



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



What to avoid

Don't use anything in your password 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'
- Easily recognised keypad patterns, such as '14780' or 'qwerty'
- Numerical sequences, for example '12345'
- A single common dictionary word that hackers could crack

Never write down your passwords or share them with anyone.

Don't use the same user ID and password combination for online banking and other services. Consider enabling two-factor authentication for extra 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				