

Smart Gaming

Audio transcript

Gaming's awesome, right?

Amazing challenges, epic worlds, a laugh with your mates.

But all the things you can do in video games and playing with other people online, mean there're some things you need to know, to stay safe and stay in control of your money.

There are loads of ways for you to spend your cash when you're playing.

Take loot boxes, have you checked out the odds of getting the thing you really want?

Odds are you'll get something really common, but there's a chance it might be something amazing and rare. So that means you're spending all your money on the chance of getting the thing you want but in fact you might not get much at all. Such a lottery.

And the buzz you get from all those surprises can be exciting and disappointing, so it's something worth staying ahead of.

And think about it, if you spend all of your money in a game you could miss out on the real world stuff.

Spending money in here, means that you will have less cash out there.

Want those trainers or that new console? That day with your mates go-karting? Not going to happen.

Because you just opened ten loot boxes in a row and all you got was a bunch of flashing lights and a terrible skin.

You know how games keep you playing and while you're in there it's really easy to end up spending on upgrades, battle passes and enhancements?

Thing is, you don't have to spend money to have fun but if you do, it's about managing your cash, setting your limits so the fun doesn't cost too much.

And if you can defeat that boss, or lead that raiding party, you should be able to keep track of your cash, right?

So, what's the deal?

How do we play to win? How do you get ahead of the game and take control?

Just take a step back, be smart. Set a gaming budget and stick to it. Keep track of what you're spending and don't be tempted to go over that.

But it's not just about being smart about spending, you need to watch out for people trying to actually 'give' you money. That's right I said 'give' you money.

I've seen kids having their first bank accounts used by criminals to move their dodgy cash around. They call it being a money mule, you know those animals, like donkeys, that carry things?

I've seen the way they work, they ask you to look after some money, or find a reason to give you some.

Then they just transfer it over and you're part of their mess, caught in their web.

You don't know where that money's from or who's giving it to you. Don't be fooled, if someone just wants to put money in your account, it's probably come from criminal activity.

Then boom! You could end up with a criminal record. Life just got waaay harder.

But the bad guys can do more than just mess with your bank account.

Don't forget they might also be after your ID and other account details. A few clicks and they can be in your console, going through all your personal information, even your photos, and using your identity for whatever they want.

Causing all sorts of problems. You know: In. Real. Life.

So, protect your personal information and passwords. Keep your location and birthday safe - don't go sharing your age, class or your star sign as these will all help the bad guys.

And definitely never give your account details to anyone.

Then you've got the 'Stranger Danger' thing. Do you really think everyone is who they say they are? Really?

Someone, who could be any age, pretends they're "Finn" ... they love your game play and suddenly you're telling 'Finn' your life story, where you live, your school, who your friends are.

Then, all of a sudden your online 'friend' knows a lot about you and your family.

And what about 'Let's Play' videos', or 'Walkthroughs? Who's actually checking those 'Streamer' sites?

Some of the big games do monitor chat and restrict conversations to keep everyone safe. This makes sure that not anyone can post a comment, start a chat.

So, it's smart not to transfer over to conversations with people outside of your game on other apps without checking with an adult that it looks legit. Same goes for any gaming purchases – don't go to any third party sites as you don't know who you're dealing with.

Thing to remember with any chat is not to share any information or tell anyone who you are or where you live, what school you're at or even things like when you're going on holiday.

Get clued up. Do your research. Don't overshare.

Stay ahead of the game. Make a hot list of the bad guys, of malware, of dodgy sites. Spot the clues. Simple stuff, really. Be aware.

Play with people you know from the real world.

Finally, remember: what goes on online, can stay there for a really long time and be seen by lots of people.

Have a look at our hub and find out more so you can stay clued up.

Gaming is opening up a whole new world, it's time you were in charge of it.