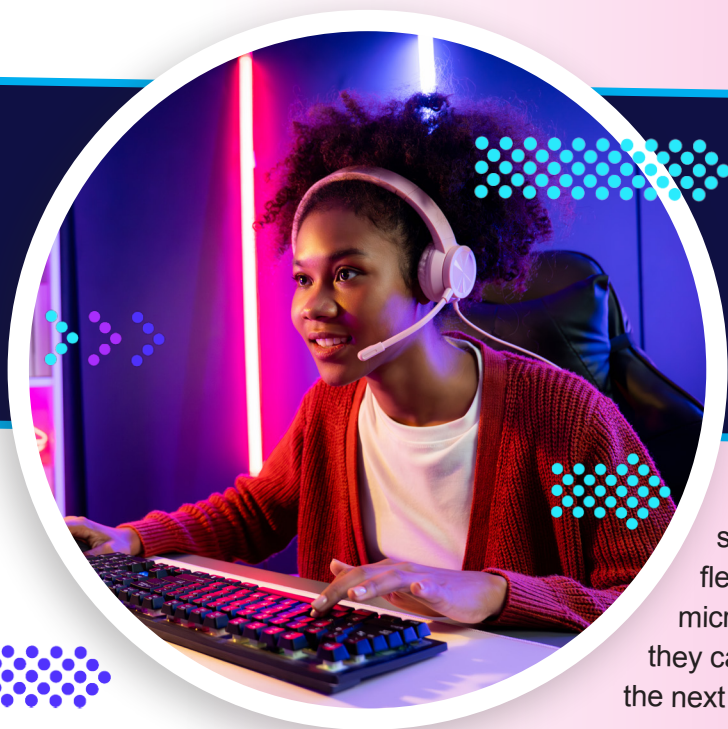




MICROTRANSACTIONS EXPOSED: THE REAL COST OF THAT SKIN

You log in, check the shop, and there it is—that must-have skin. A few taps (and dollars) later, and you’ve got a fresh new flex for the lobby. These small, in-game purchases, known as microtransactions, may seem harmless at first, but without a plan, they can add up fast. One minute you’re customizing your character, the next you’re wondering where all your money went.

THE REAL PRICE OF YOUR FAVORITE GAME GEAR

A \$10 battle pass every season = \$40/year.
A new \$5 skin every two weeks = \$130/year.
A \$3 emote every month = \$36/year.
A \$7 pet every other month = \$42/year.

That adds up to nearly **\$250** a year. What would you rather spend that money on?

GEAR UP LIKE A PRO

- Turn off “save payment info” options so you have to pause & think before buying
- Use gift cards instead of linking your debit or credit card
- Watch out for sales and bundles that seem like a good deal but add up quickly

HOW GAMES MAKE THOSE LITTLE PURCHASES FEEL LIKE NO BIG DEAL:

- **The game’s free, but the extras aren’t:** You didn’t pay to play, so spending a few bucks here and there doesn’t feel like much.
- **Prices are low, so spending feels small:** \$1.99 for a skin or \$4.99 for a battle pass seems harmless — until you’ve bought five of them.
- **In-game currency makes it easy to forget it’s real money:** Spending 800 V-Bucks doesn’t hit the same as spending \$8, even though that’s what it is.
- **Limited-time offers create FOMO:** “Only 24 hours left!” or “This deal won’t be back!” makes you feel like you have to buy it now.
- **Cool skins and upgrades are everywhere—and everyone else has them:** When your whole squad is wearing matching gear, it’s hard not to want in.

Global microtransactions are expected to reach at least \$86.51 billion in 2025. That’s over \$236 million spent every single day - enough to buy nearly half a million PS5s every 24 hours.

(Online Microtransaction Global Market Report 2025, The Business Research Company)



TURN GAME TIME INTO PAYDAY

You already spend time gaming, why not level up your skills into something that pays? Some teens stream their gameplay on Twitch or post tips and clips on YouTube. Others help test new games, design mods, or even start learning code to build their own. Find your way to cash in!

- GOT A PERSONALITY? TRY STREAMING WITH COMMENTARY.
- LOVE EDITING? CLIP YOUR BEST WINS INTO HIGHLIGHT REELS AND POST THEM.
- OBSESSED WITH HOW GAMES ARE MADE? LEARN TO CODE AND MAKE YOUR OWN GAMES.
- CRACK EVERY LEVEL? WRITE GAME GUIDES OR CREATE HOW-TO VIDEOS.

Resources to Get You in the Game: Level up your coding and game development skills with these sites designed to guide teens from beginner lessons to creating their own games. Many of the services on these sites are free, while others offer extra features or courses for a fee. As with anything you buy, make sure the cost is worth it to you!

- **tynker.com:** Gamified lessons and challenges guide you from block coding to real-world languages like Python.
- **w3schools.com:** A beginner-friendly website packed with free tutorials on web development topics like HTML, CSS, JavaScript, Python, and more.
- **create.roblox.com:** Design and code your own 3D games and experiences in the popular Roblox universe.



THE DECIDE GUIDE

That new console looks next-level, but before you drop \$500+, hit pause and ask if your current setup still gets the job done.

WHAT I ALREADY HAVE...

My current system is: _____

- It still works: ☐ Yes ☐ No
- I still enjoy playing games on it:
☐ Yes ☐ Sometimes ☐ Not really
- Games I'm excited to play that only work on the new console: _____

Why do I want the new console?

- ☐ Everyone else is getting it
- ☐ I want the newest graphics/features
- ☐ My current system is broken
- ☐ I think it'll be more fun
- ☐ Other: _____

What would I have to give up to buy it?
List 2 things that cost around the same as a new console: _____

How could I save smarter?

- ☐ Wait for a sale or price drop
- ☐ Buy used/refurbished
- ☐ Trade in old system
- ☐ Split cost with family
- ☐ Start a savings goal: "New console fund"

WHAT'S MY MOVE?

Based on everything above, what's the smartest play for me right now?

- ☐ Stick with what I've got
- ☐ Save up and wait
- ☐ Look for a used one
- ☐ Budget for it and buy the new one

My plan: _____

IU Credit Union

We started a credit union
and created a community.

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<http://elementsofmoney.com/iucreditunion>



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NCUA

National Credit Union Administration, a U.S. Government Agency

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