THE PAW PRINT

SPARKY'S EXCLUSIVE NEWSLETTER just FOR KIDS!

DRESSING UP DOLLARS
Virtual Money

If you've played *Fortnite* or *Roblox*, or any popular mobile game, you probably received something special to spend. V-bucks, Robux, Crystals, Gems, or Coins, they all work the same – they're VIRTUAL MONEY. Virtual money is a way to spend real money to buy items to use in a game.

It's like dressing up your dollars for Halloween! And like Halloween – if you aren't careful – things can get scary!

HOW DOES VIRTUAL MONEY WORK?
First, you connect a debit card (which takes money directly from your checking or savings account) or credit card (which lets you borrow money a little bit at a time). Apps like Zelle, CashApp, and Venmo already connect to a checking account or your debit/credit card and work the same. You then spend that real money to buy some virtual money.

… But why does virtual money come in different amounts from real money?

PLAYING DRESS UP
Virtual money is used for buying new characters, items, music, emotes, and more. Items you buy in a game that don't change how it plays are called COSMETICS. These might include outfits or even appearances for your character called SKINS. Most people don't mind, as they are fun ways to express yourself and the things you like.

Early in the days of virtual money, players could buy powerful items in games that made it easier to succeed. In competitive games, you would need to spend money to keep up or else lose more often! "Pay-to-win" made virtual money feel like a scam!

Some game publishers also included "LOOT BOXES." Virtual money was spent to buy a loot box which contained random rewards – like a pack of cards for a card game. Lawmakers pointed out that this was a lot like gambling, and was often used to trick players into spending more money than they wanted to!

A TRICK WITH YOUR TREAT
So why can't 1 V-Buck equal 1 dollar? To make it easier to forget how much you are spending! Companies use tricky features like virtual money and loot boxes, to hide how much money things really cost. The "fear of missing out (FOMO)" and wanting to play games with your friends and have the coolest new items is strong! Game companies use FOMO to push you to spend more!

DON'T SAY "BOO" JUST YET…
So is virtual money *bad*? It doesn't have to be! Like anything that has to do with money, you need to set a BUDGET. Look at what you need to buy each month, how much money you earn, and decide what amount you can spend on in-app purchases. If you don't play a game often, it isn't worth it to buy any of their virtual money. And if you are excited about a game, buy only enough virtual money to get the items you want.

Share With Sparky!

If a friend asked you to start playing a game that uses virtual money, what would you say? **Write your answer below and mail it with your coloring contest entry or email it to communications@ffcommunity.com**

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Fantasy Cash Exchange Rate:

- **125 V-Bucks (Fortnite) = $1**
- **1200 Robux (Roblox) = About $1**
- **60 Genesis Crystal (Genshin) = $1**
- **10000 ISK (EVE Online RPG) = About $55 (it changes daily!)**

Hiding Your VIRTUAL CURRENCY

You learned that virtual money hides how much you spend on games – well below WE'VE hidden some words related to the topic of games, in-app purchases, and money. Can you find them all? *Hint: Some of them are backwards!*

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H  P  O  Y  D  J  M  R  R  C  O  N
L  I  U  M  E  P  O  O  N  Y  I  E
I  O  D  S  O  Z  D  B  B  K  X  I
N  Y  O  D  S  F  N  U  S  C  T  K
C  K  T  T  E  E  A  X  H  X  D  V
O  R  Q  A  B  N  R  A  S  M  E  G
I  A  U  W  X  O  N  D  Y  A  H  O
N  P  S  C  X  G  X  I  E  N  F  X
S  S  N  T  E  C  O  S  T  U  M  E
W  N  V  B  U  C  K  S  K  Q  C  M
C  R  Y  S  T  A  L  S  K  A  T  P
D  R  A  C  T  I  D  E  R  C  L  E
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Vbucks	Loot Box
Hidden	Coins
Robux	Credit Card
Exchange	Dress Up
Gems	Sparky
FOMO	Skin
Random	Costume
Crystals	

Coloring Contest

✂ —

Color with Sparky and Smokey! Submit your entry **by November 15, 2025** for a chance to win a prize!

(Child) Name: _____ Age: _____ Phone: _____

(Parent/Guardian) Name: _____ Email:_____

Mail to: FFCCU-Sparky's Club 4664 East 71st Street, Cuyahoga Heights, Ohio 44125