Gems, Coins & Real Dollars

Name _____ Date _____

Game money costs real money! Find out what each item REALLY costs.



THE GEM SHOP

1 pack = 500 gems = $5. So 100 gems = $1.
You can only buy gems in **whole packs** of 500.



	Item	Gem price	Real cost (100 gems = $1)	Packs you must buy	What you REALLY pay
	Glow Sword	1,500	*$15*	*3*	*$15*
	Hero Outfit	1,200			
	Speed Sneakers	800			
	Mystery Chest (you don't know what's inside!)	300			

The first row is done for you.

Which item makes you pay for gems you don't use?

_____

MY MONEY CHOICE

Pick one item. Is it worth it in REAL dollars? Write yes or no, and why.

_____

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The quick lesson (read aloud, about 1 minute)

> Games often sell their own money: gems, coins or crystals. It feels like play money, but it is bought with **real money**. And gems usually come in **packs**, so you often buy more than you need. The extra gems pull you back to spend again.

Two teaching points

1. Change game money back to real dollars before you buy (here, 100 gems = $1).
2. Pack sizes can make you pay more than the item's price.

Answer key

Glow Sword 1,500 gems = $15 · 3 packs · pay $15 (example).
Hero Outfit 1,200 = $12 · 3 packs · pay **$15** (300 gems left over).
Speed Sneakers 800 = $8 · 2 packs · pay **$10** (200 left over).
Mystery Chest 300 = $3 · 1 pack · pay **$5** (200 left over).
Line answer: the Mystery Chest wastes the most (you pay $5 for a $3 item), then the outfit and sneakers ($2–$3 each).

10-minute run

1. Do the sword row together.
2. Fill in the table (5 min).
3. Compare “real cost” with “what you really pay.”

Ask

“Why do games sell gems in packs instead of exact amounts?”

Goal

Game money is bought with real money, and pack sizes can make you spend more than the price.

Take it further

Ask: “The Mystery Chest costs $3 but you don't know what's inside. Is that more like buying or more like gambling?”

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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