

# THE GAMER'S GUIDE TO MONEY MANAGEMENT



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# Foreword

Most of the computer games nowadays are becoming popular and are usually played online whether with a computer, console, social networking, internet or a mobile device. In this case, it is very important that you have a solid and clear understanding regarding gaming finances. The presence of the internet security device and vigilance can be a great help for you to enjoy online gaming safely. The main goal of gaming finances Falderal is to help you learn how to keep your finances safe especially if you are one of the avid gamers today. You can easily get all the valuable information that you need within this book that will greatly help you discover how to keep your gaming finances effectively and safely.

## ***The Gamer's Guide to Money Management***

# **Chapter 1:**

## ***Gaming Finances Basics***

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### **Synopsis**

If you are a gamer, it is very important that you have a solid and better understanding on how to keep your finances safe and secured. Most of the compulsive gamblers find a hard time to obtain their objectives especially when it comes to gaming finances.

If you are a new in the field of gaming finances, you don't need to worry since there are gaming finances tips that will serve as your key and guide to obtain your gaming finances goals.

The following are the gaming finances basics and tips that can be a great help to you in a achieving your gaming objectives.

# **The Gaming Finances Basics and Tips**

## **Start Helping Yourself**

As a gamer, you have the right to secure and protect yourself financially and emotionally. It is not right to blame yourself for any gambler's problems that you are encountering.

## **Set Boundaries on Managing your Money**

If one of your goals is to keep your gaming finances safe, you need to make sure that you are accountable as well as you have to avoid relapse. The first responsibility that you need to make sure is that your credit and finances are free from any risks.

## **Consider the Proper Way to Handle Money**

Most of the gamblers and gamers use to ask money to their loved ones and friends just to gamble. Some of them make use of blaming, threats, manipulation and pleading just to get what they need and want. As a gamer, you need to learn the proper way to respond when you encounter this kind of situation and to make sure that your dignity is intact.

## **Seek for Reliable Support**

In order for you to come up with the best possible result in obtaining your gaming finances objectives, a reliable support from your family and friends who have the expertise in the field can be a great help. In achieving your gaming finances goals, it is very normal that you will experience trials and challenges that can be a big hindrance in obtaining your objective. To avoid too much addiction with gambling, you are recommended to engage

yourself into something that is quite extraordinary like reading books, sports, music, meditation and art. By doing this, you will be able to overcome your cravings from gambling and rest assured that you will surely achieve your gaming finances goal.

If you are a gamer who is dealing with money problems, you are advised to find a credit counselor who has the ability to give you valuable pieces of advice regarding solving your issues.

### **Make Healthier Choices and Change your Lifestyle**

One of the effective ways to keep your gaming finances safe is to make healthier choices and to change your lifestyle that you can achieve by scheduling a recreational plan and spend time to bond with your friends, relatives and family. In this way, you can avoid spending your money to your gambling habits.

### **Allow someone to keep your Credit Cards**

It is a fact that without money, your gambling habits will not occur. Let someone to be in charge of your money in the bank and credit card to make sure that your finances are safe. Just have a limited amount of cash in your pocket.



# **Chapter 2:**

## ***Basic Internet Safety***

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### **Synopsis**

Just a like a child who interacts and deals with the modern world, the internet today has changed drastically. With the help of the internet, most people can acquire depth knowledge and find tools that will help them to convey their creativity.

However, along with the fascinating offerings of internet, it will also offer them with new risks like online predators, cyber bullying and revealing of personal information. The introduction to basic internet safety will play a vital role in the field of gaming finances.

The following are the basics of internet safety that you need to consider especially when it comes with your gaming finances.

## **Basic Tips for Internet Safety**

Most people especially gamers seek for some useful tips for internet safety that will serve as their guide to learn the best way to eliminate the harmful risks and factors that can affect them in any way particularly their children. If you really want to keep your finances safe in online gaming, here are the basic tips for internet safety that you need to ponder on.

### **Make it a habit to read the privacy policy of the website**

Before you engage yourself with a certain online company or website, you are recommended to read and understand their privacy policy to make sure that your personal information that you will provide them is safe.

### **Kindly Check if they make use of Secure Connection**

If you are one of those individuals who are very fan to download online games or even purchase goods online, the first thing that you need to consider is whether the website that you are choosing uses secured connection. If you notice that they don't have the authorized SSL certificate then don't attempt to avail their goods and services.

### **Avoid sharing your Password**

Never share your password to others. In this way, you can be sure that others will not access your account.

### **Don't place valuable information on social media sites**

The place and date of your birth is not recommended to be placed in your profile. This kind of information can be used for negative purposes like applying for credit cards by using your name and many more.

### **Install an anti-virus device or software on your Personal Computer**

It is very important to make sure that your computer has anti-virus software. It must also be regularly updated to make sure that your computer is fully protected against viruses.

### **Keep your computers in public region of your home and away from your children's room**

If you have kids at home, it is very important that you keep an eye on them especially when they are using the internet. You need to talk to them to make sure that they are only using the sites that will be suitable with their age.

It is a fact that one of the usual fears of people when it comes to the internet is security and safety. The basic tips for internet safety that were mentioned above must be followed since these suggestions are proven effective in providing help and guidance with computer users today.

# Chapter 3:

*Make Sure you know what your Gaming Budget Is*

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## Synopsis

If you want to make sure that your gaming finances are safe, the first thing that you need to consider is to determine and know your gaming budget. If you are a gamer, it is very important that you have a clear and better understanding especially when it comes to gaming budget.

Nowadays, there are individuals who find a hard time and difficulty on how to know their gaming budget. In order for you to get rid of this situation, here are some of the gaming budget tips that you need to follow that will help you to keep your gaming finances secure and safe.

## **Gaming Budget Tips**

Nowadays, there is a wide variety of online and video games that were introduced by online gaming companies. It is true that this kind of games requires a huge amount of money before you can avail it. If you are one of those fanatic gamers of online and video games, the gaming budget tips are the top choice that you need to consider.

### **Research a gaming hardware or video game before you purchase it**

Before attempting to purchase a certain gaming hardware and video game, it is very important that you conduct your own research about your desired online gaming that will suit your taste, desire and budget. You can browse the web to look for affordable gaming hardware that you are searching for.

### **Try first your preferred game before buying it**

Most online stores will offer you with free trial of your preferred game before you purchase. It lets you make sure that the game will meet your desire and game taste. In this way, you can be sure that your chosen gaming hardware is worth paying for.

### **Search for Previous Games**

Every year, there are different games launched online. You can search in the web for some previous gaming hardware that are offered at an affordable cost. Most of the producers of older games are offering their users with reasonable cost that you will surely love.

### **Purchasing Second Hand Games**

You may find some gaming hardware that offer their users with second hand games after they were released in the market. The second hand games are not quite popular choice for your kids but they are more cost effective.

### **Search for Games that you and your family will surely enjoy**

If you and your family are fanatic gamers of a certain gaming hardware, the best thing that you need to do is to search for a game that will perfectly suit the taste and desire of your family members. In this way, you can be sure that you and your family will surely enjoy the game at a reasonable cost.

### **Check for various console versions**

A wide variety of console versions will guide you to perfectly opt for cheap gaming hardware with excellent features. The gaming budget tips that are mentioned above must be highly prioritized to make sure that your gaming finances are safe.

# Chapter 4:

## *Keep Track of what you Spend*

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### Synopsis

If you are one of those extremist gamers nowadays particularly in the field of gaming finances, it is very important to keep a track of what you spend. In this way, it will be easy for you to keep your finances secure and safe.

In the recent year, most people find a hard time and trouble to track the money that they spend for their gaming habits. If you are experiencing this kind of situation too, budgeting is all that you need.

When you already formulated your budget plan, you will not find difficulty in tracking the amount of money that you have spent for your gaming issues.

The following are the helpful tactics that will greatly help you to easily track your gaming expenses:

# **Helpful Tactics in Tracking your Gaming Expenses**

According to experts, almost half of the population of the world is gamers and most of them don't have the knowledge and idea on how they can easily track their gaming expenses.

There are also individuals who are addicted with various types of games like casino, online gaming and poker games that commonly require a huge amount of money.

If you are one of those individuals who are facing a hard time to track your gaming expenses, here are some of the helpful tactics that can be a great help for you.

## **Make use of Envelope System**

Envelope system is considered as one of the effective tactics to easily track your gaming expenses. Dedicate every envelope to a certain spending category like your basic needs, gasoline and your gaming expenses. By doing this, you can easily budget the exact amount of money that you will be spending for your gaming habits.

## **Marking Down**

You have to keep a pen and small notebook in your pocket or purse to list down every gaming expenses and transaction. You can also make use your Smartphone notepad to track down your spending transaction.



### **List down your Monthly Bills**

Your monthly bills must focus on your internet service, phone, utilities, mortgage and credit card bills. These regular bills must be highly prioritized before attempting to allocate your money for your gaming expenses.

By doing this, you can easily control the amount of money that you will be spending in your gaming habits as well as it will be easy for you to determine your gaming expenses.

### **Review your Overall Expenses**

When you completely reviewed your basic expenses, it is the perfect time to review your overall and special expenses like electronics, furniture, education, travel, car repairs and home improvements. It is also recommended to check your bank records and credit card expenses then create a better plan for unexpected bills and emergencies.

### **Create a Spending Plan**

Creating a spending plan is considered as one of the top choices that you need to ponder on to track and determine your gaming expenses. However, it is very important that you prioritize your basic needs and make it a habit to check your account.

# Chapter 5:

*Understand if you are Developing a Problem/Make sure you are not Naive*

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## Synopsis

If you are better in slots, poker, roulette, scratch cards and sports, the problem gambling is considered as one of the extreme problems that you will encounter. It is a fact that problem gambling has the ability to strain a relationship, lead to financial catastrophe and it interfere your work.

There are also individuals who steal money just to pay their debts or to gamble. In order for you to get rid of it, the first thing that you need to consider is to acknowledge and recognize the problem that you are facing.

If you notice that you are developing this problem, better understanding and awareness must be properly observed. The following are the factors that you need to consider to determine if you are developing a problem with gaming finances.

# **Factors to Consider if you are Developing a Problem with Gaming Finances and Problem Gambling**

When it comes to gaming finances, gambling addiction is usually associated with it. Gambling addiction can be defined as a kind of compulsive gambling or control impulse disorder. Most of the compulsive gamblers don't have the ability to control their gambling habits even though they are hurting the feeling of their beloved ones.

## **Understanding a Problem Gambling and Gambling Addiction**

The problem gambling and gambling addiction is the usual problem that certain compulsive gamblers are facing. It is a gambling behavior that has the potential to disrupt the life of a gambler. The other problems that you can experience with gambling include relationship breakdown, financial problem and loss of friendships.

## **Signs of Problem Gambling**

In order for you to easily determine if you are developing a problem with your gambling habits, it is very important that you are aware about the signs of problem gambling. The problem gambling and gambling addiction are also known as hidden illness since you will not notice physical signs like in alcohol and drug addiction. If you are developing a problem with this kind of gambling addiction, you will feel secretive need of gambling, trouble controlling and gamble without money.

## **Possible Treatment for Gambling Addiction**

If you notice that you are developing a problem like this, it is very important that you seek professional help and treatment to get rid of your gambling addiction. There are recovery programs today that can be a great help to you to learn the proper way to control your gambling addiction.

If you want to keep your finances safe, the best thing that you need to consider is to have a solid understanding particularly if you notice that you are developing a problem with your gambling habits.

### **Make Sure you are not Naive**

If you really want to be engaged with gambling, proper knowledge with the said matter is highly recommended. Proper experience in the field of gaming finances must be properly observed to make sure that your finances are safe.

# **Chapter 6:**

*If you Need Help Get It*

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## **Synopsis**

If you notice that you are one of those compulsive gamblers who don't have the ability to control their gambling habits, a professional help from the experts is all that you need. A gambling addiction is not an easy problem to overcome since it requires recovery treatment and support in order to completely get rid of this kind of addiction.

If you really want to escape with gambling addiction, a professional help and support group is the ideal choice that you need to ponder on. The following are the support group and treatments that will help you to fully eliminate your gambling habits.

# **The Significance of Support Group and Recovery Treatment for Gaming Finances**

Every compulsive gambler deserves to undergo a recovery treatment and be engaged with a support group that will guide them on how they should deal and get rid of their gambling addiction. Most of the support group and recovery treatment program will provide you with effective treatments, guidance, activities and support that will serve as your key to fully recover from your compulsive behavior.

## **Behavioral and Cognitive Therapy**

This kind of therapy is designed for gambling addiction, behaviors, thoughts, false beliefs and rationalizations. It also teaches the compulsive gamblers on how to struggle with gambling urges, solve financial and relationship problems.

The main goal of this recovery treatment program is to rewire your addicted brain and change your beliefs and thoughts about gambling. This therapy will offer you with four recovery treatment steps that include re-label, re-focus, reattribute and revalue.

Most of the therapist who are well trained and experts with this kind of therapy will give you support and tools for reframing the thoughts and beliefs that you have. In order for you to keep your finances safe, the existence of support group and recovery treatment must be your top priority.

You are also free to consult an expert to ask their professional help about the situation that you are encountering. Don't hesitate to accept their help especially during the time that you notice that you really need it.

### **Seek for Competent and Reliable Support Group**

When it comes to gaming finances, most of the gamers want to keep their finances secure and safe. According to some experts, if you really want to obtain your gaming finances goals, searching for a competent and reliable support group is highly recommended. Most of the support groups nowadays have the expertise in the field of gaming finances wherein they are the ones that can help you in acquiring your goals and objectives to keep your gaming finances safe.

If you are a fanatic gamer of some of the latest online games that are trending today, your gaming finances is the top choice that you need to prioritize. However, limitation and gaming control must also be observed.

Even though, you have the money in sustaining your gaming habits, the most important thing that you need to possess is the proper way on how to deal with your gaming expenses. Too much addiction to gambling or online games will lead to life distraction or broken relationship with your family and friends.

# Chapter 7:

## *Be Careful not to Get Hooked*

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### **Synopsis**

According to researches, 80 percent of the population in the country of United States use to visit a casino just to play their favorite casino game which is poker. It is a fact that poker is quite fun but you need to be careful in this kind of game since it is addictive.

As a gamer who wants to keep their finances safe, the important thing that you need to bear in mind is to avoid being addicted to this kind of game. In order for you to avoid being addicted to this game, here are some of the useful tips that you need to consider. The following are the useful tips to avoid being addicted to poker game.



# **The Useful Tips to Avoid Being Addicted to Poker Game**

## **Don't Attempt to Win Back the Losses**

When you feel that you are starting to get hooked with gambling, the effective way that you must do is go outside the casino and clear up your mind. The usual attitude of most gamers and gamblers is they want to return to casino every now and then just to win back their losses however the common scenario that happens is that, they are losing more money when they try to win back their losses.

## **Don't Play any Game If You're under the Influence of Drugs and Alcohol**

Drugs and alcohol have the ability to affect your thinking skills. The usual consequence that you will experience if you attempt to play poker while you are under the influence of drugs and alcohol is that you will encounter troubles in playing the game since you don't have the control and limitation in spending your money.

## **Avoid Suppress Negative Emotions**

If you are playing poker just to escape from your worries in life like after a disappointment or argument, you are in the high risk of being addicted to the game. Before you play, you are advised to deal first with your life trouble and issues.

### **Set Game Limitation**

Before you start to play the game, you need to set game limitation. Too much time in gambling will lead to life distraction and broken relationship. When you set a game limitation, it simply means that you also have money limit. Set the amount of money that you will spend in playing the game to make sure that your gaming finances are safe. Instead of spending your money for your gambling habits, try to think of some of the important things that really need proper attention like your social life and the education of your kids.

### **Seek for Professional Advice and Help**

If you are dealing with a huge amount of debt due to your losses and gambling habits, don't be ashamed and afraid to seek professional help from a specialist. You need to bear in mind that there are millions of people who are also experiencing your situation so you are not alone.

The useful tips that are stated above are just one of the reliable tips that you need to follow particularly if you want to obtain your goals in the field of gaming finances.

# **Chapter 8:**

## ***How to Know if you can Handle the Problem Yourself***

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### **Synopsis**

If you are engaged with gaming finances and your main goal is to keep your finances safe, it is very normal that you will encounter problem towards achieving your objective. When you decided to get involved with gaming finances, it is very important that you know the proper way to handle your problem. The following are some helpful tips on how to deal with your problem especially when it comes to gaming finances.

## **A Quick Overview of Tips on how to Handle your Problem with Gaming Finances**

Problem solving is considered as one of the greatest skills that some of the individuals have. On the other hand, there are people who find a hard time to solve their problems especially when it comes to their gambling habits.

### **Make sure that you fully understand the situation and your problem**

Pay attention and assess your problem as well as the actual issue that you are facing. In dealing with gaming finances, you are advised to have an open mind to make sure that everything will be perfectly solved.

### **Gather enough information to come up with best decision**

In order to know that you can handle your problem by yourself, gathering of sufficient data and information that is associated with your problem is a must. In this way, you can be assured that you will come up with the best possible outcome that you ought to receive.

### **Take time**

In making any decision, it requires enough time to make sure that you are making the right choice. The problem that you will encounter with gaming finances is not an easy problem for you to solve. However with enough time, nothing is impossible.

### **Take a little break or seek for a quiet place that is free from distractions**

If you are experiencing problems with gaming finances then you must take a short break and find a certain place that is free from any distractions. In this way, you can easily think of the possible solutions that you need to consider. Hence, you will have the ability to solve your problem by yourself.

### **Make your Decision and stick with it**

If you come up with the best possible decision, the next thing that you need to do is to stick with it. Don't focus on the problem, instead; focus on finding the right solution. There are individuals who are too busy distressing about their problem and most of them can't foresee the possible solution that is just around.

Most importantly, if you facing problems with gaming finances and you want to handle it by yourself, the best thing that you need to do is to think positively and avoid having negative thoughts.

# **Chapter 9:**

## ***The Best Way to Finance Games***

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### **Synopsis**

If you are a gamer, the most important thing that you need to bear in mind is the best way to finance your games. However, you have to make sure that your gaming finances are safe. It is true that playing online games will give you enjoyment, thrill and fun. But, when your main goal is to keep your finances secure and safe, here are some of the money saving tips that you need to ponder on to make sure that you will obtain your objectives.

# **A Comprehensive Overview to Money Saving Tips**

## **Savings Competition**

In order for you to keep your gaming finances safe as a gamer, you need to practice the savings metric. Encourage someone who has a financial pinch to save-off and the person who save the highest total of money will be declared as the winner. Just like any game that offers prizes, this kind of strategy in money saving tips can be a great help for you to finance your gaming habits in a proper way.

## **Consider money saving as a Game**

It is a fact that saving money is considered as one of the great ways to finance your games as well as the basic needs of your family. In order to for you to come up with the best possible outcome, you are advised to convince all the members of your family to save money with the use of innovative ways and their creativity.

## **Make Use of Savings Thermometer**

To make sure that you are obtaining your savings objective with your gaming finances, the presence of savings thermometer will help you determine the amount of money you kept as savings throughout the month. Label them in accordance with your basic needs and other finances.

The money savings tips that are mentioned above can be a great help to you and to your family on how you will properly finance your gaming habits. These suggestions are also useful when it comes to securing the needs and wants of your family.

# Chapter 10:

## *Learning to Separate these Games from Reality*

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### **Synopsis**

It is a fact that online games have the ability to offer any gamer with extreme happiness, thrill, excitement and fun. Even though most of the online games that most of the gamer use to play nowadays are exciting and amusing, you must bear in mind that you still need to go back in your world. If you are one of those gamers, learning to separate these games from reality must be your top priority.

As years passed by, there are a wide variety of online games that are being introduced to billions of people all around the world. It is true that online games and gaming finances become a part of the journey and life of most people today particularly those gamers who are addicted and fanatic of certain games.



## **A Solid Understanding between Gaming Finances and Reality**

Even though, there are a variety of advantages that you can get in playing those games that will be useful for you in facing the realm of life. However, you need to remember that no matter a certain game gives you excitement, happiness and fun, the important thing that you need to consider is to bear in mind that these are just games. When you return back to your real life, you are still an ordinary person with mission in life that you need to accomplish.

There are compulsive gamers who don't have the ability to differentiate their real life from gaming world and this is one of the reasons why most of them have broken relationships with their family and friends and they experience life distraction. Don't allow that this kind of scenario will happen in your personal life so. You should start to learn and distinguish your real world from your gaming world.

It is true that it is astounded and terrific to live in a gaming world yet regardless of the efforts that you have exerted to try to live in such world; you will never be part of it. Just be contented and happy with the real world where you live today and rest assured that you will obtain the goal that you are searching for.