



GET STARTED

YOUR MONEY
YOUR LIFE



THE GAMING ISSUE

SAVING MONEY WITH USED VIDEO GAMES

Playing video games can get expensive, especially if you buy your games new. So what's an easy way to save a little money on your favorite games? Buy used!

When you get right down to it, there isn't much of a difference between a new video game and a used one. It's not like they're any less fun or not as challenging to play. OK, so maybe you don't get to unwrap the plastic from a used game, but is that worth the \$20 - \$30 you could potentially save? If you decide to go used, here are a few things to consider:

TRY YARD SALES.

This is probably one of the best ways to get older games for a few dollars or less.

SEARCH "USED VIDEO GAMES" ONLINE.

Google can help you find websites that are selling used games.

CHECK OUT ONLINE AUCTION SITES.

Sites like eBay have thousands of used games for cheap.

TRADE OR SELL YOUR OLD GAMES.

You can use the cash or store credit to buy your next game.



97%
OF TEENS PLAY
VIDEO GAMES.

SOURCE: Pew Internet & American Life Project

*TIPS FOR BUYING USED

Buying used games sometimes has risks, but they can be avoided. Inspect games before buying. Remember, fingerprints can be removed, but not scratches. When shopping online, research the seller to make sure they have positive ratings, or the website is secure and legit. Ask if there is a money-back guarantee if the game is defective.



\$19.66 BILLION 2009 VIDEO GAME SALES

\$10.61 BILLION 2009 MOVIE INDUSTRY TOTAL

VIDEO GAME HORROR STORIES

Playing video games is meant to be fun and relaxing ... except when someone's trying to take your money! **Beware of these situations that may ruin your video game fun:**

FARMLIFE, MAFIA WARS, ETC.

If you've ever been on Facebook you've no doubt seen these games posted on friends' status updates. If you're not careful, playing them can cost you big bucks. These games work by getting you to spend money to "level up" faster. If you don't have the cash, you can take advantage of offers from advertisers in exchange for virtual cash. The problem? Many of the offers are designed to take your money, such as fake mobile services and costly subscriptions that are difficult to cancel. You may not even know you signed up for anything until after you get the bill.

VIDEO GAME TESTER

You've seen the ads on the Internet: "Get Paid to Test Video Games" and "Make \$80 an hour!" When you click the link, the site is asking for a \$35 application fee and a credit card. What's wrong with this offer? First of all, real game testers make closer to minimum wage. Second, reputable companies won't ask for an application fee. Stay far away from these guys.

FREE XBOX OFFER

This usually involves a banner ad stating you've been selected to win a free Xbox (or Wii or iPod, etc.). The only catch? You have to provide your debit card information to pay for shipping. Do this and you'll quickly find money disappearing from your account. Oh, and the Xbox never arrives.

50 VIDEO GAME EXPENSES

WIRELESS CONTROLLER • LIVE 360 SUBSCRIPTION • NUNCHUK • FOG • GUITAR CONTROLLER • DRUM CONTROLLER • BASS CONTROLLER • MICROPHONE • MIC STAND • BALANCE BOARD • HEADSET • BLU-RAY REMOTE • CABLES • KEYBOARD • MEMORY • DRUMSTICKS • TURNTABLE CONTROLLER • ENERGY DRINK • RED WINES • BATTERIES • GAMING CHAIR • WII DUMBBELLS • CONTROLLER SKINS • CHARACTER FIGURINE • STEERING WHEEL • PLAYSTATION EYE • IN-GAME BOOSTS • MEMORY CARD • MESSENGER BAG • CYMBAL EXPANSION • CHARGER • SPEAKERS • TONY HAWK RIDE • WII SPORTS KIT • WALKTHROUGH BOOK • GUITAR STRAP • KEYPAD • COOLING DEVICE • MONITOR • HARD DRIVE • INTERNET CONNECTION • CARTRIDGE CARRIER • CAR CHARGER • GAMING MAGAZINE • ADD-ONS • DANCE MAT • VIDEO CARD • WEB CAM • VIRTUAL MONEY • MOTION PLUS

VIDEO CONSOLES SOLD DURING DECEMBER 2009

Nintendo Wii — 3.1 million
Sony PS3 — 1.36 million
Microsoft Xbox 360 — 1.31 million

Source: NPD

3 WAYS TO PLAY FOR LESS

- 1 WAIT FOR THE PRICE TO DROP.**
New releases cost more than older generation games. Madden 2009 is probably as much fun as Madden 10—and a lot cheaper!
- 2 SPLIT THE COST WITH A FRIEND.**
Just make sure you create a schedule you both agree with.
- 3 TRADE OR SELL YOUR OLD GAMES.**
You can use the cash or store credit to buy your next game.



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Visit our website
for branch locations.

Website: www.sccfcu.org

