



ThinkUKnow e-Newsletter - July 2015

At our ThinkUKnow presentations around Australia, we've heard countless stories from parents about how their children have cost them money through their mobile device and on the internet. Whether it's the huge phone bill from non-stop browsing and phone calls, or the massive credit card bill from an online gaming account, children and young people can accidentally (and deliberately!) cost their parents a lot of money. So besides removing all technology and investing in carrier pigeons and a set of dominoes, what can parents do to keep their hard earned cash safe?

Avoid linking accounts to your credit card

Many accounts, such as those to purchase apps, books and multimedia, can be set up with a credit card on file to make transactions simpler. However, convenience may come at a cost as users can purchase items within seconds, without realising how much money they've spent. You may be able to turn off this ease of purchase and require that the credit card details be entered for each purchase, but an alternative solution may be to provide your child with gift cards for these online transactions.

Purchasing a gift card for your child not only reduces the opportunity for them to spend up big on your credit card, but also teaches them to manage their money responsibly. If they are only provided a certain amount, they need to budget how they will spend it and keep track of their transactions. It's a great tool to teach money management.

Time2Talk

In this section we look at ways to start talking with children and young people about their use of technology.

How do you purchase songs, games and apps online?

How safe do you think online purchases are?

How many text messages do you think you send in a month?

How much data do you think you upload and download in a month?

Disable in-app purchases

Even more confusing than purchasing items through an app store is when those purchases are made within an app. Some game apps allow users to unlock new levels or progress to new worlds by purchasing a premium version of the app, even though the app itself may have been downloaded for free. This can, at times, be difficult to know if the new area is unlocked by points or coins accumulated in the app, or by actual money through a linked credit card.

To avoid the accidental expenses to your credit card, you may wish to disable in-app purchases on your child's devices. Depending on the particular device and operating system, the process for this may vary so we encourage you to visit the support website for your particular device.

Monitor usage

With paperless billing now standard across most services, many people simply pay or direct debit their bills without reading through the details of what services have been used, to what extent, and at what cost. It is particularly important when paying a mobile device, telephone or internet bill that users look into how much data was used and/or how many calls made and gain a better understanding of what is being paid for.

Monitoring your usage allows you to reassess whether your current telecommunications plan is right for how your devices are being used. It may be necessary to adjust your plan to include more or less data, or bundle with other services, to get the most value for money.

Teach e-security to your kids

We can talk all day about putting in safeguards to protect your kids from spending too much money online, but if we don't teach them the skills to make online purchases responsibly, we're setting them up to fail when those safeguards are taken away. E-security skills are important for young people to learn and you may also wish to have rules in place for online purchases. Children should not be making online purchases without their parents' knowledge, even if they see something which is available 'for a limited time only'.

Knowing what a secure site looks like (https at the beginning and a padlock or green tick), being on the lookout for a scam and employing critical digital literacy skills while online are vital tools for all internet users, especially children and young people. Have a look through our information on [privacy management](#) on the ThinkUKnow website and talk to your child about being safe and secure online.

