



S-5 Protect your money

Key messages

- There are always malicious people who want to take your money (and your caregivers' money!). So you need to be wise
- Never give out your caregivers' bank account details, credit card details, address, telephone number, full name, password or PIN, even if someone important asks for it. It's up to your caregiver to make that decision.
- Always ask an adult for permission before purchasing anything.
- If someone's hassling you to give them your information, the chances are they're not for real
- If your caregivers buy something online for you, remind them to check for the encryption symbol first (Refer L-6).

Illustrating the topic

Story:

Jane loves her new tablet. She had saved hard for it all year and her parents helped her with some of the cost. She needed to set up a game account to download free games because her parents said they didn't want her to spend money on games when so many were free. The account required her to log a credit card number, though, so she used her Mum's Visa card. While playing one of the games Jane was told she had reached the end of the level and to uplevel she needed to press a particular button. Jane was so engrossed in the game that she pressed the button. She did this many more times.

The next week, Jane was checking her emails and read one from Trade Me saying she needed to check her bank account details and let them know if they were incorrect. Jane saw they had used incorrect numbers and the wrong PIN so she wrote the correct ones as well as her PIN number in the reply. Just as she was about to send it, her Mum came into the room holding her Visa bill in her hand....

Discussion questions

- What do you think her mother would say about the email Jane was sending?
- Predict what her mother was going to say about the in-app charges that Jane had charged to her Visa?
- Has this happened to you or someone you know?

- How could Jane have known that the in-app purchase was being made and stopped it?
- Discuss how Jane might have known the email from Trade Me was fake even though it had the Trade Me logo and looked like a formal letter?
- Jane didn't realise she was actually 'stealing' from her parents by using their Visa account to make these online purchases. Do you agree?
- Why should you have a separate email for the bank? (Refer lesson L-4)

Activities

- Use a comic format (on or offline) to follow on from the story in 'Illustrating the Point' to show what Jane's mother might say regarding the email Jane was sending OR the Visa bill – and Jane's response.
- With a partner create a pamphlet of advice for parents about how to prevent in-app purchases (refer to instructions under 'Resources') or research some for other devices.
- If you hover your mouse over a website address, a pop-up box will confirm that it is the actual website. Try this out with some websites. How can you tell if it is a fake website?
- Create a Digital Citizenship board game - 'Mice and Footprints' game where sensible choices are rewarded by going up outlines of (digital) footprints and poor choices are punished by going down a computer mouse tail. 'Reward' examples could be for: Don't give password out, refuse parting with your PIN, ask an adult before purchasing, do not believe a request for bank details. 'Punishment' examples could be for: an i-pad has not had purchase restrictions placed on it, you buy a scooter online without asking first, You give your parents' visa details out, etc.

Resources

Advice regarding preventing in-app purchases being made:

<http://www.theguardian.com/technology/appsblog/2013/mar/13/stop-children-spending-money-in-ipad-games>

Advice pamphlet instructions for parents:

1. Don't ever share your iTunes password with your children.
2. Go to the Settings menu of your iPad (or iPhone / iPod touch), tap on General, then Restrictions. Tap on the Enable Restrictions button and choose a PIN (not the same one used to unlock the device). Then scroll down to the Allowed Content section, and either turn In-App Purchases off completely using the switch, or change the Require Password option to "Immediately" rather than "15 minutes". The PIN will ensure that only you can change these settings in the future.