

8-12

My child's first Mobile phone

MoneySense
Making sense of money

Helping your child choose their first phone and tariff can seem like a minefield, so here are some tips to guide you.

Top Tip
Look out for deals with free texts and minutes when you top up a certain amount each month.

SIM-only contracts

As your child gets older and becomes more responsible, you could switch them onto a rolling SIM-only contract that will give them more usage, but can be cancelled with 30 days' notice if they run up big bills. A couple of networks have spending 'caps' for youngsters, so it is worth asking about this when you're choosing a contract.



Which phone?

With PAYG and SIM-only deals the phone isn't included, so you'll need to buy one. Try getting your child a simple phone to start with, although they'll soon be asking for a smartphone. So, which phone you choose is largely about your budget, functionality and of course personal preference. If a new phone is out of budget you could consider a second-hand phone, or pass on your old phone when you get an upgrade.



"I was worried about the prospect of Liam owning his own phone, but the parental controls mean he's still safe online."

Gary, Buckinghamshire

Pay-as-you-go

Pay-as-you-go (PAYG) deals are probably the best for a first phone, otherwise you could be in for a shock when the bill arrives. It will help your child to understand the cost of owning a mobile phone and you can also keep tabs on how fast they use up their credit.

32% of 8 to 11 year-olds own a mobile phone.

Source: Ofcom 2016

An education programme brought to you by

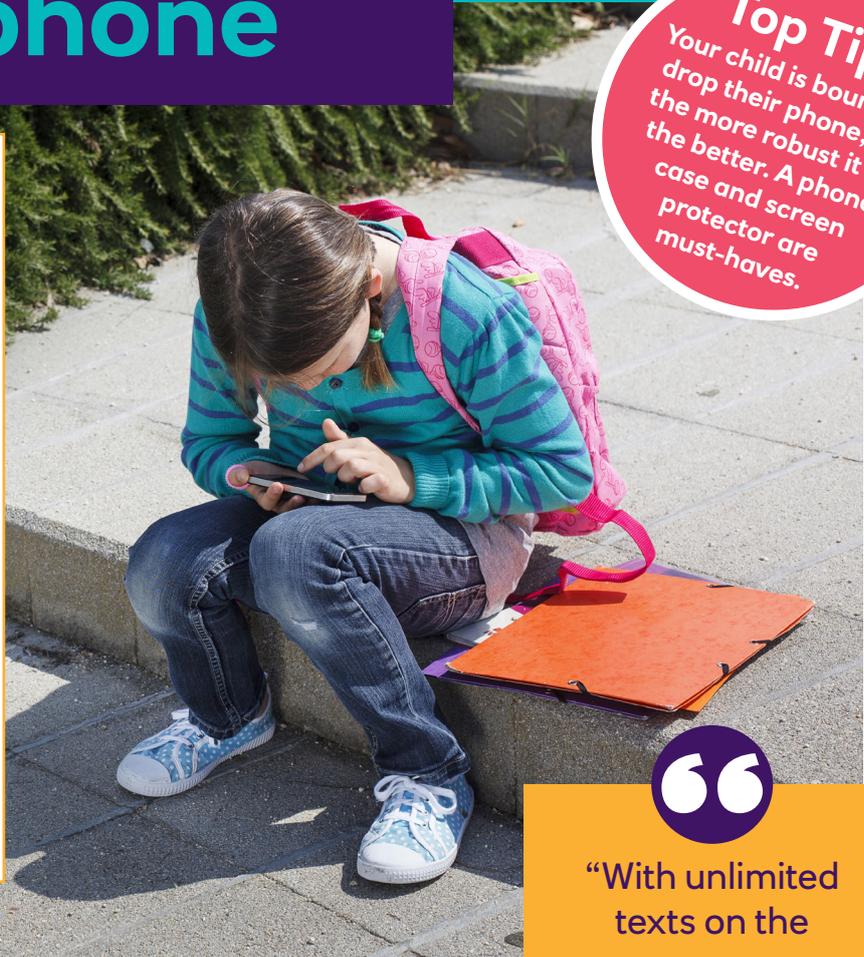


8-12

My child's first Mobile phone

Things to consider

- If you're relying on your child's phone for staying in touch, make sure it's charged before they go out
- Large-screen phones are much easier to drop than smaller phones that fit easily into a pocket
- Make sure the phone has a 'selfie' camera, not just a rear-facing one
- Storage: probably no less than 16GB, and then organise some sort of cloud storage via your home computer, as apps take up a lot of memory. This will also be a good back-up for data if the phone is lost or stolen.



Top Tip
Your child is bound to drop their phone, so the more robust it is, the better. A phone case and screen protector are must-haves.



“With unlimited texts on the pay-as-you-go tariff we chose for my daughter, she can always text me if she needs a lift home.”

Lesley, Perthshire

password-protected 'restrictions' setting that allows you to personalise your child's usage. But it is best to follow the same family rules for your child's internet usage on their phone as on your home computer, such as:

- Only going online in communal family areas, rather than alone in their bedroom
- Not downloading anything without checking with you first
- Telling you if they receive unsolicited calls or are upset by anything they see or hear
- Only going on age-appropriate apps and social media platforms. For example, the minimum age for Facebook is 13 years old and YouTube has a kids app that automatically filters out unsuitable video content



Staying safe

Mobile networks often have their own policies in place regarding content protection, so it is worth discussing it with them before you choose a network and hand over the phone to your child. Most phones have a

68%

of parents whose child goes online feel that the benefits of the internet outweigh the risks.

Source: Ofcom 2016

