


# BEWARE BEFORE YOU BUY: CONSIDERATIONS FOR KIDS' CELL PHONES

Have your kids started asking for cell phones or mobile devices of their own? Usage of mobile devices is growing among the younger set. A 2016 Digital Trends Study from Influence Central said children are about 10 years old when they receive their first mobile device. Further, an October 2019 NPR article said just over half of U.S. children (53%) have their own smartphone by age 11.

Here's advice for parents considering taking the plunge and getting a mobile device for their child.

## Decide whether your child is ready.



Age is one thing to consider, but so is maturity level. Is your child up for the responsibility of owning a mobile device? A phone is a big obligation. Before making a purchase, it wouldn't hurt to go over a few rules for owning a mobile device. You can make up your own rules or search for good examples online, like <https://wehavekids.com/parenting/5-Cell-Phone-Rules-You-Must-Put-in-Place-When-Your-Kids-are-Young>.

## Will you go with pre-paid or add a second line?

There are many options available, but you should determine which would work best for your budget and your child's needs. One option is to go with pre-paid service. With this type, you only pay for a certain amount of minutes at a time, but if your child uses the phone often, you might be bugged to pay for additional minutes. However, you also won't have to worry about your child racking up extra charges on the monthly bill, and there is no contract involved. If the child wants a phone with all the bells and whistles, then the phone prices are usually hefty because you pay the regular retail price. Another option is by adding another line to your account, it can be a more economical choice in order to get a phone with all of the features, plus you may be eligible for a family discount. Some plans also offer discounts on phones.

## Should there be limits?

Do you want to limit the amount of time your child can be on the phone? Consider setting screen time limits. Since smart phones vary, accessing the menu for setting up screen time limits will be different for each phone. Even with limits, your child will still be able to answer phone calls and make emergency phone calls. Also, going with a plan that has limited data or minutes might be a good option. However, if your child goes over the allotted amount, fees can stack up quickly. If you choose an unlimited plan, you aren't likely to have any additional fees, but you'll usually pay more in the long run. If possible, provide the child with a basic plan and applicable costs. If they desire more features, make sure the add-ons meet your approval, then require your child to pay for those features. This will encourage responsibility and will allow them to determine how important the bonuses are to them.

## It's it all about the data?

Besides talking, do you want your child to text and have internet access on their mobile device? A phone without data may save you some money, but most want to send and receive text messages. If you want your child to text or surf the web, you'll need to consider a data plan, which can also be limited or unlimited depending on your preference. Unlimited plans generally cost more than plans that are limited, depending upon the carrier.

## What about parental controls?

Most major phone carriers have parental controls that can be purchased for an additional cost. While the features do vary for different providers, some allow you to view usage from a computer or mobile device. There is also a content filter available for browsing online and apps that allow you to track your child's location. You can also limit contacts and block certain incoming messages. Certain mobile devices also have features within the phone that can be adjusted.

## Safety is key.

A quick safety lesson is also not a bad idea. While we know it's dangerous to text and drive, it's also unsafe to text while walking and not paying attention to where you going. Unknown callers or texts from strangers should be verified before responding, and kids should be extremely careful about giving out their phone numbers. It also doesn't hurt to remind them that they need to protect their phone by not dropping it or leaving it out where just anyone can have access. However, because kids will be kids, you may want to investigate device insurance through your carrier. For a monthly fee, you can often insure your device, but there are usually additional costs involved and, as with any insurance, there are limitations.