



Mobile Phones for children

A guide for parents
and carers

Let's get started.

“Mum.. I've GOT to have a mobile phone – all my friends have one!”

Time was when this was the cry of every child about to go to secondary school.

These days, it is not unusual to find children as young as 7 with their own mobile phone.

It is considered a “must-have” fashion accessory these days, and your child will be very quick to tell you if you get them the wrong one!



Example” Daddy, I’m going to secondary school in September. I’ll be going on my bike, or on the bus, or walking. I’ll be on my OWN! I know that worries you, but I think you would worry less if you bought me an iPhone 4s.” (Author’s daughter!)



Which made us wonder, why, exactly, do we need our child to have a mobile phone? The answer usually is “for emergencies”. So, then, a mobile phone that makes calls and sends texts.

No. Apparently not.

Apparently, what is needed is a mobile phone that takes photographs and movies, comes with an eye-watering array of “apps”, and is the right make, colour and capacity. Making phone calls and sending texts is often the last of their statements of requirement.

Call plans

These are as varied as leaves on a tree. Any combination of airtime minutes, and numbers of texts.

They also come with bandwidth allowances for the internet – and this is where many families incur costs in addition to the monthly fee.

This is because telling a child that they have a 1mb download limit is meaningless – they have no idea what this looks like in practice. Upload limits may well be far less.

What it means in practice is tricky, but this article explains it well.

<http://cow.neondragon.net/index.php/what-does-500mb-or-1gb-internet-actually-mean-explaining-mobile-data-limits>

No matter what your limit is, it is also subject to a “Fair Use” policy – particularly when they offer you “Unlimited texts”. In reality, it may not mean unlimited.

OK, so now what?

Which phone?

First decide which phone you want – and here, practicality should rule. This phone will be in the possession of a young person, it needs to be rugged.

You need to also consider its “stealability”. How attractive is the latest iPhone to a thief?

Sometimes jealousy raises its head, and even friends have been known to fall out over possession of the latest iPhone. It has even been known that an “accident” happens to it.

The phone needs to be fit for purpose – anything else is a bonus.

The phone may come free with a specific call plan, or you could opt to buy it outright and add your own pay-as-you-go SIM card.

Most people get the phone with the call plan....Which brings us to....

The call plan.

Again, these are many and varied, and usually, the highly desired smartphones only come free with the more expensive talk plans. Below that, you may still be able to get the phone you want, but you may have to pay extra for it.

Look for “minutes” “Texts” and “data”.

At the time of writing, one major supplier was offering a £15.00 per month plan that gave 50 minutes of talk time, “unlimited” texts and 250mb of internet. It came with a choice of 12 “free” phones – you can have other handsets at a price.

This does not mean that after 50 minutes of talking per month, the service cuts off. They will often let you speak beyond your plan, but will charge you for the additional minutes, and the charge may be well in excess of your usual charge.

The duration of the contract is also important – particularly in these uncertain financial times.

Many contracts last for 18 or 24 months. Breaking a mobile phone contract can affect your credit rating.

Insurance.

You only get one handset! If it gets lost, stolen or damaged, you are still liable for the monthly cost – even if you can’t use the phone. More worryingly, if the phone was stolen, then until you report it, someone else can use your account, running you up a large bill in the process.

Manufacturer’s guarantees do not cover accidental damage, and your home insurance may, or may not cover damage in the home.

Insurance is an area none of us need until something happens, and then it is too late to discover we did not read the small print.

It is a good idea to frame your own questions and put them in writing to anyone offering you mobile phone insurance – and don’t be put off by a vague “It’s all in the contract” response.

Here are some useful questions.

- 1) If my phone is stolen, I may not be able to report it to you immediately. Am I covered from the moment of the theft, or the moment I report it?
- 2) Will you block my account immediately if I report my phone stolen, and will I then be protected from any further charges on the account?
- 3) Will I have to pay my monthly charges if my phone is lost or stolen, and the loss or theft is reported to you?

You should now think about the actual wear and tear this phone will endure.

- 4) Is it covered for my child to use at school, and to and from school?

Don't be put off by a verbal "yes" – you need it in writing – an email will do, but when you take out the insurance, send a letter to the insurer, together with the copy of the email chain telling them that you accept their cover under the terms discussed and enclosed.

Some people do not bother about insurance. With the price of replacement handsets, these days running at around £800.00 for a SMART phone, you may consider this unwise.

All this, and we haven't got to the e-safety risks of mobile phones yet!

So, what are the risks of using a mobile phone?

- 1) **Unauthorised use.** This is where someone else "borrows" the phone and runs up bills.
- 2) **Illegal use.** Downloading pornography, taking images of minors, taking images without the knowledge and consent of the subject.
- 3) **Exceeding the download allowance.** Easy to do if your child likes video streaming and sending MMS (multi-media Message Service) messages to their friends.
- 4) **Theft** Particularly if you have yielded to pressure and got them the very latest SMARTphone – even if they ARE only in reception!
- 5) **Blue-jacking** Many phones can connect other than by the telephone network. Blu-Ray, infra red (less popular these days) and wireless connectivity all provide means for phones to be hacked. A hacker could easily take over a phone, read the address book – even make calls and send messages, all without the owner knowing. Blu-ray should never be left open-access, and should always require the phone owner's permission before pairing with another device.
- 6) **APPS.** Short for "applications", these are the latest, "must-haves" for any trendy teenager (or younger!). They range from free to paid for, and therein lies a problem. Some are free to download, but costly to actually use. Others use a high amount of the bandwidth allowance. Many apps also gather information about the user, and may even join them to a social network. It is often difficult to find, let alone read, the Privacy Statement for a mobile phone app. (In reality few people ever read Terms of Use or Privacy Notices – they are not really designed to be easy reading.) Recently Apple were prosecuted

because their online coins were actually representations of real money taken from the account holder's bank.

- 7) **Music.** Most phones these days are also MP3 players. Many give access to a music store that is linked to the account holder's bank account. As far as the user is concerned, they can download music – they do not see it as a payment.
- 8) **Ringtones.** There has been a huge amount of unpleasantness around ring tones. While many are legitimate, honest companies, there are some, usually off-shore, that target young people, and although the user may only download one ringtone, often a message will flash onto the screen saying something like "Further ringtones will be sent unless you text STOP to 12345" or and sometimes in addition, "We will send your details to partner companies who may also send you ringtones unless you uncheck this box." Both these statements are examples of "positive marketing" and are illegal in the UK. Unfortunately, all the major networks have had this type of activity on them. Downloading and personalising ringtones is something young people do a lot.

Your Bank Account.

Checking the bank statement? Sometimes not a favourite pastime – and certainly not for children.

Some parents teach their children financial responsibility by creating a bank account for them and getting them to see firsthand what money in and money out looks like. Many parents pay for their child's mobile through their own bank account. Sometimes it can be hard to remember exactly how much the plan was that you signed up for 18 months ago.

If you notice any extra amounts appearing from your mobile phone company, always query it with them.

The Service Providers.

Mobile phone companies have realised that young children use their products, and are beginning to take this on board by offering a range of phones for youngsters, as well as safety information – however few offer anything that might be called "Child Accounts". Topics such as cyber-bullying are covered, but again, this is help and advice.

Ofcom (the government regulator for telecommunications) states that all mobile phone companies offer parental controls that can be configured to limit what a young person can use the internet of their mobile phone for.

This is a most welcome development, however, no matter what software is installed, it should be remembered that children are resourceful.

If you have installed or activated parental controls, and your child knows you only ever use one password for everything, it renders your efforts useless.

“I have the latest child controls installed on all the computers in my house. My son installed it for me – he knows far more about computers than I do – he learns about them at school” (A parent at an e-safety meeting)

There are commercial packages available that vary in price and functionality. Packages are available from between £25.00 and £75.00. Sadly, it would appear that price is no indication of quality as the cheaper version seems to be more highly regarded, and has better functionality.

With regard to the major networks in the UK....

Orange *“Orange believe it is important to help encourage safe and responsible use of technology. We supply all Pay As You Go phones with Orange Safeguard parental controls ON and recommend that it is switched ON by customer services if a Pay Monthly phone is used by a child; but Safeguard only works when the phone gets the internet over the Orange network. The iPhone (and other newer phones and devices) can also access the internet via wifi and if you want your child to be protected we recommend you set up parental controls. The following instructions show how to set up parental controls on your iPhone.”*