

UNDERSTANDING AND MANAGING YOUR CHILD'S IN-APP PURCHASES

WHAT ARE IN-APP PURCHASES?

Many video games and mobile apps can be downloaded for free but then entice the user to make in-app purchases to enhance their experience. In-app purchases require a player to use real money or in-game currency to buy additional content and features within the app.

There are three main types of in-app purchases:



Subscriptions

Subscriptions are ongoing fees to unlock content or features within an app, such as turning off ads. Players are often charged subscription fees automatically each month until they cancel the subscription. This model is also used in many music and video streaming apps.



Non-consumable purchase

A one-time purchase that might remove ads, enable premium features or unlock hidden game content.



Consumable purchase

Players buy digital products such as new clothing, accessories or weapons for characters, in-game currency, tokens or extra health points.

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HOW DO I RESTRICT IN-APP PURCHASES?

Parental controls can vary depending on the device, app or game. For specific information about an app's parental controls and features, check the app's website or search for information online. The most common app functions you should be aware of are:

- **Enable device-based parental controls** – many devices, including phones, tablets and gaming consoles, have in-built parental controls that can help manage various activities, including in-app purchases.
- **Enable in-app parental controls** – games and apps sometimes have their own distinct parental controls. These controls can be set to your own requirements and cover security, privacy and purchasing.
- **Keep your password secure** – parental controls only work if the password you use for configuring them is one that your child doesn't know and can't guess.
- **Set spending limits** - some apps allow you to set your child's spending limits, or offer a set monthly 'allowance' for in-app purchases.
Tip: Use app allowance money as a reward for doing household chores instead of pocket money.

WHY DO PEOPLE MAKE IN-APP PURCHASES?

Understanding the reasons why people make in-app purchases can help you and your child make better choices. These reasons include:



Social pressure

Gaming is often a social but also competitive pastime, and in-app purchases can give some players an added advantage. Children can feel pressure to keep up with their friends, wanting to be at the same level in order to continue playing together.



Frustration

If a player is frustrated by not being able to progress in a game, an in-app purchase might offer them the solution to moving forward.



Excitement

Some in-app purchases offer an experience similar to the 'excitement' of gambling. Loot boxes, for example, can be purchased for real money with no guarantee it will contain a virtual item they want. Remind your child that loot boxes are designed to be exciting so they take your money over and over again with the promise of items you may never win.

Remember, children may not realise they are spending real money, or be aware of how quickly small purchases can add up.

Discussing the realities of in-app purchases with your child can help them understand the consequences, and the reasons why you have set parental controls.