

Be smart with your smartphone STUDENT PACK



BILL SHOCK



**THIS COULD COST
REAL MONEY**

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REAL MONEY**

Words you need to know

Bill Shock

My name! When someone receives a phone bill and they get a nasty surprise.

In-app purchases

This is where you can spend money inside an app like a game or music app. You can still spend money using apps even if the app is free.

Pay as you go credit

This is where you pay money in advance to use your phone. You might hear people talking about credit or topping up their phone. You put money in before you can make calls and pay for things.

Phone bill

This is where you can find out what you have paid for using your smartphone. You usually get one every month with a phone contract.

Subscription

When you agree to spend a certain amount on a regular basis, like 99p per week or £2 per month.

Terms and conditions

These are the important words we need to read before buying anything with a smartphone. They are often in small writing, so they are sometimes called the *small print*. Terms and conditions can be a bit complicated, so it is always a good idea to check with an adult before you buy anything.

Trial

This is when you get to try out a new app for free to see if you like it. The trial is often free, but they usually want you to pay for it after a month or two through a subscription (see above for definition).

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Words and phrases	Could cost money	Free of charge	Explain
<p>EXAMPLE FREE 3 month trial *£10 per month subscription afterwards</p> <p>Call for free on 0800 123 456</p> <p>Not enough points for that item? Buy 1,000 points for £5.99</p> <p>Subscribe to our weekly newsletter</p> <p>To win text your answer to 612345 *Texts will be charged at 50p</p> <p>Joining fee</p> <p>Download the app for free today with in-app purchases</p>			<p><i>The first three months are free, but it will cost £10 per month afterwards.</i></p>

Aaisha

Aaisha and her friends have all been playing a free game called Globe Ball. As you play the game, you earn points. There are new levels and features the further you go. Aaisha is way ahead of her friends and she is rather sad when she realises she is playing the last level. Luckily, when she completes the level she is really pleased to find out that there are bonus levels. On the screen it says "Want to go to the bonus levels? 5 GBP for the next level." Aaisha has lots of points on Globe Ball so she clicks on the BUY button. She starts playing, but notices that she has not lost any points. Aaisha thinks that there is a problem with the game and keeps on playing and buying new levels. The next day she tries to make a call, but her phone has no credit, even though she only topped up 3 days ago.

What do you think has happened?

What should Aaisha do now?

What should Aaisha do in the future?

Jordan

Jordan is watching a TV show and wants to vote for his favourite group to win. He asks his parents if he can vote by calling the number but his mum says no because the calls and texts cost money. When the group finish their final song Jordan sees an advert for the TV show's free app. Jordan downloads the app because it says 'vote for free'. Jordan votes 5 times but then it stops him and says he cannot vote again. Jordan asks his mum to download the app and votes on her phone too. His favourite band wins the show but his mum is not very happy when she checks Jordan's and her own phone bill a month later!

Why have they been charged?

What should Jordan and his mum have done?

What can they do now?

Eliza

Eliza is browsing the internet on her iPhone and sees an ad for online dance and fitness classes. She clicks on the link to see what it's about and when she's done she realises she can't close the ad. The only thing she can tap on her screen is the 'Subscribe' button so she taps on it hoping that will get rid of the ad. She is then prompted with page that says 'Welcome' and has details on how to reply STOP to unsubscribe, but she closes it without looking at it. Now Eliza is receiving every week a text message saying she's been billed £3 to her phone bill and details on how to cancel this. She ignore them thinking she's not used the service so why would she be billed?

Is Eliza right to ignore the messages?

Should Eliza text 'STOP' to stop the app sending her messages?

Matas

Matas's little brother is 6 and loves Monster Trucks. Matas likes to show his little brother videos and pictures on the family tablet. One day they see an advert for a Monster Truck game called Monster Marvels. Matas checks the age rating and notices that the game is free so he downloads it. Matas also notices you can chat on the game, so he turns this off and tells his parents about the game. His little brother loves Monster Marvels and is doing really well. He shows Matas a new truck he bought that is really fast and Matas shows him that he can add better tyres and nitro boosts to make the truck go even faster. Matas makes sure he is always around when his brother is on the tablet and they sometimes watch each other playing games. A week later Matas's mum is really shocked and confused when she finds 5 payments of £19.99 on her phone bill. She assumes it is Matas and starts to tell him off, but he tells her it can't be him.

How can you spend money on a free game?

What else could Matas have done before downloading the game for his little brother?

Is there anything that Matas's parents could have done to stop this happening?

Nana

Nana has been given his first phone. He has a contract with a small amount of data, minutes and texts. Nana is very sensible and asks his dad before downloading apps. They look up any apps they are not sure about to keep Nana safe. Nana sees a music app that has a free trial and wants to download it. Nana and his dad read the terms and conditions. It says "Free for the first 2 months and £2 per month subscription afterwards. Minimum subscription 12 months. We reserve the right to increase our prices." His dad agrees but reminds Nana that he needs to set a reminder of when to cancel the trial so that he does not start paying. Nana gets the reminder before the end of his free trial but is unsure what to do as he really likes the app.

How much will it cost Nana if he cancels now?

How much will it cost Nana if he uses the app for the next 2 months but then cancels it?

Test an adult

Ask an adult the following questions about phone paid services. Questions may have more than one answer. If they do not know something, then please explain to them the correct answer and give them the information they need.

If they get them all correct then you can award them with the certificate. You may wish to encourage the adult to take the test again until they get all the answers right.

Q 1: What are phone-paid services?

- a) Services that you can buy on your smartphone using your credit card.
- b) Services that you can buy with your smartphone using your phone bill or credit. **correct answer**
- c) Money you can earn for calling people up and asking them questions.

Q 2: Free or fee? If you do this with your smartphone will it be free or will there be an extra fee?

- a) Calling an 0800 number. **free of charge**
- b) Texting a 5 digit number starting with 8 to enter a competition or vote. **incurs a fee**
- c) Agreeing to a free 1 month trial a year ago and forgetting to cancel it. **incurs a fee**
- d) Downloading a free app. **free of charge**
- e) Calling a 118 directory enquiries number to find out when the local supermarket closes. **incurs a fee**
- f) Making in-app purchases within a free game. **incurs a fee**

Q 3: Where can you go for help about phone-paid services?

- A: The Phone Paid Services Authority website. **correct answer**
- B: The 118 directory enquiries number.
- C: The young person who is interviewing you. They have learnt a lot about phone paid services. **correct answer**



Congratulations!

You have successfully completed your training on phone-paid services.

You should now be able to use your phone without getting any unexpected charges on your phone bill or prepaid credit.

If you should ever need any help in the future, please visit www.psauthority.org.uk.

Examiner:

Examiner signature:

This lesson was created by us, the Phone-paid Services Authority in collaboration with Childnet International.

Phone-paid Services Authority

The UK regulator for content, goods and services charged to a phone bill

The Phone-paid Services Authority is the UK regulator for content, goods and services charged to a phone bill or pay-as-you-go credit. They include directory enquiries, voting on TV talent shows, donating to charity by text or downloading apps on your mobile phone.

www.psauthority.org.uk
www.phonebrain.org.uk



Childnet International is a non-profit organisation, working with others around the world to help make the internet a safe place for children. Childnet works directly with children and young people from the ages of 3 to 18, as well as parents, carers, teachers and professionals, finding out about their real life experiences online, and the positive things they are doing as well as sharing safety advice. Working directly with these audiences, they develop resources and respond to policy issues to make children and young people safer. At the heart of all their work is the belief that when used properly the internet is a wonderfully positive tool for children and young people.

www.childnet.com



Childnet International is part of the UK Safer Internet Centre.

www.saferinternet.org.uk