

## Primary Lesson Plan

# Be smart with your smartphone

## Teach your students how to stay safe on the internet and how to avoid unexpected charges on their smartphones

It's not just calls and texts you pay for through your phone. Just like the cash in your pocket, phones can be used to pay for things. Charging the cost of something to your phone bill or pay-as-you-go credit is a popular way to pay.

This lesson will make young people aware that it is possible to spend money through a smartphone, how this can happen and how to use these services responsibly.

This lesson was created by us, the Phone-paid Services Authority. We are 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. They are referred to as premium rate services in law.

### Lesson Objectives

- To understand that it is possible to spend real money through a smartphone
- To identify situations that will cost real money and those that will not
- To understand what to do in these situations and where to get help and advice

### Target audience

8 - 11 year olds

### Timing

50 - 60 minutes

### Resources

Powerpoint presentation

Teacher's pack

Students pack

### Key vocabulary

Smartphone, bill, credit, pay, bill shock, terms and conditions, subscription, in-app purchases.

## Session breakdown

<b>Starter</b>	<b>Super smartphones</b> Examining all the amazing things we can do with smartphones.	<b>10 minutes</b>	<b>Whole class</b>
<b>Activity 1</b>	<b>Meet Bill Shock</b> A quick game to see if different situations could lead to spending money without realising.	<b>10 minutes</b>	<b>Whole class</b>
<b>Activity 2</b>	<b>Reading can save you money</b> Looking at the key words to look out for and trying to spot the ones that will cost money.	<b>10 minutes</b>	<b>Pairs or small groups</b>
<b>Activity 3</b>	<b>What could go wrong?</b> Looking at scenarios relating to phone paid services.	<b>20 minutes</b>	<b>Pairs or small groups</b>
<b>Revision</b>	<b>Top tips</b> Create a poster with key advice for others so that they don't make mistakes with phone-paid services.	<b>10 minutes</b>	<b>Individual</b>

## What you need to know before you deliver the lesson to your students

Phone paid services ARE those paid for by your phone bill or through your pay-as-you-go credit. Phone paid services ARE NOT made through an account linked to a credit card or bank account.

Examples of phone-paid services: quizzes and competitions, TV voting, charity donations, digital content, directory enquiries, adult services and gambling services.

### How to spot phone-paid services:

Type	What to look for	How a young person might use this
SMS shortcodes	Five or six-digit numbers starting with either 6, 7 or 8. E.g. 61234, 612345, 71234, 812345.	Entering a competition, voting on a TV show, adding new features to a game or app, donating to charity, downloading games or ringtones.
Charge to Mobile	Should be presented as a payment option. Also known as <i>Operator billing</i> or <i>Direct-to-Bill</i> . Any purchases are charged to the phone bill or pay-as-you-go credit.	Buying apps, making in-app purchases, subscribing to something after a free trial, such as Spotify subscriptions, game or Xbox credits.  It is possible to have services like Apple's App Store and Google Play connected to your phone bill or pay-as-you-go credit.
Fixed line numbers	Phone numbers that start with 118, 0870, 0871, 0872, 0873, 070, 09.	Not so common for young people. These numbers are used to contact customer service lines, adult chat lines or directory enquiries. This may be where they can help parents and grandparents!

### Want to know a bit more?

**Video** - we put the 6 most popular phone-paid services in a short video so that you know what you are paying for with your mobile. Watch it now at [goo.gl/yfJzWE](http://goo.gl/yfJzWE)

**Phonebrain.org.uk** - we created this website for young people, parents and teachers to avoid unexpected phone charges when using the internet and mobile devices.

**Number Checker** - not sure about a number on your phone bill? Use our Number Checker to find out more about it and how much it may cost at [psauthority.org.uk](http://psauthority.org.uk)

## Lesson: Be smart with your smartphone

### ■ Starter: Super Smartphones!

Slides: 1 - 6

Students will need: n/a

This activity is designed for young people to highlight all the different ways that people use smartphones and what we use them for. They may or may not mention or be aware that you can pay for things with your phone and this activity will help you to judge this.

Be aware that not all students have their own smartphone at this age so focus on how people of all ages use them.

#### How to run the activity:

1. Begin by telling them that for many years a phone would be in the house and that its sole use would have been to make phone calls. Now it can do so much more. Ask your students to think about all the things that you can use your phone for.
2. Allow the pairs/groups one minute to discuss and note down any uses they can think of, for example online shopping, playing games, texting etc.
3. Ask your students to share their ideas and write them up on the board. Answers that they may give are: take photos, make phone calls, go on the internet, play games, listen to music, buy things, cam chat, download apps, watch videos, find things out, message people, share photos etc.

Follow up questions:

- What are the benefits of being able to do all of these things with a smartphone?
- Are all of these things free or do people have to pay for some of them?
- Do people always know if something is going to cost them money or do they sometimes get taken by surprise?

Introduce the lesson by explaining to your students that although smartphones make it very easy and convenient for us to do so many things nowadays, it is sometimes possible to spend real money when using a smartphone and it's possible people spend money without realising.

This lesson will be about learning how to spot if something is going to cost real money and what to do in those situations.

### ■ Activity 1: Meet Bill Shock

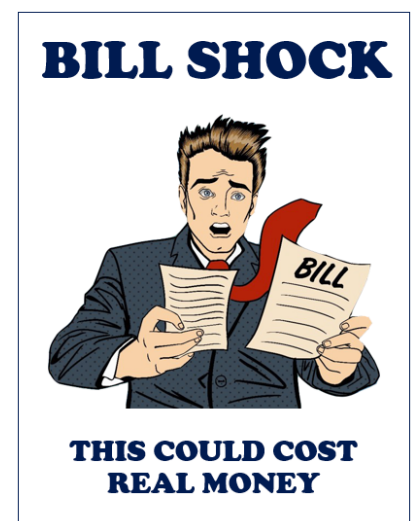
Slides: 7 - 13

Students will need: Bill Shock sign from the Student Pack

This activity is designed to see how much your students know about phone-paid services. It involves some examples and students have to hold up the Bill Shock sign from their Student Pack if they think there is a chance that this could be charged to a phone bill or use up pay-as-you-go credit.

#### How to run the activity:

1. Begin by introducing the term *bill shock* and ask your students what might give people a shock when they look at their phone bill.
2. Tell them that the term bill shock is when somebody gets a surprise because they did not realise that they were spending real money with their phone or how much money they would be spending.
3. Introduce the character Bill Shock. Bill Shock is a person who wants to help people and stop people getting nasty surprises when they check their phone bill or pay as you go credit.



4. Reassure your students that they are not expected to know all the answers and that adults can make mistakes with these services too.
5. Hand out Appendix 1 to pairs or groups. Tell your students to hold up the Bill Shock sign if they think it will cost real money if someone does this.
6. Go through the first example as a class. What do they notice first or are most excited by? What should they be looking at? Ask the young people to think about why some of this key information is in smaller writing?
7. Go through the rest of the examples one by one.
8. The answers and advice will appear and show when an example could result in a charge to a phone bill or pay-as-you-go credit being used.

Follow up questions:

- What have you learnt from Bill Shock?
- What would you like to know more about?
- What questions do you still have?

## ■ Activity 2: Reading can save you money

Slides: 14- 17

Students will need: the *Words and phrases* sheet and the *Bill Shock's Words you need to know* sheet from the Student Pack.

This activity considers the meaning behind the small print and terms & conditions.

### How to run the activity:

1. Begin by explaining that it should always be clear if something is going to cost you real money, but sometimes people get caught out if the words are a bit confusing or they don't take time to check.
2. Give each pair or group a copy of the *Words and phrases* sheet from the Student Pack. Explain that their job is to decide if this could cost money or will be free. If you think they will need help with the key terms give them the *Bill Shock's Words you need to know* sheet from the Student Pack.
3. The young people need to underline the key terms, mark on the sheet if the example will cost money or is free and write a short explanation.
4. Go through the example and use this to remind them of what they need to do.
5. Go through the answers on the PowerPoint presentation.

Follow up questions:

- Why don't people always read the small print?
- Why might the small print or terms and conditions not be clear to a child?

## ■ Activity 3: What could go wrong?

Slides: 18- 23

Students will need: the *Scenarios* sheet from the Student Pack.

This activity allows young people to apply what they have learnt about phone-paid services and decide what you should do in different situations.

### How to run the activity:

1. Begin by explaining that this is a chance to put what they have learnt so far into practice.

2. Give each pair a copy of Appendix 4. You could also give them Appendix 3 if they need help with the key terms.
3. Your students should go through the scenarios and answer the questions.
4. Ask the students for their ideas as you go through the answers.

### **Suggested answers for Activity 3:**

#### **Aaisha**

##### ***What do you think has happened?***

It seems like Aaisha has not realised that GBP means Great British Pounds (real money) and not Globe Ball Pounds. She has made an in-app purchase and spent real money by mistake.

##### ***What should Aaisha do now?***

She should tell her parents and see if she has any evidence of her payment (on her phone bill or if she can look back at pay as you go credit) and who it was made to. Together they could then contact the game to explain it was a mistake and see if they will refund her credit.

##### ***What should Aaisha do in the future?***

Ask her parents before buying anything else within a game. Make sure she checks if any other games she plays or wants to download have in app purchases.

#### **Jordan**

##### ***Why have they been charged?***

Voting using the app may not always be free. Whilst it said 'Vote for free' this may well have been for one free vote and therefore Jordan and his mum would be charged for the other votes.

##### ***What should Jordan and his mum have done?***

They should have read the terms and conditions more closely to stop this happening.

##### ***What can they do now?***

They should take any screen shots they have of the app and their phone bill and contact the creators of the app. They could argue that it was not clear enough that they only had one free vote and they may get their money back.

#### **Eliza**

##### ***Eliza has unlimited texts in her contract. Will there be an extra charge if she replies to these messages?***

Yes, there will be extra charges. Texts to five or six-digit numbers starting with 6, 7 or 8 are premium rate so they cost money and can be expensive.

##### ***The app is free so does this mean that the competitions and special offers will also be free?***

No, just because an app is free to download doesn't mean it won't contain in-app purchases which will cost real money.

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

No. Texting the app will cost money as it a 6 digit number starting with the number 6. It is probably time to see if she can change the settings on the app to stop all these texts or delete the app.

#### **Matas**

##### ***How can you spend money on a free game?***

Free games can contain in-app-purchase that do cost money.

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

Matas could have checked to see if the game had in-app-purchases and spoken to his parents before downloading it for his little brother.

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

Matas's parents could have made sure that a password was needed to buy anything on the family tablet. They could have also told the boys to always ask them before buying anything when using the tablet just in case it cost real money. Finally they could have spent time with their children to get to know the games they were playing and found out a bit more about the game's features.

#### **Nana**

##### ***How much will it cost Nana if he cancels now?***

It will cost Nana nothing if he cancels now.

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

It will cost Nana £24 if he cancels after 2 months because there was a minimum subscription of 12 months and the fee is £2 per month.

### **Do you think Nana should keep the app?**

Yes - He really likes. It is £2 per month and the price could increase so he needs to decide if he thinks it is worth the money.

No – The app says it has the right to increase the price and if Nana no longer likes the app after a few months then he will still have to pay at least £24 if he wants to stop using it. There may be a better app out there!

## ■ **Revision: Top tips**

Slides: 24

Students will need: n/a

This is a chance for young people to reflect upon what they have learnt. They need to plan and create a poster with at least 3 top tips to help young people use phone paid services responsibly.

To help them think of the top tips ask them:

- Is it always clear if something is going to cost money or credit?
- What words should you look for in order to know if something is going to cost money?
- What can people do to avoid bill shock?
- What should someone do before spending any money on their phone?

If there is not enough time to create the poster they could sketch or plan one and complete a neat version for homework.

If they have access to a device with a camera they could film themselves giving their 3 top tips.

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## **Suggested extra activities:**

Slides: n/a

Students will need: for the Test an adult activity they will need the *Test an adult* and *Certificate* sheets from the Student Pack.

### **Help centre**

Create an event where young people talk to adults about phone paid services and how to avoid any unexpected charges.

### **Test an adult**

Test an adult using Appendix 5 to see what they understand about phone paid services. If they get all the answers correct you can award them with a certificate.

### **Survey**

Interview a range of people to find out if they have used their smartphones to pay for things and if they have ever had any unexpected charges.

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

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[www.psauthority.org.uk](http://www.psauthority.org.uk)  
[www.phonebrain.org.uk](http://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](http://www.childnet.com)



Childnet International is part of the UK Safer Internet Centre.

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