

# In-Game Purchase Protection

A practical guide for parents to manage and monitor gaming spending



# Understanding In-Game Purchases

In-game purchases are digital items or currency that can be bought within video games. They range from cosmetic items like character skins to gameplay advantages and virtual currency.

## Common types include:

- Cosmetic items (skins, emotes, outfits)
- Virtual currency (V-Bucks, Robux, etc.)
- Battle passes and season subscriptions
- Loot boxes with randomized rewards

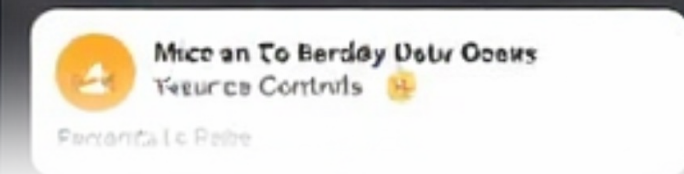
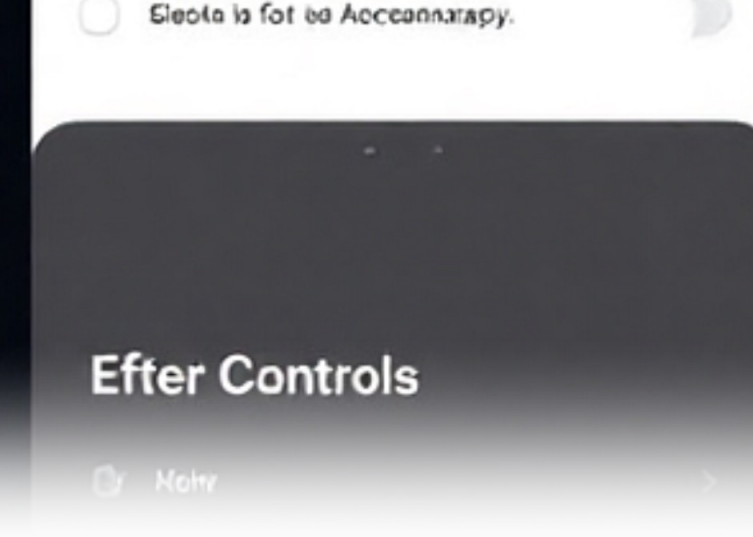
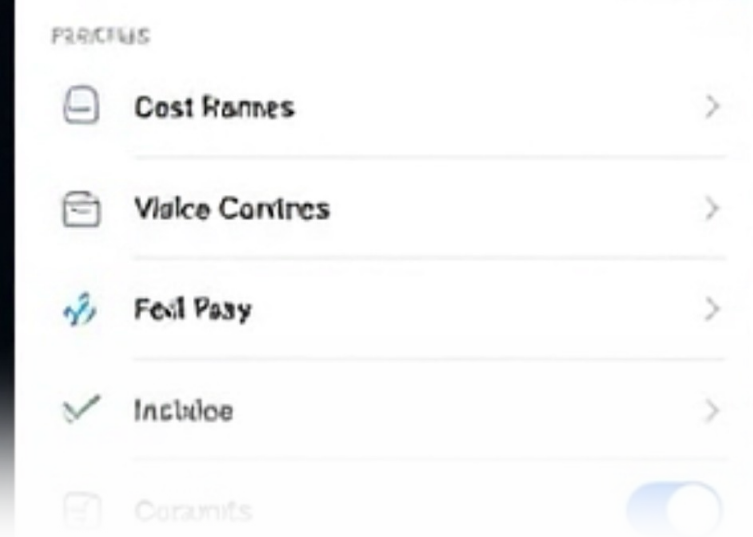


- ❏ Many games use psychological tactics to encourage spending. Understanding these mechanics helps you guide your children toward responsible gaming habits.



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 IOS DEVICES

# Setting Up Purchase Controls on iOS

01

## Access Screen Time Settings

Open Settings > Screen Time > Content & Privacy Restrictions

02

## Enable Purchase Restrictions

Tap iTunes & App Store Purchases and set to "Don't Allow" or "Require Password"

03

## Set Up Ask to Buy

Enable Ask to Buy in Family Sharing so kids must request approval for purchases

04

## Review and Monitor

Check purchase history regularly through your Apple ID account settings

# Android Purchase Protection Setup

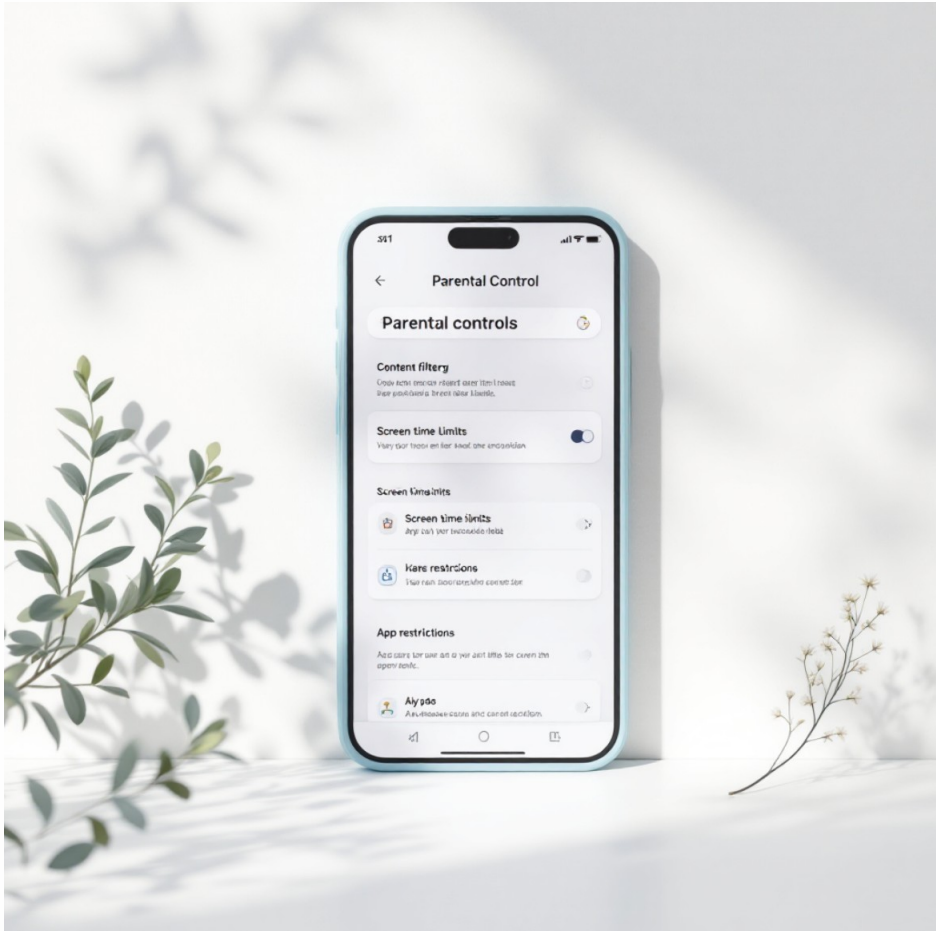
## Google Play Store Controls

1. Open Google Play Store app
2. Tap profile icon > Settings > Family
3. Select Parental Controls and turn on
4. Create a PIN that only you know
5. Set restrictions for apps, games, and purchases

## Additional Safeguards

**Require authentication:** Settings > Require authentication for purchases > For all purchases

**Family Link:** Use Google Family Link app for comprehensive parental controls across all devices and apps.





# Console Purchase Settings



## PlayStation

Settings > Family and Parental Controls > Child Account > Monthly Spending Limit. Set wallet funding restrictions and require purchase approval.



## Xbox

Settings > Account > Family Settings > Manage family members. Set spending limits, require approval for purchases, and review purchase history.



## Nintendo Switch

System Settings > Parental Controls > Restriction Level. Download Nintendo Switch Parental Controls app for enhanced monitoring and spending limits.



# Having the Conversation

Open dialogue about spending helps children develop healthy financial habits and digital literacy.

## **Start Early**

Discuss digital spending before issues arise. Explain that virtual items cost real money and have real-world budget implications.

## **Set Clear Expectations**

Establish family rules about gaming purchases. Define what's allowed, when approval is needed, and consequences for unauthorized spending.

## **Teach Critical Thinking**

Help kids recognize marketing tactics and peer pressure. Discuss the difference between wants and needs in gaming contexts.

## **Create Opportunities**

Consider giving an allowance for gaming or linking purchases to chores. This teaches budgeting and decision-making skills.

# Setting Limits & Getting Refunds

## Smart Spending Strategies

- Use gift cards instead of linking credit cards to accounts
- Set monthly spending limits on all platforms
- Require password entry for every purchase
- Review account activity weekly with your child
- Keep payment methods off shared family devices

## If Unauthorized Purchases Occur

**Act quickly:** Most platforms offer 48-hour refund windows for accidental or unauthorized purchases.

### **Contact support:**

- Apple: [reportaproblem.apple.com](https://reportaproblem.apple.com)
- Google Play: [support.google.com](https://support.google.com)
- Console makers have dedicated support pages

**Document everything:** Save receipts and correspondence for your records.



# About CSNP

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