

In-Game Purchase Protection

A practical guide for parents to manage and monitor gaming spending



Understanding In-Game Purchases

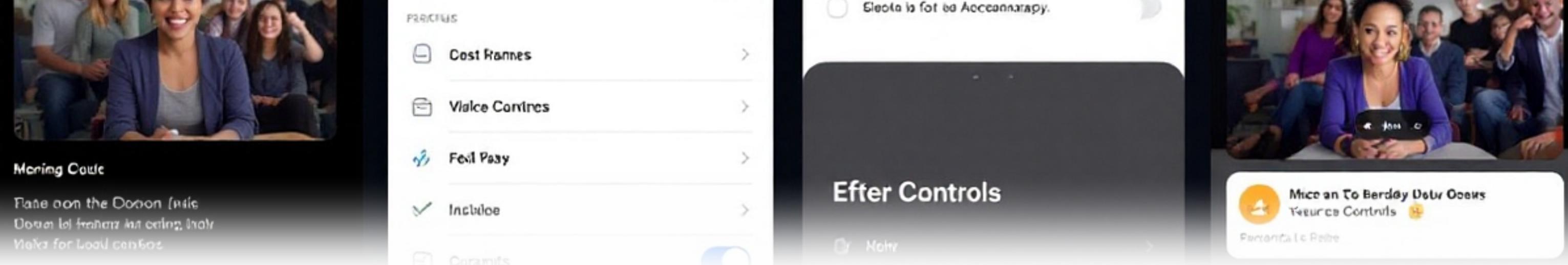
In-game purchases are digital items or currency that can be bought within video games. They range from cosmetic items like character skins to gameplay advantages and virtual currency.

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.



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

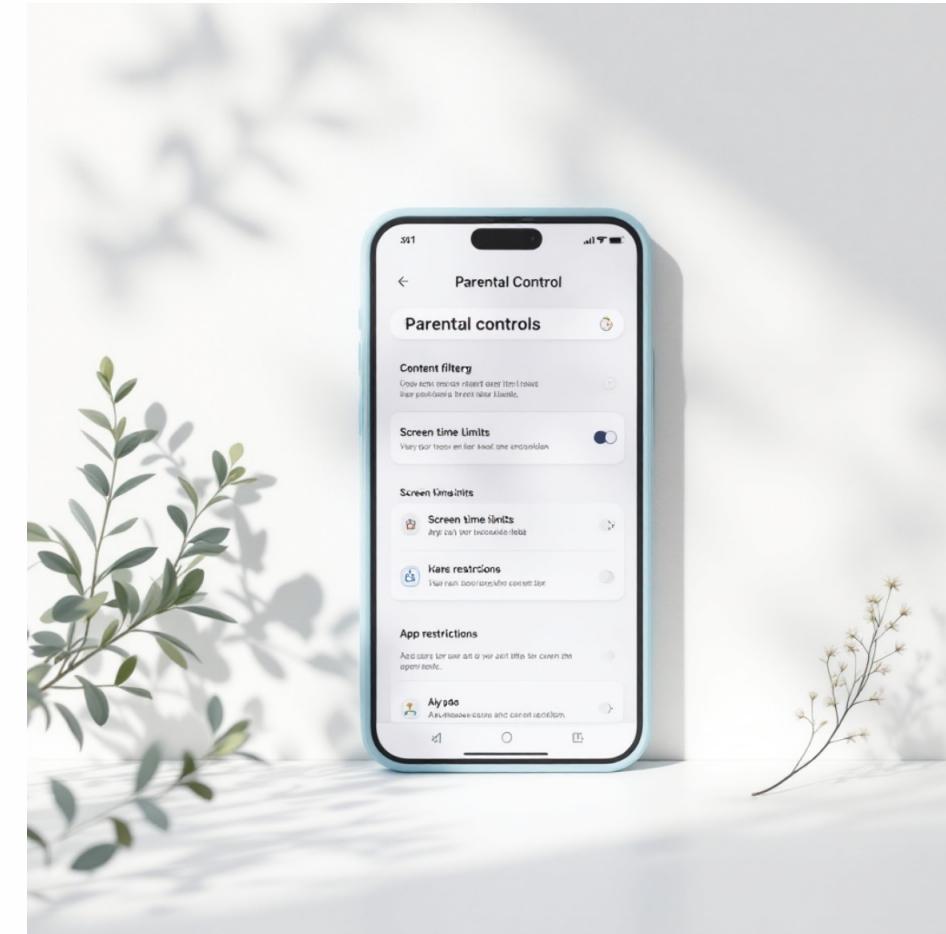
Google Play Store Controls

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
- Google Play: support.google.com
- Console makers have dedicated support pages

Document everything: Save receipts and correspondence for your records.



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