FOR SUBSCRIBERS

How to prevent your child from overspending on gaming

By Lim Ee Ling

PUBLISHED 4 DAYS AGO, 2:00 PM

SHARE
COMMENTS

Kim Lee, 40, was surprised to see nothing due at 10-year-old Jack's (not real name) bill for $20,000 on his father's credit card while gaming, has shown a pattern of overspending on gaming, he said.

Jack uses smartphone applications on his mother's phone to purchase virtual currency for games, say other workers experts, who add that young people typically do not have access to large amounts of money, and their parents are strong and are likely to do so.

Experts warn that some parents may overlook their children's growing habit of in-game purchases as cashless payments have become commonplace in daily life. Some parents also underestimate the physical aggression in their children when they try to restrict their gaming.

In app purchases, which are intended to enhance the gaming experience, are made within an application downloaded to one's mobile phone or tablet.

The teenager in the report had linked his credit account, which was tied to her dad's credit card and intended for her educational purchases, to the gaming app. Jack, a popular role-playing fantasy game, has spent hundreds of dollars a week on in-game purchases to upgrade his avatar.

In game purchases are widespread and are used by popular games, including Roblox and Brawl Stars.

Some games, such as the Pokémon franchise, have lost bonus, which contain randomised rewards. Players spend real money to unlock items like special characters or upgrade in-game weapons.

Lost bonuses, which are found in Brawl Stars sometimes have been compared to gambling because of the element of chance and reward.

Lost bonus are typically found in free-to-download mobile games for a mobile computer or console video games.

Young people can be underestimated by their parents, say workers experts. PHOTO: ALVIN CHIA FOR THE STRAITS TIMES

Mr Edward Kang, assistant senior social worker in Care Corner Singapore's parenting support services, says the majority of smartphone and online accounts means that parents should be vigilant about digital payments.

"It's a very connected ecosystem. Perhaps that's where the challenge lies," he says.

For instance, a child's smartphone may be linked to a family member's account, such as a payment account, which also has the family's credit card.

There are several ways for parents to manage in-game purchases and if accessed purchases are a problem.

Do not let the "convenience" of cashless payments lower spending habits that are tied to real money, such as those in-game purchases, he adds.

Moreover, when one's smartphone is linked to their child's, they can set up automatic payments for specific apps, such as those for in-game purchases. Some apps can help them monitor their children's spending and set limits.

Parents should also set up receive alerts on their phones when any e-payments are made. Some apps can also send alerts for such notifications, given the ubiquity of smartphones and apps, he says.

Mr Shem Yao, head of Tech Parenting, Singapore, suggests that parents use the "social validation" and peer pressure as a tool to deter their children from in-game purchases.

When playing games with their friends, the child may worry about being called a "poor" and have a sense of ownership in the game, he says.

Moreover, sharing a phone with a family member is not necessary to turn in app purchases and spending.

Parents should have conversations with their children about in-game purchases, as part of a multi-pronged strategy that takes into account the child's maturity and their own physical spaces for gaming, such as a shared room or a child's bedroom, he says.

"Would you buy your child a new pony every month? Or, if they like collecting digital items," he says.

Such non-regular conversations about in-app purchases and other aspects of gaming are important, he says, as they can child about consumption, budgeting and spending, and it is crucial to teach young people "and have a sense of ownership in their own spending".

Warning signs of excessive in-app purchases should be identified and addressed, he adds.

He says possible warning signs include spending long hours gaming, being secretive about their gaming habits, and exhibiting aggressive or anxious behaviour when in deep patterns and apprehensive behaviour when they are not playing, and minimising their video concerns, and social withdrawal and isolation.

Parents and caregivers should be called in for extreme cases, experts were against using punishment as a tool to deter gaming.

Dr Melvyn Zhang, consultant at the National Addictions Management Service (Sonas) at NAMS, Institute of Mental Health, says: "When family members observe a child spending excessive time on gaming, it is important for them to not jump to conclusions that the child has a gaming disorder.

"Parents are encouraged to sit down with their children and ask them about what they look at the using the Internet and for what purpose."

If the child is diagnosed with Internet addiction, or problematic Internet use, intervention, some strategies the family can employ include engaging with the child, supervising their Internet use, and setting boundaries and limits, he says.

Mr Kang says that parents of those that child plays helps parents have a language and a shared set of rules, such as "screen time, bedtime, boundaries and limit rules," he says.

MORE ON THIS TOPIC
What best boxes to video games are and why they are so popular with young people
Lost bonuses, which may be taught dangers of Text and gambling
Lost bonuses are typically found in free-to-download mobile games for a mobile computer or console video games.
Young people can be underestimated by their parents, say workers experts.
Warning signs of excessive in-app purchases should be identified and addressed, he adds.
Parents should have conversations with their children about in-game purchases, as part of a multi-pronged strategy that takes into account the child's maturity and their own physical spaces for gaming, such as a shared room or a child's bedroom, he says.
Parents and caregivers should be called in for extreme cases, experts were against using punishment as a tool to deter gaming.
Children who are aggressive or anxious when they are not playing
Children who are aggressive or anxious when they are not playing
Children who are aggressive or anxious when they are not playing