



Teaching Your Kids About Internet Safety



The Internet can be a source of education and fun for children. They can use it as a resource for school projects, watch fun videos, play interactive games, and learn more about the world.

However, it's also possible for them to stumble on inappropriate content or become a victim of cyberbullying and online predators. They may also unwittingly put themselves or other relatives at risk of identity theft by revealing personal information.

That's why it's important to educate them starting at an early age. It may also help prevent fraud as they grow older, according to a 2018 study by Javelin Strategy & Research. Children of guardians who educated them about safe online and financial practices early and lift restrictions

on their activity later comprised less than 1 percent of identity fraud victims in 2017, compared with 3.6 percent of those with less cautious guardians.

Although you may be able to use parental controls on some devices or lock some apps to prevent access by children, the threat still remains as long as children are able to go online. That's why it's important for parents to talk with their children about Internet safety.

Basic Internet safety guidelines from Equifax

The following guidelines can be implemented and practiced no matter the age of your children:

- Keep laptops, tablets, and other smart devices in a common family area so children's Internet use can be supervised.
- Create a list of family rules around Internet use. Young children must ask a parent's permission before accessing the Internet, for example.
- Caution children never to reveal personal information including passwords, full names, addresses, phone numbers, Social Security numbers, or even where they go to school. Also teach them not to mention when the family is going on a trip, or post photos of themselves on a trip while the family is away.
- Encourage children to come to you if they encounter anything that makes them feel scared or uncomfortable.
- Bookmark favorite or acceptable websites for your children to use.

Along with these basic guidelines, there are specific rules for specific ages that can help you teach your children how to help protect themselves while also teaching them how to be responsible for their actions online.

Internet safety ages 2-4

Today, many preschoolers may be using tablets, smartphones, or computers. They may use the Internet — accessed by a parent or older sibling — to play games or watch videos. At this age, children don't have the critical thinking skills to access online content alone, and whether fictional or real, images and portrayals of violence, threats, and danger can be frightening. They may also be at risk of accidentally clicking to an inappropriate site through a hyperlink or ad.

A few practices to consider implementing:

- Always sit with your child when they're online.
- Balance their screen time with other activities.
- Try an Internet-filtering tool to help with supervision. These tools can block certain pages or content. Disable pop-ups to prevent pop-up ads, some of which may contain viruses or malware.

Internet safety ages 5-7

As they get older, children begin to develop trust and enjoy conversing and sharing ideas, which can make it easy to target them online. From 5 to 7 years old, children may be more capable at using a mouse, following commands and playing online games and apps. With this, they may become vulnerable to online marketers asking for personal info through registration forms, contests, and surveys.

A few practices to consider implementing:

- Enable ad-blockers. These use filter rules that know what to hide and block on websites your children visit.
- Talk to older siblings about ensuring younger siblings aren't around if they're participating in online activities or games intended for older youth.
- Begin a conversation about respecting privacy. Instruct children to not share information with anyone about themselves or the family without checking with you first.
- Games and apps for older children often have chat features, so start talking to them about the importance of treating others online with respect and kindness.
- Set a rule that your child may not interact with strangers online without your consent.

Internet safety ages 8-10

By the time children are 8 to 10 years old, they may be more interested in what older siblings are doing, but they also may begin to develop a sense of their own identity. Virtual worlds, online games, and online videos may be favorite pastimes, but social networking platforms can also come into play at this point. This is also the age parents may begin to introduce personal cell phones to their kids.

At this age, children are at a higher risk of communicating with online acquaintances and may be influenced by media personalities and images. When playing in virtual worlds, they may also begin to explore different identities and behaviors.

A few practices to consider implementing:

- Create a shared family email rather than letting them have their own account.
- If they want to start using social networks, have them manage a family page. This can help them learn and practice privacy and safety skills with guidance from you and older siblings.
- Preview all websites, games, and apps they wish to use.
- Familiarize yourself with parental control features on video game systems, tablets, smartphones, and computers.
- Talk with them about safe and ethical social networking: only adding people you know, for instance. You can also talk about treating people online with kindness and respect, and not adding apps without permission.
- Talk to them about their online friends and activities in the same way you would about their friends from school.

Internet safety ages 11-13

By this age, most children live in a world of 24/7 communication. By eighth grade, many children may have regular access to a smartphone. At this age, they're more susceptible to seeking out harmful sites and building relationships with online acquaintances. As your children get ready to enter middle school or junior high, they're feeling more in control when it comes to technology and may assume they know how to protect themselves online; however, they still need some guidance and supervision.

A few practices to consider implementing:

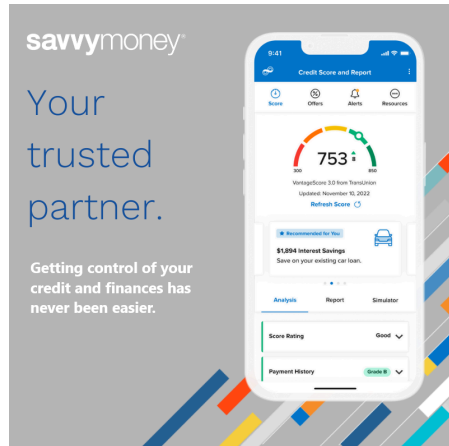
- Make your children's bedrooms a tech-free zone at night.

- Explore privacy settings on apps and websites with them and begin a discussion around managing who sees what they post.
- Talk about healthy relationships and recognizing signs when someone may be seeking to exploit or abuse them.
- Create a “piggy bank” for their online account passwords. Make sure they understand you will access them only if you have serious concerns.
- Address respecting others online and not using social networks to demean, spread gossip, or bully. Also, you can teach them what to do if they witness bullying behavior (report content, talk to an adult).

In brief

Start by having a simple conversation with your children around the good and bad parts of the Internet. Even if something does happen, stay calm and keep the dialogue going. They need to feel like you’re a safe place to turn to if they ever feel uncomfortable or attacked. If they learn the basics of online safety early, they may be more likely to surf the Internet safely when they’re older.

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