

# What Parents & Carers Need to Know about CRYPTOCURRENCY

## What is cryptocurrency?

Cryptocurrency is software enabling the exchange and storage of digital 'coins' representing financial value. To monitor who owns which coins, platforms save an online record of every transaction, called a 'ledger' or 'blockchain'. This is secured by cryptography: a set of methods for protecting sensitive information. Bitcoin, released in 2009, was the first cryptocurrency; other platforms have since launched such as Ethereum, Tezos and Filecoin. As cryptocurrency becomes a more established part of digital life, young people are bound to encounter it – so it's vital that trusted adults understand its risks, and how it can be explored and used safely.

### COMPLEX TECHNOLOGY

Like any new software, cryptocurrency comes with bugs, flaws and limitations. Broadly, it hasn't yet evolved to be as user friendly as web browsing or social media. Using it safely means spending time learning about the complicated technology it uses. We would strongly suggest anyone considering getting involved in cryptocurrency should consult specialised tutorials to learn about it properly in advance.

### WIDESPREAD EXAMPLES

Cryptocurrency software for smartphones is often free to download from app stores. Emails with links to cryptocurrency services can land in any inbox. Cryptocurrency is also advertised on search engines, on social media and in online games (for example to buy add-ons which help players level up). It can't be purchased easily without a credit card or bank account, but young people will still be exposed to cryptocurrency in various settings.

### CHANCE OF SCAMS

Cryptocurrency provides another opportunity for scammers to extract personal data and money from unwary web users. Unlike credit card transactions or wire transfers, a bank can't reverse cryptocurrency transactions after a suspected fraud – making it an appealing channel for online extortion. These transactions do leave evidence in the blockchain, however, which means that cryptocurrency scammers can and do get caught.

### BEING LOCKED OUT

If you forget your online banking password, you can reset it by proving your identity in another way. In the world of 'crypto', however, the private key to access your funds can't be reset. Cryptocurrency operates without intermediaries like banks – so no-one stores a copy of users' private keys. This has security benefits, but also presents the huge risk of permanently losing access to your account. Learn how to store private keys securely before purchasing any significant amounts of cryptocurrency.

### RISKY INVESTMENT

Prices can be very volatile, so cryptocurrencies are considered high-risk investments. If you might need your savings soon, don't hold them in cryptocurrency as their value could drop suddenly and sharply. Sometimes, cryptocurrency may be a profitable investment – but note that any gains are taxable. You may even have to pay tax when exchanging one cryptocurrency for another if the currency you're exchanging is priced higher than it was when you bought it.

## Advice for Parents & Carers

### AVOID IF UNSURE

In the UK, cryptocurrency is considered risky, because users aren't well protected if something goes wrong. Most cryptocurrencies use software developed by decentralised communities, so there's no customer service and no support if your funds get stolen or you lose access to your mobile cryptocurrency wallet. Unless you understand cryptocurrency, it's probably best not to use it. After all, if you couldn't comprehend the highway code, it wouldn't be safe for you to drive.

### CHECK CREDENTIALS

Buying cryptocurrency for the first time involves wiring funds from your bank to a cryptocurrency exchange – a business that converts your money into cryptocurrency. They can also store cryptocurrency for you, though this could present a security risk. Cryptocurrency businesses in the UK must now comply with money laundering regulations: the Financial Conduct Authority's website has a list of all business that are approved, and it's best to avoid dealing with any that aren't.

### EXPECT EXPOSURE

If your child plays online games that involve some form of virtual currency, and has access to some kind of payment method, they may find themselves in a position to buy and use cryptocurrency. There's probably no immediate danger, but discussing the potential risks with them could be useful. If your child is old enough to understand the concepts of spending and saving or to grasp the basics of programming, then they're old enough to learn about cryptocurrency.

### STAY CAUTIOUS, STAY INFORMED

Approach cryptocurrency with caution as well as curiosity. Don't click on links in unexpected emails referring to cryptocurrency and beware of promotions promising free cryptocurrency in exchange for personal information. Avoid mentioning on social media that you own cryptocurrency, as this can attract scammers. Stay informed of potential new risks and regulations by regularly checking specialised sources (such as CoinDesk).

### Meet Our Expert

JP Vergne is an educator and associate professor at University College London's School of Management. His award-winning research on technology and organisation has been published in leading academic journals as well as in two books. JP is also a speaker and advises on startups. He tweets at @PirateOrg.



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# What Parents & Carers Need to Know about EA SPORTS FC 24

After two decades of holding the official FIFA licence, EA Sports' phenomenally successful football video game series has embarked on a solo run at goal. This season's iteration marks the debut appearance of a new name and branding, but don't let those fool you – EA Sports FC 24 is still a very similar proposition to last year's FIFA 23. Popular features such as Ultimate Team remain a big focus, meaning that potentially costly in-game spending is still among the line-up of risks that parents and carers should be aware of.



## WHAT ARE THE RISKS?

### RECURRING RELEASES

EA Sports FC 24 effectively picks up the FIFA template – meaning that after a year, we can expect EA Sports FC 25 to hit the shelves. Updates between versions of the FIFA franchise tended to be minor, but young fans of the game are almost certain to want the new edition in around 12 months' time, so they can keep playing with updated team kits, players and squad lists.

### OFFENSIVE VOICE CHAT

FIFA 23 introduced cross-platform play, and EA Sports FC 24 goes a step further with Clubs, Seasons and Ultimate Team cooperative modes across PlayStation 5, Xbox Series X and S, and PC. That's exciting news for youngsters who love to play with friends online – but connecting a much wider audience does potentially open lines of communication between children and far older online gamers.

### IN-GAME PURCHASES

In FIFA, Ultimate Team proved to be a profitable innovation for developers Electronic Arts (EA), and is now found in many of their other titles. Players spend in-game currency to recruit better footballers for their team, but this process can take a frustratingly long time – so young fans may be tempted to skip the grind by paying real-world cash to unlock that coveted star midfielder.

### ULTIMATE TEAM SCAMMERS

Since the mode was introduced, Ultimate Team has been a target of scammers who attempt to coax players into buying or selling outside the terms of service from EA and console manufacturers. This shady practice can lead to accounts being banned and in-game items being lost. In some cases, young gamers have also been hoodwinked into handing over their payment details to the fraudsters.

### POTENTIAL FOR ADDICTION

Just like real-life football, EA Sports FC 24 offers a thrilling, dynamic blend of tactical awareness and skill that fans find absolutely engrossing. Among younger players in particular, this could lead to identifiers of a gaming disorder as they plead for "just one more game" before bedtime or spend practically all weekend playing more matches to earn additional Ultimate Team packs.

## Advice for Parents & Carers

### CONTROL SPENDING

If your child enjoys Ultimate Team mode, check that your payment details aren't linked to their account. Bundles of FC Points (the game's currency) start at just £1, so multiple payments can easily slip under the radar. You could consider setting your child an in-game allowance, perhaps through a prepaid card, which will help them to realise that online spending has a real-world effect.

### DEFEND AGAINST SCAMMERS

EA does contact players via email (although not to ask for usernames or passwords, so watch out for that scam tactic), but never through the game itself – so be wary of incoming messages and consider blocking and reporting suspected spam. Your child should avoid buying coins (the in-game currency) from external sites: it could end with them losing their money and being banned from the game.

### AVOID EXTRA TIME

Many parents of young football-oriented gamers worry about their child playing too much EA Sports FC. There's now also a companion mobile app, which can also often provide another indicator that a child is struggling to disengage from the game. You could initiate discussions around set hours of play – or take stronger action by utilising the parental controls on their console or phone.

### SHOW TOXIC CHAT THE RED CARD

Playing EA Sports FC 24 with friends is highly enjoyable, but if competitive types start to turn toxic online, it can ruin everyone's fun. You could occasionally listen in on the voice chat of your child's game for any warning signs that things may be about to boil over. This goes double when playing online with strangers: voice contact with unknown players can be turned off in the game's settings.

### CELEBRATE THE VARIETY

Ultimate Team may be the game's 'star player', but there's plenty more to do in EA Sports FC 24 – including modes which allow access to all of football's big names without needing to spend money on packs to unlock them. This new version of the game includes even more women's teams, marking another step forward in representation: an important subject to discuss and celebrate with children.

### Meet Our Expert

Lloyd Coombes is Editor in Chief of gaming and esports site GGRecon and has worked in the gaming media for around four years. Always eager to test out the latest apps, games and online trends, he's also a parent who understands the importance of online safety. Writing mainly about tech and fitness, his articles have been published on influential sites including IGN and TechRadar.



Source: <https://www.windowcentral.com/youngster-spends-over-8000-fifa-xbox-highlighting-predatory-game-design-ea> | <https://www.who.int/news-room/questions-and-answers/item/addictive-behaviours-gaming-disorder> | <https://www.eurogamer.net/18-european-countries-call-for-better-regulation-of-loot-boxes-following-new-report>



# What Parents & Carers Need to Know about LIVE STREAMING

Live streaming involves broadcasting and watching videos online in real time, often on social media or via platforms like YouTube and Twitch. Viewers can interact through comments, chats and reactions during the broadcast: such instant engagement makes this an exciting way to share experiences, learn from others and build digital communities. Despite the many positives, live streaming also creates a potential platform for unsuitable content and poses some risks to children: it's essential to keep privacy and safety in mind and comply with each site or app's age restrictions.

**AGE RESTRICTION**

13+ 16+ 18+

Age varies by platform

## WHAT ARE THE RISKS?

### LACK OF AGE VERIFICATION



Despite their age restrictions, some platforms don't require proof of age at sign up – meaning that anyone can register for an account (and potentially pretend to be older or younger than they actually are). In many cases, this means that young live streamers can never be totally certain exactly who they are broadcasting to and who is engaging with their live stream.

### DISCLOSING PERSONAL INFO

A characteristic of live streaming is the ability for videos to be instantly shared worldwide. Without the correct privacy settings enabled, a child could inadvertently reveal personal information or their location, making them vulnerable to online predators or identity theft. It's wise to regularly check the privacy settings (and what data is being shared) on any apps your child has signed up for.

### ANYTHING COULD HAPPEN

As the video streams are live, children might encounter (or inadvertently share) inappropriate content. Most live-streaming apps have rules to prevent this and monitor their services, also providing report buttons where content can be flagged for review. It may not be dealt with instantly, however, meaning that your child could be further exposed to harmful content during a live stream.

### UNAUTHORISED RECORDINGS



Each live streaming platform stores completed videos for different periods (Twitch saves broadcasts for 60 days, for example, while Facebook and YouTube remove them only at the creator's request). Deleting a video, though, doesn't always stop it from being shared: in some cases, streams have been illegally recorded (or screenshots taken) by certain viewers and redistributed on other sites.

### ROGUE CONTENT CREATORS



Children can also watch other people's live streams, which could potentially contain *anything* at any time (such as nudity, drug use or profanity). Most apps claim to monitor live streams and will stop any that don't adhere to their guidelines – but with millions of streams per day, it's complicated to regulate them *all*, so children could be exposed to inappropriate content without parents knowing.

### DANGER OF GROOMING

There are increasing reports of children being coerced into performing "suggestive acts" by strangers on some live-streaming apps. Due to the lack of verification required for certain apps, almost anyone can sign up to these services (including anonymously or under a fake identity). It's vital, therefore, to ensure the correct safety measures are in place before your child begins live streaming.

## Advice for Parents & Carers

### PUT PRIVACY FIRST

Through the streaming app's settings, switch your child's account to 'private', so only their friends and followers can see their broadcasts. You could also turn off the live chat, shielding your child from any upsetting comments – although viewers' feedback is often seen as an integral part of the fun. Identify any nearby items (such as school uniforms or visible landmarks) that could give away your child's location.

### MANAGE MULTISTREAMING

Some apps and sites let users stream their content through multiple social media platforms at once. A broadcast on SteamYard, for example, can be shared on YouTube, Twitch, X and Facebook if the accounts are linked. The privacy settings can differ on each of these, so we'd suggest only streaming via one platform at a time to maintain greater control over who's watching your child's videos.

### GET INVOLVED YOURSELF

Research suggests a significant number of streams show a child on their own, often in a supposed safe space like their bedroom. If your child wants to live stream, ask if you could be present because you're interested in how it works. You could even set up your own account to gain a more detailed knowledge of what your child talks about in their live streams – and who they're broadcasting to.

### TALK ABOUT LIVE STREAMING

Try to start with positives before discussing potential risks. You could ask which live streaming apps your child likes and how they use them. Do they just watch streams or create their own? Explain why it's unwise to reveal personal information while streaming (even to friends). If you feel your child's too young for live streams, explain your reasoning to them and perhaps agree to review this decision in the future.



### CONSIDER THEIR ONLINE REPUTATION

As the broadcasts are live, it often causes the misconception among young people that whatever happens in their video simply 'vanishes' once the stream ends. However, videos can stay online indefinitely or be recorded by other users. It's important that your child understands what they do and say in a live stream could potentially damage their online reputation and, quite possibly, be seen by prospective future employers, colleges or universities.



## Meet Our Expert

Rhodri Smith is Head of Digital Learning at Thomas's Kensington, London. Recognised in the EdTech 50 UK Awards Yearbook 2021/22 for his efforts in the digital transformation at Cubitt Town Primary School and Tower Hamlets, he is also a Google for Education Certified Trainer and guest lectures at University College London on the integration of technology across the curriculum.



Source: <https://www.iwf.org.uk/media/23j3nc2/distribution-of-captures-of-live-streamed-child-sexual-abuse-final.pdf>



## Top Tips for...

# MANAGING SCREEN TIME

According to the latest stats, people aged between 8 and 17 spend four hours on digital devices during an average day. Obviously, a new year is ideal for fresh starts and renewed efforts – so lots of families are trying to cut down their combined screen time right now, creating more moments to connect with each other and relying less on gadgets to have fun. Our top tips on reducing screen time are for everyone, so you can get your whole family involved in turning over a new leaf this year!

### GET OUT AND ABOUT

If the weather's decent, spend some time in the garden or go for a walk. Even a stroll to the local shop would do: the main thing is getting some fresh air and a break from your screen.

### TRY A TIMED TRIAL

When you're taking a screen break to do a different activity or a chore, turn it into a game by setting yourself a timer. Can you complete your task before the alarm goes off?

### GO DIGITAL DETOX

Challenge yourself and your family to take time off from screens, finding other things to do. You could start off with half a day, then build up to a full day or even an entire weekend.

### LEAD BY EXAMPLE

Let your family see you successfully managing your own screen time. You'll be showing them the way, and it might stop some of those grumbles when you *do* want to go online.

### AGREE TECH-FREE ZONES

Nominate some spots at home where devices aren't allowed. Anywhere your family gathers together, like at the table or in the living room, could become a 'no phone zone'.

### HOLD A SCREEN TIME AMNESTY

As a family, agree specific windows when it's OK to use devices. This should help everyone to balance time on phones or gaming with enjoying quality moments together.

### BE MINDFUL OF TIME

Stay aware of how long you've been on your device for. Controlling how much time you spend in potentially stressful areas of the internet – like social media platforms – can also boost your wellbeing.

### 'PARK' PHONES OVERNIGHT

Set up an overnight charging station for everyone's devices – preferably away from bedrooms. That means less temptation for late-night scrolling.

### SWITCH ON DND

Research shows that micro-distractions like message alerts and push notifications can chip away at our concentration levels. Put devices on 'do not disturb' until you're less busy.

### TAKE A FAMILY TECH BREAK

Set aside certain times when the whole family puts their gadgets away and enjoys an activity together: playing a board game, going for a walk or just having a chat.

### SOCIALISE WITHOUT SCREENS

When you're with friends, try not to automatically involve phones, TVs or other tech. Having company can be loads more fun if your attention isn't being split.

### WIND DOWN PROPERLY

Try staying off phones, consoles, tablets and so on just before you go to sleep. Reading or just getting comfy in bed for a while can give you a much more restful night.

### Meet Our Expert

Minds Ahead design and deliver the UK's only specialist postgraduate mental health qualifications. They also provide training and support to education organisations and local authorities – empowering school leaders and staff with the knowledge and tools to shape their settings into inclusive communities where the mental health of pupils and personnel is prioritised.



## DEVICE BOX

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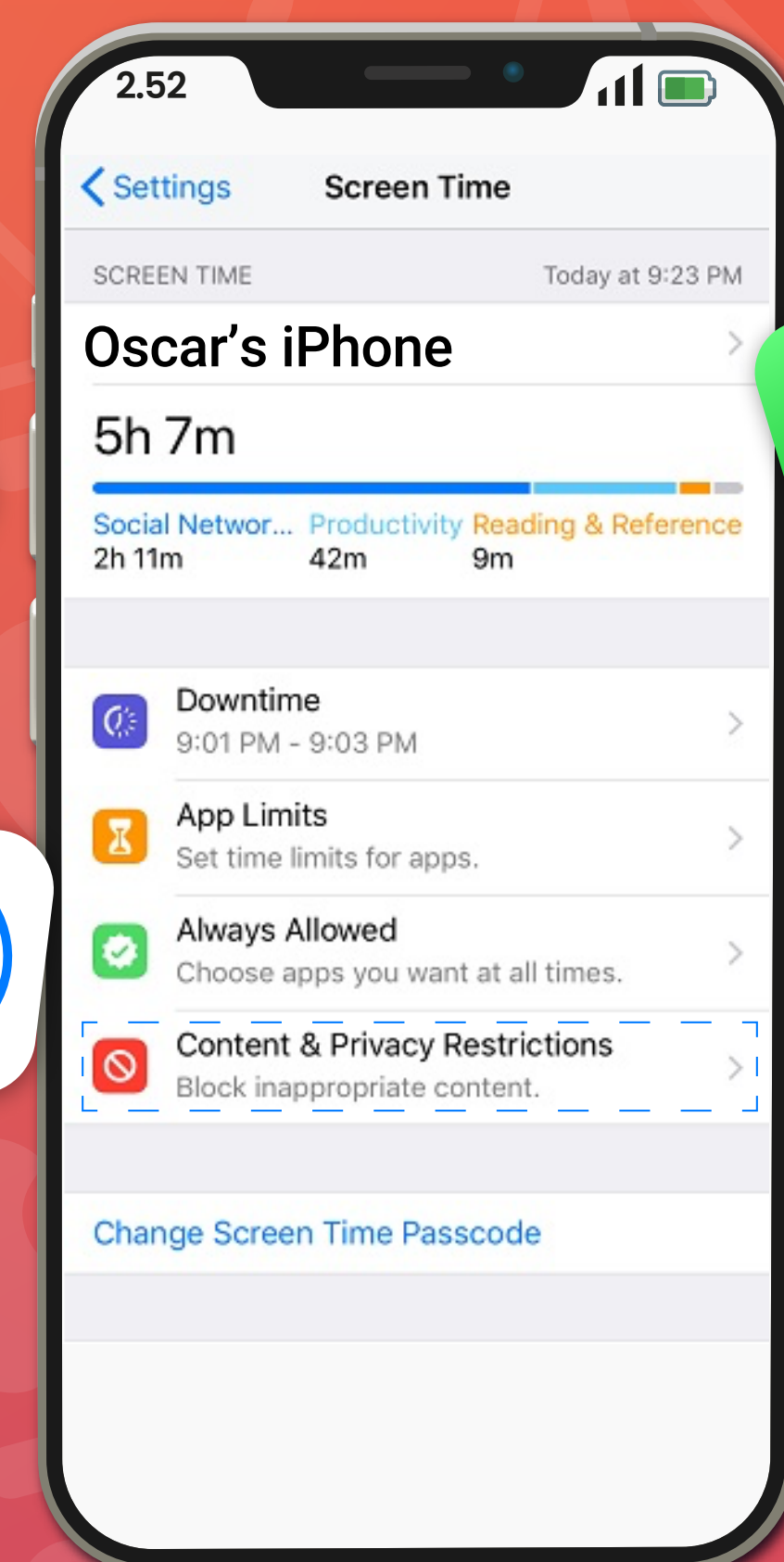
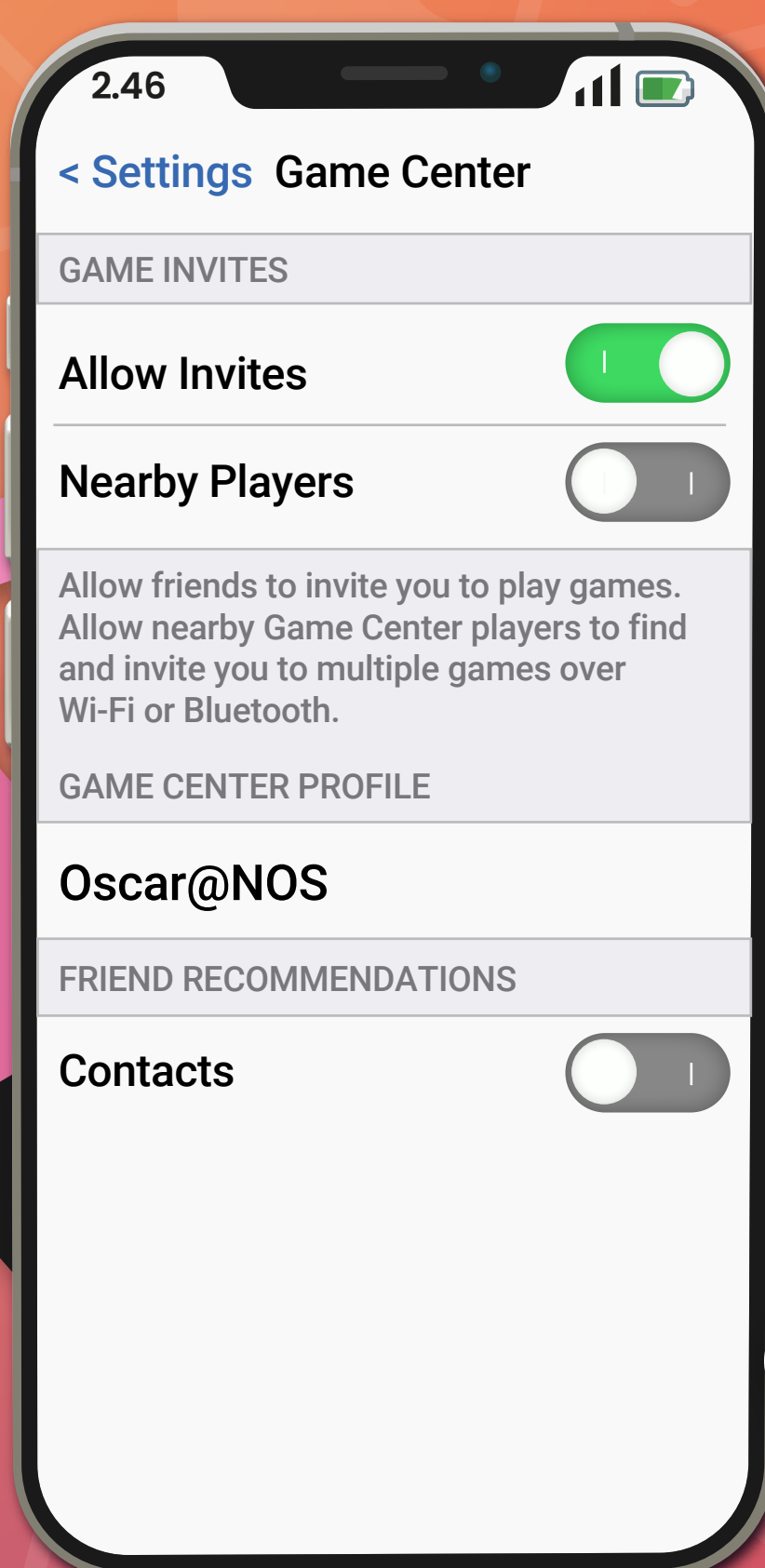
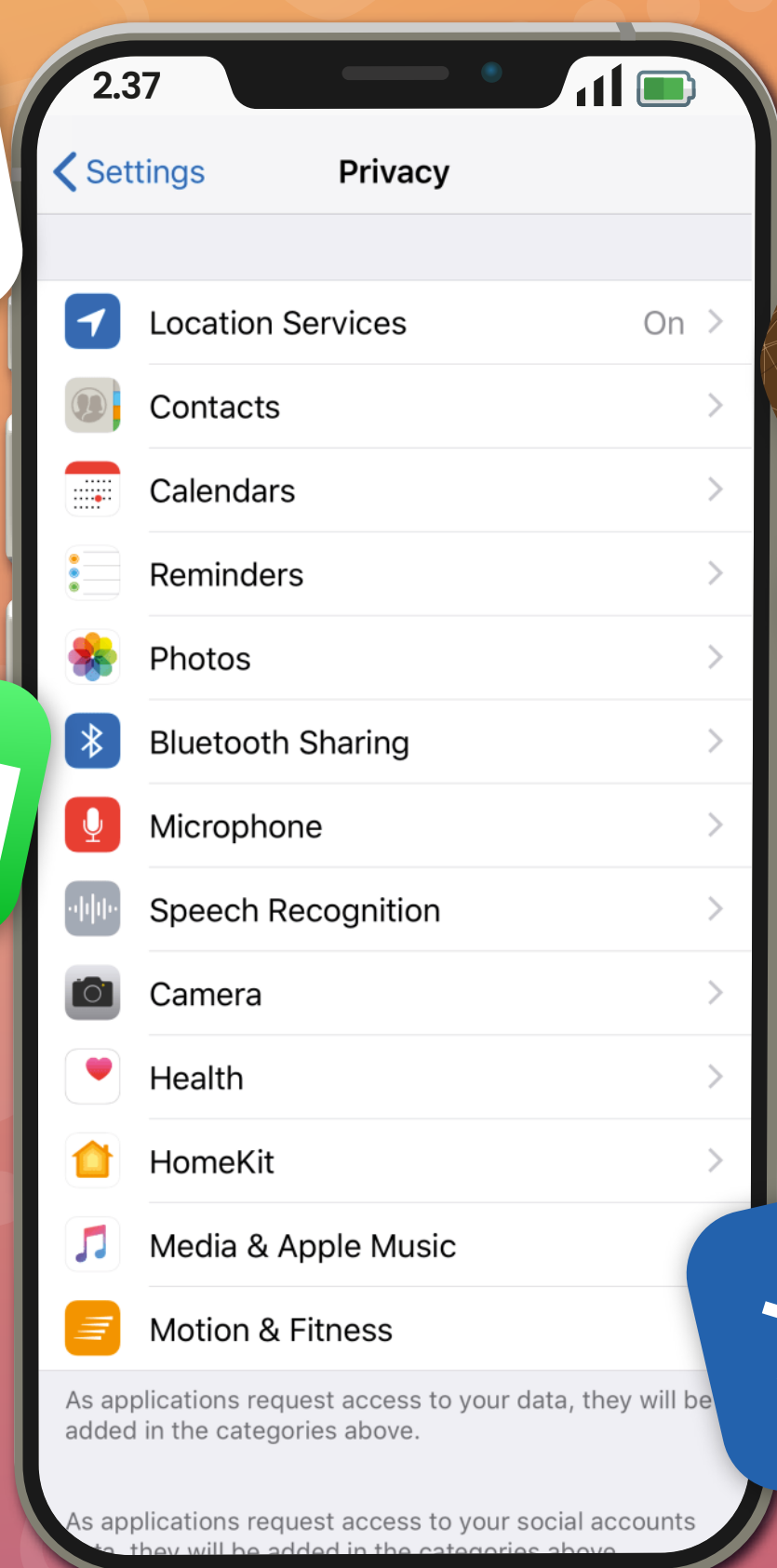
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# How to Set up PARENTAL CONTROLS for APPS iPhone

Apple devices come with built-in apps already available: Mail, FaceTime and Safari, for example. However, you can choose which apps and features appear on your child's device and which ones don't. You can also manipulate the features in Game Centre to enhance your child's safety and privacy when playing games, as well as blocking iTunes or App Store purchases if you wish.



## How to Restrict Built-in Apps/Features

- 1 Open Settings
- 2 Tap Screen Time
- 3 Tap Content & Privacy Restrictions
- 4 Tap Allowed Apps (you may need to toggle this to 'on' at the top)
- 5 Enable or disable the apps you wish to appear (or disappear) on your child's device

## How to Restrict Game Centre

- 1 Open Settings
- 2 Tap Screen Time
- 3 Tap Content & Privacy Restrictions
- 4 Tap Content Restrictions (you may need to switch the toggle at the top to the 'on' position)
- 5 Scroll down to Game Centre
- 6 Choose between Allow, Don't Allow, or Allow with Friends Only in the settings for each feature

## How to Restrict iTunes & App Store Purchases

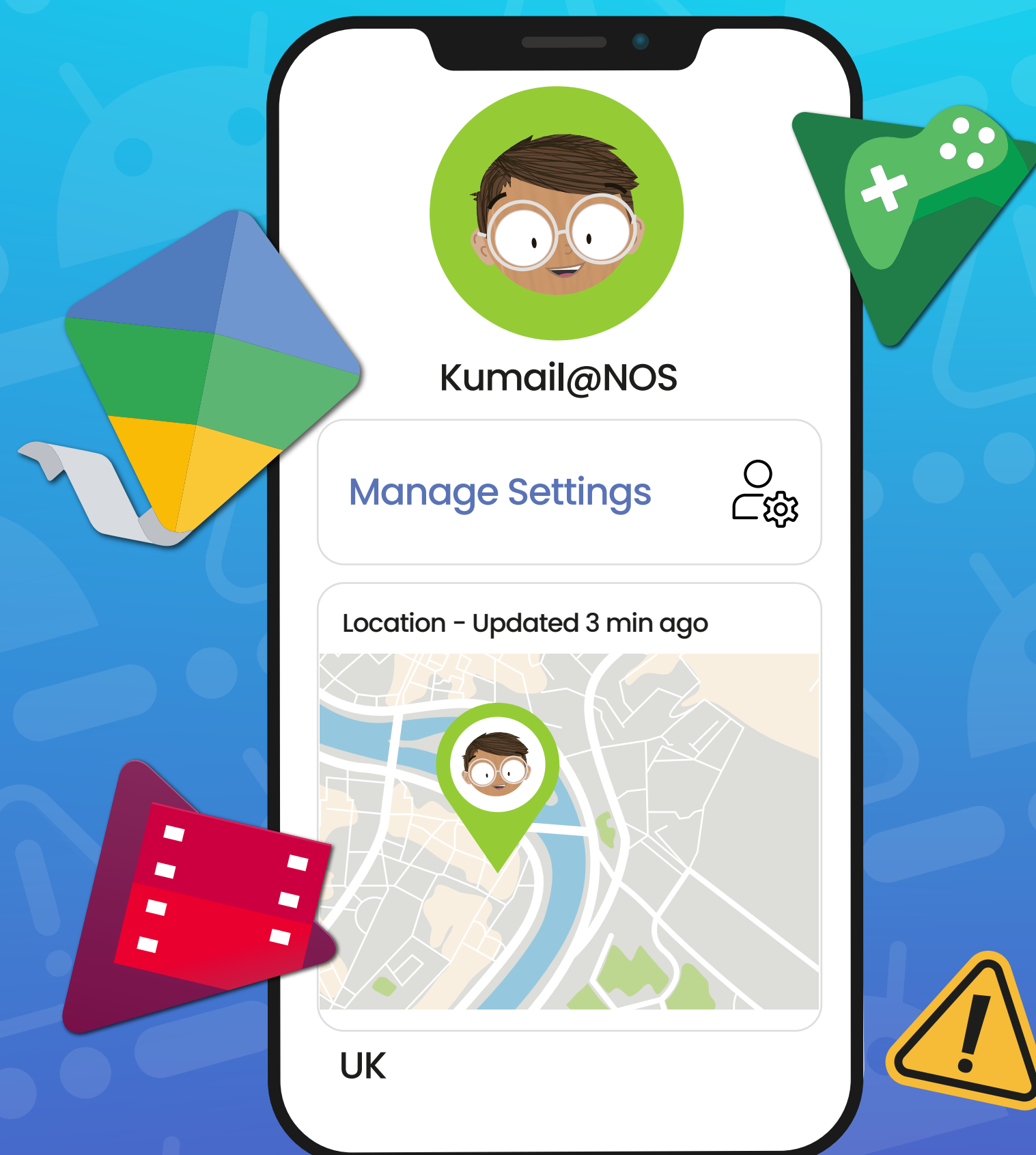
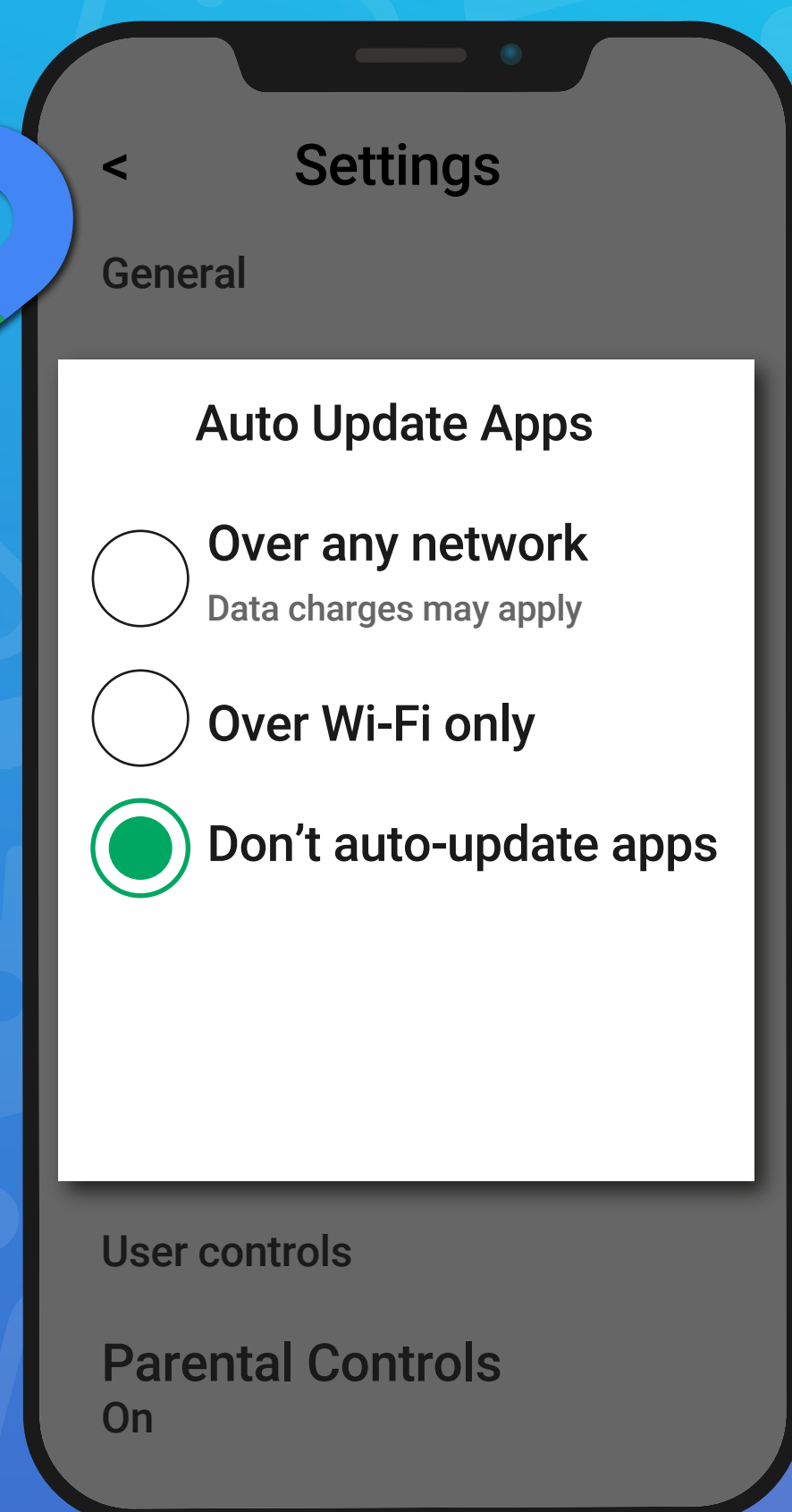
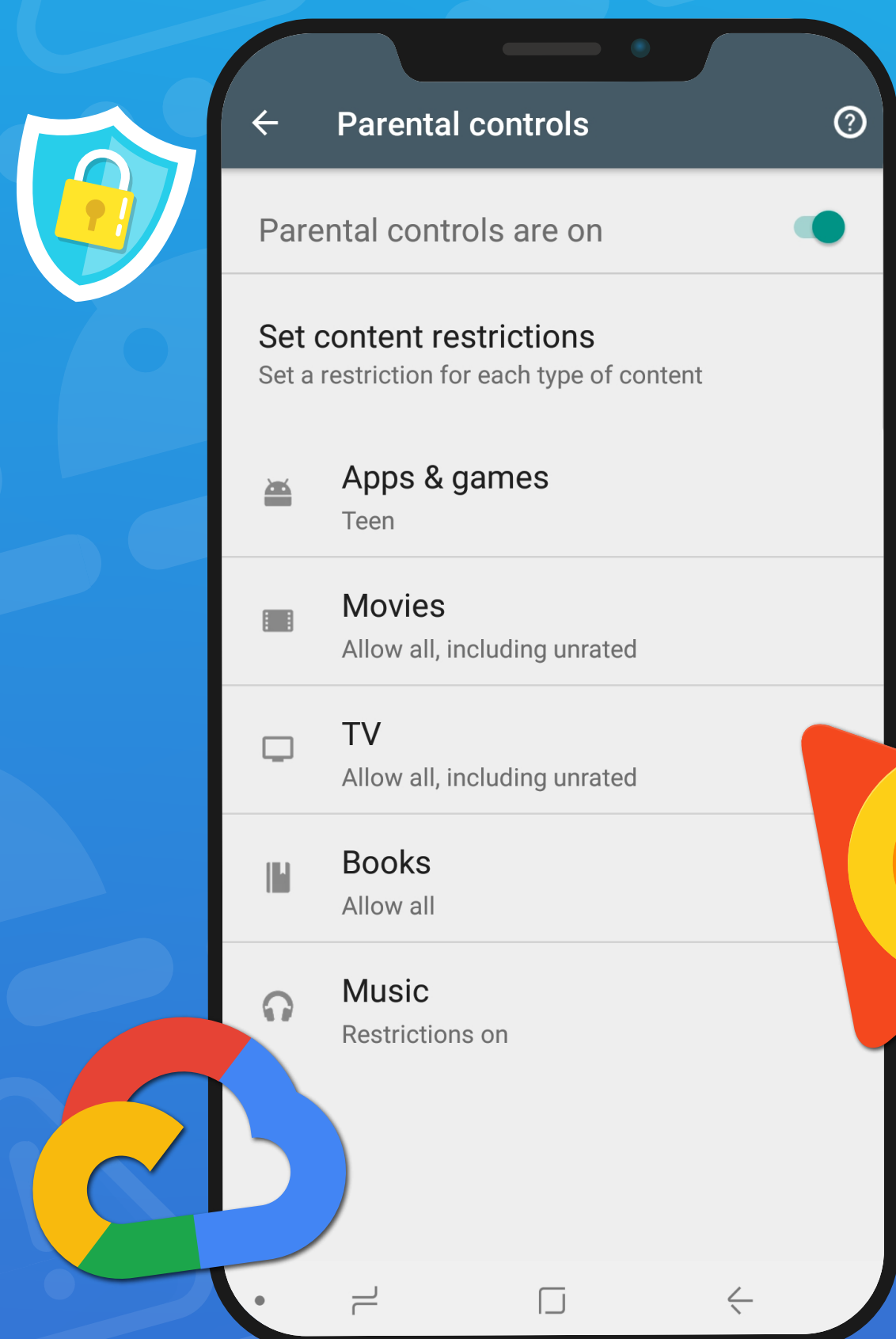
- 1 Open Settings
- 2 Tap Screen Time
- 3 Tap Content & Privacy Restrictions
- 4 Tap iTunes & App Store Purchases
- 5 Select Allow or Don't Allow for each feature (you can also lock these settings with a password)





# How to Set up PARENTAL CONTROLS for APPS Android Phone

On Android phones, restricting access to particular apps usually requires going onto Google Play. From there, it's fairly easy to navigate your way through the settings to manage the parental controls and authentications relating to any apps on the device. These features can prevent your child from downloading or buying anything unsuitable for their age. Updated versions of apps or games that your child has already installed may occasionally contain something inappropriate, so we've explained how to stop those, too.



## How to Block App Downloads (This Also Disables In-app Purchases):

- 1 Open Google Play Store
- 2 Tap the profile icon in the top right
- 3 Tap Settings
- 4 Scroll down to the Family section and tap Parental controls
- 5 Toggle 'Parental controls are off' to 'Parental controls are on'
- 6 Create a PIN and tap OK
- 7 Confirm your PIN and tap OK again
- 8 Tap Apps & Games
- 9 Set the age limit you wish to set
- 10 Tap Save to apply your changes

## How to Stop Auto-updates

- 1 Open Google Play Store
- 2 Tap the profile icon in the top right
- 3 Tap Settings
- 4 Tap Auto-Update Apps
- 5 Select 'Don't auto-update apps' and then tap Done

## Restricting Apps Through Google Family Link

- 1 Open Google Play Family Link for parents
- 2 Tap the three horizontal lines in the top left
- 3 Select your child's account
- 4 Tap Manage
- 5 Tap Controls on Google Play
- 6 Tap Apps & Games
- 7 Select the age limit you wish to set





# SUPPORTING CHILDREN TO DEAL WITH UPSETTING CONTENT

## A Guide for Parents and Carers

Raising children in the digital age seems to be getting tougher, with the world currently experiencing so many uncertainties. From climate change to military conflicts around the globe, right now children across the globe can scarcely go online without being exposed to unsettling stories, images and ideas. Reassuring a concerned child can be difficult, especially when bad news feels omnipresent. We've put together some advice to help you in discussing upsetting events with young ones.

### 1 FIND OUT WHAT YOUR CHILD KNOWS

There are many ways that children are exposed to upsetting content in the media, both online and offline. Before swamping your child with information, find out what they know already. Show them you're interested in what they have to say, practice active listening and try to gauge how much your child has been impacted by what they've seen.



### 2 RIGHT TIME, RIGHT PLACE

Starting a conversation about upsetting content probably isn't the best idea when your child is studying for an exam or about to go to bed. Choose a time when they're relaxed and open to talking, to make sure you have their full attention. Remember, these conversations can become emotional, so choose somewhere your child feels safe and comfortable.



### 3 KEEP IT AGE APPROPRIATE

With younger children, try and keep the conversation more general and avoid leading questions and complex detail. You can go slightly deeper into the specifics with young teenagers but keep monitoring their emotional response. With older teens, you can be more open about the realities and consequences of what's happening – but again, do stay aware of their emotional state.



### 4 EMPHASISE HOPE

Upsetting content can make anyone feel angry, scared, sad or overwhelmed. Try to find stories of hope, generosity and strength related to the content you're discussing. Children often feel reassured when they know they can do something to help, so encourage your child's sense of control through activities which make them feel they're positively impacting the events they're concerned about.



### 5 MONITOR REACTIONS

All children react differently, of course, and young people might not directly say that they're scared, angry, anxious, confused or uncomfortable. Emotional reactions are natural when discussing upsetting topics, so take note of your child's body language and reactions. Allow them to express their feelings in a non-judgmental space and try to stay mindful of how they might be feeling.



### 6 CONSIDER YOUR OWN EMOTIONS

It's not only young people who find upsetting news difficult to process: adults also have to deal with strong emotions in moments of stress. Children develop coping strategies by mirroring those around them, so staying on top of how you appear to be regulating your emotion on the outside is important for supporting your child through worrying times.



### 7 SET LIMITS

Managing screen-time and content can be difficult even in normal circumstances, but especially in unusual or stressful periods (at the start of the pandemic, for example). It's virtually impossible to keep children away from upsetting content completely, but it's important to try to limit exposure by using parental controls, talking about the dangers of harmful content and enforcing screen-time limits.



### 8 TAKE THINGS SLOWLY

Try not to overwhelm your child with information all at once: instead, take the discussion one step at a time. You could make the first conversation a simple introduction to a potentially upsetting subject and then wait until your child is ready to talk again. Opening the door to the conversation and demonstrating that your child can talk to you about this type of issue is a vital first step.



### 9 ENCOURAGE QUESTIONS

Online, troubling images, posts, videos and stories are shared across multiple platforms, many of which your child might access. Even if the content is actually inappropriate, encourage your child to discuss what they saw instead of being angry at them for seeing it. Children are still learning that not everything online is accurate – you want to be their ultimate source of information, not their device.



### 10 FIND A BALANCE

There's often a tremendous compulsion to stay right up to date with events. Our phones frequently send us push notifications urging us to read the latest article or view the most recent video on social media. It's essential to remind your child that it's healthy to take regular breaks, and to focus on positive events instead of 'doomscrolling' and risking becoming overwhelmed by bad news.



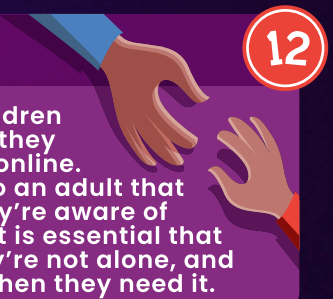
### 11 BUILD RESILIENCE

News has never been more accessible. While our instinct may be to shield children from upsetting stories, it's important that they're equipped with the tools to manage this content when they are exposed to it. Talk about upsetting content more generally with your child and emphasise that they can always tell you or a trusted adult if something they see makes them feel uneasy.



### 12 IDENTIFY HELP

It's hugely important that children know where to find support if they encounter upsetting content online. Encourage them to open up to an adult that they trust, and make sure they're aware of who their trusted adults are. It is essential that children understand that they're not alone, and that help is available if and when they need it.



## Meet Our Expert

Cayley Jorgensen is the director of FaceUp South Africa, which is a reporting system that is currently being used by schools and companies to fight bullying around the world. FaceUp helps give a voice to bystanders by encouraging them to speak up and get the help they not only want but need.



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