

Are your kids ready for a cell phone?

Written by Jason Alderman

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If your preteen child hasn't hit you up yet for a cell phone, you're among a rare breed indeed. Studies have found that roughly 70 percent of 11–14-year-olds now use cell phones. Closer to home, our 10-year-old has been hounding my wife and me for months to get his own phone.

My initial reaction was, "no way." But upon investigation, I see why many parents eventually give in. Here are a few points to ponder on before you agree or disagree to your preteen's demand for a phone.

Pro and cons

Anyone who's ever had a flat tire or gotten lost can attest to cell phones' advantages in such desperate situations. On the flip side, unless you install parental controls, your child could access inappropriate content or be more vulnerable to bullying and predatory behavior.

Cell phone use can be wildly expensive, because besides calls, text messaging, web browsing and application downloads all come at a price. So checkout the types of payment options available.

Payment Options

Prepaid Plan, that is, buy minutes—'pay-as-you-go'—vary in terms of fees and per-minute calling and text rates. The distinct advantages are; no locked-in service contract and you know exactly how many minutes they're using. On the other hand the parental controls feature is usually not available and phones more expensive than under a service contract plan.

Sometimes it's cheaper to add a phone to your existing plan—this is called Family Plan. Some family plans allow unlimited calls and texts between friends and family or between those using the same carrier. The clear advantage here is that it's cheaper if your kids make lots of calls and

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texts and importantly most family plans allow parental controls. The other side, however, is that parental control feature may cost extra and then some plans won't allow usage cap, so undisciplined kids may rake up large bills. Another disadvantage is that you are tied to service contract.

Parental Controls

The best ways to protect your kids is to subscribe to your carrier's parental controls plan. Plan features vary widely, but consider these points when comparing plans:

- Cost (free to \$4.99 a month).
- Ability to cap phone minutes and text messages.
- Allow emergency calls, even if over monthly usage allowance.
- Cap and/or block entertainment downloads (costly/inappropriate ringtones, music, video, etc.)
- Block mature content websites from Internet-enabled phones.
- Restrict time-of-day usage (e.g., block during school hours or after bedtime).
- Block calls/texts from specific or unknown numbers (helps prevent stalking, bullying and inappropriate contact).
- Track your child's physical location (requires GPS-enabled phone and typically costs \$5 to \$10 a month).

Parental control programs generally are not available with prepaid plans. And, since no filtering tool is completely foolproof, it's important to regularly discuss safety issues with your kids. Make sure they're comfortable coming to you with any questions or details of inappropriate contact they've received.

Conclusion

Not every child is ready for cell phone responsibilities. Set ground rules and be prepared to withhold privileges if they cross boundaries, such as not abiding school regulations, exceeding curfews or usage limits, using to bully others, repeatedly losing or damaging the phone, etc. And make sure they kick in part of their allowance to help pay.

With my son, it's not a question of "if" but instead of "when." And when the time is right, he'll bear the costs of the handset and adding a line to our family plan. This of course will allow him to hound me remotely for the latest must-have item.

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