

## Your child's first mobile phone

More and more parents are purchasing phones for their teenage children. [Research from the ACMA](#) in 2013 showed that 67 per cent of 12 to 13 year olds had a mobile phone. Mobile phones make keeping in touch with teenagers easy, but having a mobile phone also means greater responsibility for teens.

In this article we look at what parents should know before purchasing a mobile phone for their child.

Teens and parents need to be aware of the costs of a smartphone. These can be expensive especially if they exceed their monthly limits. A pre-paid plan may be a good option for a teenager because there's no risk of bill shock.

If parents opt for a post-paid contract, they should ensure that the plan is affordable and that they're aware of extra charges, particularly for [excess data](#). These plans are convenient but can sometimes be costly.

Discuss the plans on offer and the best choice with your child. They may like to spend time comparing the pre/post-paid deals to find the best value offer. This is an excellent way to start training them on financial literacy and consumer rights. Using websites like [WhistleOut](#) can help them compare plans.

The "Mobile phone deals and plans" article on [MoneySmart](#) also has helpful information to consider when purchasing a phone plan.

When purchasing a plan for your teen you should:

- Consider the price of the plan – it pays to shop around
- Set up expectations around how and when they can use the phone
- Make sure you both know the monthly allowances and how to track these so they aren't exceeded
- Be aware of online threats such as cyberbullying that your teen may be exposed to on their mobile phone

The following ACCAN tip sheets may be useful to parents and teens who are purchasing their first smartphone:

- [Questions to ask before signing a phone contract](#)
- [How to avoid smartphone bill shock](#)
- [How to use less data on your smartphone](#)
- [Mobile data: what you need to know](#)