BILL'S HOME TECH

Home & Small Business Tech Solutions

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Lock Down In-App Purchases So Nobody Overspends

Stop surprise charges from games and apps — especially when grandkids are using the device

Plain-English tech help from:

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Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

In-app purchases are the buy-buttons inside games and apps that spend real money, and a single tap — often by a grandchild — can run up a bill. Lock them down once in settings: on an iPhone use Screen Time Content & Privacy iTunes & App Store Purchases to block or password-protect them, and set Media & Purchases to always require your password; on Android, the Play Store's authentication setting can require a password for every purchase.

For a child's own device, Apple's "Ask to Buy" and Google Family Link send every purchase to you for approval. Watch for sneaky weekly subscriptions games start, and if an accidental charge happens, request a refund promptly — Apple and Google often grant them.

1 The Short Version

In-app purchases are the little buy-buttons inside apps and games that charge real money. They're designed to be easy to tap, which is exactly the problem — especially when a grandchild is playing. The fix is to require a password for every purchase, or to switch purchases off completely.

You set this up once, in your phone or tablet's settings, and it stays in place. It protects against both accidental taps and the steady drip of small charges that add up without anyone deciding to spend.

- In-app purchases charge real money from inside a game or app.
- You can require a password for every purchase, or turn them off entirely.
- This protects against accidental taps, especially by children.
- It's a one-time setup in your device's settings.

TIP

If you ever hand your phone or tablet to a grandchild to play a game, setting this up first is the single best protection there is. One password requirement stands between an excited child and a very real charge on your account.

2 How Surprise Charges Happen

Many free games make their money by selling things inside the game — packs of coins, extra lives, special items — for real money. The buttons are bright, placed where fingers naturally tap, and sometimes appear right when a child is eager to keep playing. A few taps can become a large bill.

This isn't carelessness on anyone's part; the apps are designed to make spending frictionless. That's precisely why a deliberate lock is worth setting up — you're adding back the friction the app removed.

GOOD TO KNOW

Children often don't understand that tapping a shiny button spends real money — to them it's just part of the game. Stories of kids running up hundreds of dollars in "gems" are common, and they're nobody's fault but the app's design. A password requirement stops it cold.

3 Lock Purchases on an iPhone or iPad

Apple's protection lives in a feature called Screen Time, which lets you require a password for purchases or block them entirely. It takes a few minutes to set up.

1. Open Settings and tap Screen Time (turn it on if it isn't already).
2. Tap "Content & Privacy Restrictions" and turn it on.
3. Tap "iTunes & App Store Purchases."

4. Set "In-app Purchases" to Don't Allow to block them, or require a password for all purchases.
5. Set a Screen Time passcode that's different from your phone's unlock code.

> **WATCH OUT**
> Make the Screen Time passcode different from the code you use to unlock the phone, and don't share it with the children. If it's the same code they watch you type to unlock the phone, the protection is easy to get around.

4 Require a Password for Every Purchase (Apple)

Even for your own purchases, requiring a password every time adds a helpful pause — a moment to be sure before money is spent.

1. In Settings, tap your name, then Media & Purchases.
2. Choose Password Settings.
3. Set it to require your password for every purchase and download.
4. Now nothing can be bought without that password being entered.

> **GOOD TO KNOW**
> Requiring a password for every purchase, not just the first in a session, closes a common loophole: after one purchase, some devices allow a window where more can be bought without re-entering the password. Always-require-password removes that window.

5 Lock Purchases on Android

Android's protection is set in the Play Store, where you can require authentication for every purchase.

1. Open the Play Store and tap your profile picture.
2. Go to Settings, then find "Authentication" or purchase settings.
3. Turn on requiring authentication (a password or fingerprint) for all purchases.

4. Choose the option that asks every time, not just occasionally.

> **TIP**
>
> Setting it to require a password or fingerprint for every single purchase — not just periodically — is the setting that actually protects you. The "every 30 minutes" option still leaves a window where a child could keep buying freely.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

6 Set Up Parental Controls for a Child's Device

If a grandchild has their own device, or regularly uses one of yours, proper parental controls go further — limiting purchases, screen time, and content all at once.

- Apple's Family Sharing with Screen Time lets you control a child's device remotely.
- Google's Family Link does the same for Android devices.
- With these, you approve every purchase before it goes through.
- You can also set spending and time limits that fit the child.

> **GOOD TO KNOW**
>
> With "Ask to Buy" (Apple) or purchase approval (Google Family Link), every purchase a child attempts sends a request to your phone for approval. Nothing is bought unless you tap yes — the gold standard for letting a child use a device without risk of surprise charges.

7 Turn Off One-Tap Buying

Some stores and apps remember your card and allow buying with a single tap, which removes the very pause that protects you. Turning that off adds back a confirmation step.

- Review which apps and stores have one-tap or saved-card buying on.
- Turn off one-tap purchasing where you can.
- Prefer settings that confirm before any charge.
- Remove saved cards from stores you rarely use.

WATCH OUT

Shopping apps often default to the fastest possible checkout, which is wonderful for them and risky for you. A saved card plus one-tap buying means a misplaced tap is an instant order — turning on a confirmation step is a small friction that prevents real mistakes.

8 Manage Saved Payment Methods

Every place your card is saved is a place a charge can originate. Trimming those down limits where surprise purchases can happen at all.

1. Review the cards saved in your phone's app store account.
2. Remove any you don't need for current subscriptions.
3. Consider keeping a lower-limit card as the one on file.
4. Check saved cards in individual shopping and game apps, too.

GOOD TO KNOW

Keeping a single, lower-limit card as the one on file for app stores caps how much damage any surprise charge can do. It's an extra layer beyond the password lock — belt and suspenders for peace of mind.

9 Watch for Sneaky Subscriptions in Games

Beyond one-off purchases, some games and apps push subscriptions — a weekly or monthly charge for "VIP" status, extra features, or no ads. These are especially easy to start by accident and easy to forget.

- Games increasingly sell weekly or monthly subscriptions, not just one-time items.
- A "free trial" inside a game can quietly become a recurring charge.
- Weekly subscriptions are sneaky — they add up fast and hide in the fine print.
- Check your phone's subscription list for anything a game started.

> **WATCH OUT**
> Weekly subscriptions inside games are a growing trap, because a few dollars a week sounds small but is over a hundred dollars a year. If a child or you started one by accident, it'll show in your phone's subscription list — check there and cancel any you didn't mean to keep.

10 Check What's Already Been Bought

Before locking things down, it's worth a look at your recent purchase history — you may find charges you didn't know about, and catch any ongoing ones.

1. On an iPhone, check Purchase History under your name in Settings.
2. On Android, check your order history at play.google.com or in the Play Store.
3. Look for in-app purchases you didn't recognize or intend.
4. For accidental ones, ask for a refund promptly (Apple or Google both allow it).

> **WATCH OUT**
> If you find a charge a child made by accident, request a refund right away — both Apple and Google often grant refunds for genuine accidental in-app purchases, especially when you ask soon after. Don't assume you're stuck with it.

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11 Talk It Through With the Grandkids

Technology locks are the reliable protection, but a simple conversation helps too, and it teaches something valuable.

- Explain that the shiny buttons in games spend real money.
- Let them know they need to ask before buying anything.
- Praise them for asking rather than tapping.
- Keep the locks on regardless — kindness and locks both.

GOOD TO KNOW

A gentle talk plus the technical locks is the best of both worlds: the child learns that in-game purchases are real money, and the lock protects everyone while they're still learning. The lesson is a gift; the lock is the safety net.

12 What In-App Purchases Actually Look Like

It helps to recognize these buy-buttons so you know what you're protecting against. They come in a few predictable shapes, and once you can spot them, the risk is much easier to understand.

You might see…	What it really is
"Buy 500 gems" / "coin pack"	A real-money purchase of in-game currency
"Continue? 99 coins"	A nudge to spend after you run out, mid-play
"Remove ads — $4.99"	A one-time or recurring charge

"Unlock VIP / Premium"	Often a weekly or monthly subscription
"Special offer ending soon!"	Pressure to buy quickly, by design

WATCH OUT

The "special offer ending soon" countdown is engineered to make you — or a child — spend before thinking. Real urgency is rare; the clock is a sales tactic. With purchases locked behind a password, these pressure buttons simply can't do any harm.

13 A Quick Household Setup Checklist

To make sure nothing's missed, run through this short checklist on each device in the house that connects to your payment method. It takes just a few minutes per device.

1. Turn on the purchase password or lock on each phone and tablet.
2. Set it to require the password for every purchase, not occasionally.
3. Set up parental approval on any device a child uses.
4. Trim saved cards down to one, ideally a lower-limit card.
5. Check the subscription list on each device for anything unwanted.

TIP

Do this on every device that can make a purchase, not just the one you use most. A forgotten old tablet the grandkids play on, still signed in to your account, is exactly where a surprise charge is most likely to come from.

14 Set It and Check It Now and Then

Once the locks are in place they stay put, but a device update or a new app can occasionally change a setting, so a quick periodic check keeps the protection solid.

- Glance at your purchase settings a couple of times a year.
- Re-check after a big phone or tablet update.

- Review the subscription list during your yearly money checkup.
- Confirm the locks are still on if you've reset or replaced a device.

> **GOOD TO KNOW**
>
> Pairing this quick check with your yearly subscription review means it happens automatically as part of a habit you already have. The locks rarely come undone on their own, but a thirty-second confirmation is cheap peace of mind.

15 When to Call Bill

Setting up purchase locks is genuinely worth doing, but the menus — Screen Time, Family Sharing, Family Link — can be confusing, and it's easy to miss the one setting that actually matters. If you'd like help making sure the protection is real and complete, I'm glad to set it up with you.

I'll put the right locks in place on your phones and tablets, set up proper parental controls on any device the grandkids use, check your purchase history for anything unexpected, and help you get a refund on any accidental charges. You'll leave knowing nobody can overspend by a stray tap.

- You want the purchase locks set up correctly on your devices.
- You'd like parental controls on a grandchild's device.
- You found a surprise in-app charge and want help getting it refunded.
- You're not sure which setting actually blocks purchases.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy. Lock purchases once, and nobody can overspend by accident.

I want to...	Do this...
Block purchases (iPhone)	Settings Screen Time Content & Privacy iTunes & App Store Purchases
Require a password (Apple)	Settings your name Media & Purchases always require password
Lock purchases (Android)	Play Store profile Settings require authentication for all purchases
Protect a child's device	Use Apple Family Sharing 'Ask to Buy' or Google Family Link approval
Catch sneaky subscriptions	Check your phone's subscription list for anything a game started
Fix an accidental charge	Check purchase history; request a refund promptly from Apple or Google
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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