BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Screen Time & Family Sharing

Child accounts, time limits, Ask to Buy and sharing what you pay for — explained in plain English, one step at a time

A plain-English guide for parents and grandparents

Take your time — you can't break it

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For iPhone & iPad (iOS 26 & iOS 27) · facts current November 2026

What's Inside

This is your Screen Time & Family Sharing manual. Read it in any order and at your own pace — there is no test, and you can't fall behind. It's written for the grown-up who runs the family's Apple accounts: a parent, a grandparent, or the person everyone calls when the iPad asks for a password. Every feature comes with what it actually does *for you*, and slow step-by-step directions. It covers iPhones and iPads running iOS 26 and iOS 27. Apple redesigned Screen Time for families in iOS 27, so where the two look different, this guide shows you both.

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PART 1

Getting Started

What Family Sharing and Screen Time are, who does what in a family group, and what you need before you begin. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you're reading this, chances are you're the grown-up in the family who ends up in charge of the Apple accounts. Maybe a grandchild just got their first iPad, maybe your son asked you to "approve something" and you weren't sure what you were approving, or maybe you'd simply like the family to stop paying for the same thing three times. Whatever brought you here, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting next to you at the kitchen table: patiently, in plain English, and with no fancy words. When I have to use one of Apple's names for something, I'll explain it right then.

Two tools, one family

Apple gives families two tools that work hand in hand. **Family Sharing** links up to six people's Apple Accounts into one family group, so you can share purchases, subscriptions, iCloud storage and locations. **Screen Time** lets a parent or guardian set sensible limits on a child's iPhone or iPad: when it can be used, for how long, what's appropriate, and who the child can talk to. You can use Family Sharing without ever touching Screen Time, and that's perfectly fine for a family of adults.

The big promise: you can't break it

Nothing in this guide is permanent in a scary way. A time limit can be loosened tomorrow. A setting you turned on can be turned off. A family member you invited can be removed. The few things that *are* hard to undo, I'll point out clearly with a **Heads up** box before you get there. So explore with confidence.

WHAT THIS DOES FOR YOU

Why this matters

Set up once, these tools quietly save money, keep kids safer online, and give you peace of mind, without you needing to hover over anyone's shoulder. The goal isn't to spy. It's to set fair, age-appropriate guardrails and then let everyone get on with enjoying their devices.

And I'm only a phone call away

If you ever get stuck — a request you don't understand, a passcode nobody remembers, a child account that won't finish setting up — call me at **(330) 200-8042**. There's no such thing as a silly question here.

So pour yourself a cup of coffee, and let's get your family set up together.

— Bill

CHAPTER 2

What Family Sharing & Screen Time Actually Do

Before tapping anything, it helps to know what these two tools can and can't do. Here's the plain-English tour.

Family Sharing in one sentence

With Family Sharing, you and up to five other family members can share access to Apple services such as iCloud+, Apple Music and Apple TV, share your locations, and help find each other's missing devices. Everyone keeps their **own** Apple Account, so their messages, photos, email and passwords stay private.

What a family group can share

Feature	What it does for your family
Purchase Sharing	Apps, movies, TV shows and books one person buys can be downloaded by the others, paid for by one card.
iCloud+ storage	One storage plan shared by the whole family. Nobody can see anyone else's files.
Subscriptions	Apple Music, Apple TV, Apple Arcade, Apple One and many App Store subscriptions.
Location Sharing	Family members can see each other on a map in the Find My app, if they choose to.
Find My devices	Help a family member find a lost iPhone, iPad or other Apple device.
Screen Time	Parents and guardians manage a child's device limits from their own iPhone or iPad.
Ask to Buy	A child asks before buying or downloading; a parent approves or declines.

GOOD TO KNOW

Sharing is a menu, not a package deal

You choose which features your family uses. Plenty of families share only iCloud storage and locations, and never turn on Purchase Sharing. Each feature has its own switch.

Screen Time in one sentence

Screen Time shows how a device is being used, and lets a parent set limits: quiet hours when only essentials work, daily time allowances for games or social media, content filters by age, and controls over who a child can call or message.

You can also use Screen Time on your **own** iPhone, just to see where the hours go, or to set yourself a gentle reminder to put the phone down in the evening. We'll cover that in Chapter 13.

What these tools are not

- **Not a way to read someone's messages.** Screen Time doesn't show you the contents of a child's texts or photos. It controls *access*, not reading.
- **Not a shared account.** Family members never share one Apple Account or password. Each person has their own.
- **Not a substitute for talking.** The settings work best alongside an honest conversation about why the rules exist.

WHAT THIS DOES FOR YOU

What this does for you

You get one place to manage the family's Apple spending and safety, and every member keeps their own privacy. It's the difference between handing a child your own iPad (with your email, your credit card and your photos on it) and giving them a device set up just for them.

CHAPTER 3

Who's Who: Organizer, Parents, Adults & Children

Every family group has a few roles. Knowing them saves a lot of confusion later, especially when a request pops up on the wrong person's phone.

The organizer

One adult is the **organizer**. The organizer starts the family group, invites people, chooses which features the family shares, and creates Child Accounts. If Purchase Sharing is turned on, the organizer's payment method pays for everyone's purchases by default. There's only one organizer per family group.

Parents and guardians

The organizer can mark another adult in the group as a **parent or guardian**. A parent/guardian can help manage Screen Time and approve Ask to Buy requests for the children, from their own device. This is how two parents (or a parent and a grandparent who does a lot of the babysitting) can share the job.

To make an adult a parent or guardian

1. On the organizer's iPhone or iPad, open **Settings** and tap **Family**.
2. Tap the adult's name.
3. Tap **Parent/Guardian**, then turn on **Set as Parent/Guardian**.

Adults and children

Role	What it means
Adult	Anyone 18 or older. Manages their own account and settings.
Child	Under 18. Children under 13 need a Child Account created by a parent (the age varies by country). Teens can also have a Child Account, up to age 18.
Parent/Guardian	An adult the organizer has trusted to manage the children's settings.
Organizer	The adult who runs the group and, by default, pays for shared purchases.

TIP

Grandparents can be organizers too

Nothing says the organizer has to be a parent. If you're the one paying for the family's iCloud storage, you can be the organizer and invite your grown children, who then manage their own kids as parents or guardians. Just remember: whoever is organizer pays for shared purchases unless Purchase Sharing is off.

HEADS UP

One family at a time

A person can belong to only one family group at a time. If your daughter is already in her own family group with her children, she can't also be in yours. Decide together which group makes the most sense.

CHAPTER 4

Before You Begin: What You'll Need

A few minutes of preparation makes setup go smoothly. Here's a checklist.

The checklist

- **Your own Apple Account**, signed in on your iPhone or iPad. (Apple used to call this an "Apple ID." It's the same thing with a new name.)
- **Your Apple Account password**, and access to the phone that gets your sign-in codes.
- **A payment method** on your account, if you plan to turn on Purchase Sharing or create a Child Account. Apple may ask for it to confirm you're an adult.
- **Up-to-date software** on every device in the family. Open **Settings** > **General** > **Software Update** on each one.
- **The child's device**, charged and nearby, if you're setting up a new iPad or iPhone for a child.
- **Ten quiet minutes**. Setup asks a lot of questions in a row, and it's easier without interruptions.

Which software version matters, and why

Apple redesigned Screen Time for families in **iOS 27, iPadOS 27 and macOS 27**, released in September 2026. The new version adds things like Time Allowances, Ask to Browse and schedules built around the school day. But there's a catch: to use the new Screen Time, **every device in the Family Sharing group** must be running the version 27 software (and watchOS 27 or visionOS 27 for watches and headsets).

If even one family device can't update, your family keeps the older Screen Time, which still works well and has most of the same protections under slightly different names. Throughout this guide, when the two versions differ, I'll show you both:

Older Screen Time (iOS 26 and earlier)	New Screen Time (iOS 27 family update)
Downtime	Your child's Screen Time **schedule** (quiet hours outside it)
App Limits	**Time Allowances** for Entertainment, Games and Social Media
Always Allowed	Essential apps that stay available
Communication Limits	Allowed Contacts / who your child can talk to

Older Screen Time (iOS 26 and earlier)	New Screen Time (iOS 27 family update)
Content & Privacy Restrictions	Content & Privacy Restrictions, now with **Ask to Browse**

HEADS UP

Updating your phone doesn't switch on the new Screen Time

After everyone updates to version 27, the new controls don't turn on by themselves. Apple asks a parent to go through a short setup for each child, where you can bring over the existing settings or start fresh. Chapter 8 walks you through it.

TIP

Write down what you have

Jot down each family member's device and software version on the cheat-sheet in Chapter 28. When something doesn't show up where this guide says it should, an older software version is the most common reason.

PART 2

Setting Up Your Family

Start a family group, invite the grown-ups, and create a proper Child Account for the youngest members.

CHAPTER 5

Starting a Family Group

The organizer sets up Family Sharing once, on one device. After that it's available on every device signed in with the organizer's Apple Account. If you'll be the organizer, here's how to start.

To start Family Sharing on iPhone or iPad

1. Open **Settings**.
2. Tap **Family**. You'll see it just below your name near the top. (If you don't see it, tap your name first, then look for **Family Sharing**.)
3. Tap **Continue** or **Set Up Your Family**, and follow the prompts.
4. Choose to invite people now, or create a Child Account, or skip and do it later.
5. Pick which features to share. You can always change these later.

On a Mac

Choose **Apple menu** > **System Settings**, then click **Family** in the sidebar and follow the same prompts.

> GOOD TO KNOW
>
> **Six people, including you**
>
> A family group can have the organizer plus up to five others. If you have more grandchildren than that, it's usually best for each grown child to run their own family group for their household.

Choosing what to share

During setup, Apple shows a list of features. Here's a sensible starting point for most families:

- **iCloud storage** — yes, if you pay for an iCloud+ plan (Chapter 19).
- **Location Sharing** — yes, if everyone is comfortable with it (Chapter 22).
- **Screen Time** — yes, if there are children in the group (Part 3).
- **Purchase Sharing** — think it over first. It means *your* card pays for everyone's purchases (Chapter 18).
- **Subscriptions** — share any you already pay for, like Apple Music (Chapter 20).

WHAT THIS DOES FOR YOU

What this does for you

One family group replaces a tangle of separate accounts and duplicate subscriptions. Many families find they were paying for the same storage or music service more than once.

CHAPTER 6

Inviting Adults & Older Family Members

Adults (and teens who already have their own Apple Account) join by invitation. You send it, they accept it on their own device.

To invite someone

1. Open **Settings** and tap **Family**.
2. Tap **Add Member** (it may look like a little person with a plus sign).
3. Tap **Invite Others**.
4. Choose how to send the invitation: by **Messages**, by **AirDrop**, or **in person** on your device if they're sitting with you.
5. The other person taps the invitation on their device and accepts.

TIP

"Invite in Person" is easiest for a nervous relative

If Mom is sitting beside you, choose the in-person option. She types her own Apple Account password on your screen, and she's in. No messages to find, no links to tap.

Did they accept?

Go back to **Settings** > **Family**. Members who have joined appear by name. Anyone who hasn't accepted yet shows as invited. You can resend the invitation from there.

SCAM ALERT

Real invitations come from people you know

A genuine Family Sharing invitation arrives from someone you know, usually in Messages. If you get an email or text claiming you must "join a family plan" or "verify your Apple Account" with a link, don't tap it. Open **Settings** > **Family** on your own device instead and see whether there's really an invitation waiting.

Making an adult a parent or guardian

If the adult you invited will help look after the children, mark them as a parent/guardian (see Chapter 3). Then they can approve Ask to Buy requests and adjust Screen Time from their own iPhone, so the organizer isn't the only one getting every request.

CHAPTER 7

Creating a Child Account

A child under 13 can't create an Apple Account on their own. A parent or guardian creates a **Child Account** for them, with age-appropriate settings already switched on. (The age is different in some countries.) Child Accounts are also available for teens up to 18.

WHAT THIS DOES FOR YOU

Why a Child Account beats handing over your own iPad

With a Child Account, the child's device has its own email, its own app library and its own age-appropriate settings. Your credit card, your email and your photos stay on *your* account. And because you're the parent on the account, you can manage their limits from your own phone.

To create a Child Account

Only the organizer or a parent/guardian can do this. Use **your own** iPhone or iPad.

1. Open **Settings** and tap **Family**.
2. Tap **Add Member**, then tap **Create Child Account**.
3. Enter the child's name and **date of birth**. Take care with the birth date. It decides which settings are applied.
4. Confirm you're an adult when asked. Apple may use the payment method on your account to do this.
5. Choose the account name: the child's own email address, the suggested **@icloud.com** address, or their **Game Center nickname**.
6. Follow the remaining steps. Apple will offer to set up Screen Time, Ask to Buy and location sharing along the way.

On a Mac

Choose **Apple menu** > **System Settings**, click **Family**, click **Add Member**, then click **Create Child Account**.

TIP

Setting up a brand-new iPad for a child?

When you turn on a new iPhone or iPad and Apple asks who will use it, choose the option for a child. Setup will walk you through creating the Child Account or signing in to an existing one, right on the new device. Either way, have your own iPhone nearby, because Apple may ask you to approve from it.

What's switched on automatically

Apple turns on child-appropriate defaults when you create a Child Account, and keeps them in place even if you don't finish every setup step right away. You can come back and finish setting up later. Ask to Buy is on by default for children under 13.

Sharing an age range with apps

Starting with iOS 26, Apple lets parents share a child's **age range** — not their birthday — with apps that ask for it, so an app can show age-appropriate content. During setup you choose whether that age range is shared **always**, only when you approve each **request**, or **never**. You can change your choice later from the child's settings.

Fixing a wrong birth date

If a child's account was set up with the wrong birth date years ago (it happens more than you'd think, usually to get around an age limit), iOS 26 and later let a parent correct the age on a Child Account. Look in **Settings** > **Family** > the child's name. If you don't find the option, call Apple Support or call me. It's worth fixing, because the birth date decides which protections apply.

HEADS UP

If you see "try again later"

Some parents see an error during the phone-verification step. The fix that usually works: create the account from the organizer's or parent's own iPhone (the trusted device that gets your sign-in codes), not from the child's device, and make sure your phone is up to date.

STAY SAFE

Keep the child's password somewhere safe

Write the child's Apple Account name and password on the cheat-sheet in Chapter 28 and keep it with your important papers. Until they're older, *you* are the person who will need it when they get a new device.

PART 3

Screen Time: Fair Limits

Turn on Screen Time for a child, set a passcode, build a daily schedule, and give each kind of app a sensible amount of time.

CHAPTER 8

Turning On Screen Time for a Child

Apple recommends managing a child's Screen Time from the organizer's or a parent's own device. That way you can adjust things from the couch, without borrowing the child's iPad, and the settings can't be quietly changed on the child's side.

The usual way: from your own iPhone

1. Open **Settings** and tap **Family**.
2. Tap your child's name.
3. Tap **Screen Time**, and follow the steps to set up parental controls.

If everyone is on iOS 27: switching to the new Screen Time

Once every device in the family is on version 27 software, you'll be invited to move each child to the redesigned Screen Time. It's a short walk-through, one child at a time.

1. Open **Settings** > **Family** and select your child.
2. Tap **Get Started**.
3. Choose whether to bring over the child's existing settings or create new ones.
4. Work through the screens: websites, app age ratings, who your child can contact, daily schedule, school hours and Time Allowances.
5. Finish by creating a four-digit **Screen Time passcode**.

> **GOOD TO KNOW**
>
> **Apple suggests limits for the child's age**
>
> In the new Screen Time, Apple offers suggested limits based on your child's age and expert research, and a recommended set of essential apps for new Child Accounts. They're a starting point. Adjust them to fit your family.

The other way: on the child's own device

If you're not using Family Sharing, you can set Screen Time up directly on the child's device: open **Settings** > **Screen Time**, tap **Turn On Screen Time**, tap **Continue**, then choose **This is My Child's iPhone** (or iPad). You'll then need a Screen Time passcode so the child can't change the settings.

TIP

A quick look at the day

The redesigned Screen Time gives parents an at-a-glance view of a child's usage, with one-tap controls to pause the device, allow more time, or change today's schedule. Handy when homework runs long or it's a snow day.

CHAPTER 9

The Screen Time Passcode

The Screen Time passcode is a separate four-digit code that protects the settings. It's **not** the code that unlocks the device. Without it, a determined child could simply switch the limits off.

Choosing a good one

- Pick four digits that are **different from the device passcode**, and different from your own phone's code.
- Avoid birthdays, 1234 and 0000. Children are excellent guessers.
- Enter it out of sight. Kids watch fingers.
- Write it on the cheat-sheet in Chapter 28 and keep that somewhere private.

GOOD TO KNOW

You may be told if someone uses it

In its iOS 27 announcement, Apple described a notification to parents when someone enters a child's Screen Time passcode on the child's device. If you get one and it wasn't you, it's time to choose a new code.

If you forget it

When Family Sharing manages the child's account, the organizer resets it from their own device:

1. On the organizer's iPhone or iPad, open **Settings** > **Screen Time**.
2. Under **Family**, tap the child's name.
3. Tap **Change Screen Time Passcode** (or **Manage Screen Time**, then look for the passcode option).
4. Confirm with your own Face ID, Touch ID or device passcode, then enter a new four-digit code.

HEADS UP

Be wary of "unlock Screen Time" tools

Websites selling programs that "remove a Screen Time passcode" can erase a child's settings, or worse, install unwanted software on your computer. Use Apple's own reset steps above, contact Apple Support, or call me.

CHAPTER 10

Schedules & Downtime: Quiet Hours

The most useful single setting for most families is a daily rhythm: the device works normally during the day, then quiets down for homework, dinner and bedtime. Apple calls this **Downtime** in older Screen Time, and a **schedule** in the new iOS 27 version.

In the new Screen Time (iOS 27 family update)

You build weekday and weekend routines out of ready-made time windows, such as **Before School**, **School** and **After School**. You can add a custom window to a day for something like soccer practice, or make a custom schedule for a shortened school day. Outside the scheduled hours, the device is paused except for the apps you've marked as essential.

Pausing during school

There's also an option to pause app categories like Entertainment, Games and Social Media during school hours, so the iPhone is a tool in class rather than a distraction. Set the start and end time of the school day, and choose which categories to pause.

In older Screen Time: Downtime

1. On your device, open **Settings** > **Family**, tap the child's name, then tap **Screen Time**.
2. Tap **Downtime**.
3. Choose the days, then set a start time and an end time — for example, 8:00 PM to 7:00 AM.
4. Confirm, and the schedule takes effect.

During Downtime, only phone calls and the apps you allow (Chapter 12) are available. Other apps and notifications are blocked until the end time.

WHAT THIS DOES FOR YOU

What this does for you

No more nightly tug-of-war over the iPad at bedtime. The device itself says "time's up," so you don't have to be the bad guy, and your grandchild still gets a good night's sleep.

TIP

Leave a little warning

Kids cope better with limits they can see coming. Tell them the schedule out loud, and point out that the device gives a short warning before quiet hours start.

CHAPTER 11

Time Allowances & App Limits

A schedule decides *when*. An allowance decides *how much*. Instead of watching the clock, you give a daily amount for the kinds of apps that tend to swallow time.

Time Allowances (iOS 27 family update)

In the new Screen Time, Time Allowances replace App Limits. You set daily limits for three categories: **Entertainment**, **Games** and **Social Media**. Apple shows suggested amounts tailored to your child's age.

1. Open the child's Screen Time settings (**Settings** > **Family** > the child's name > **Screen Time**, or **Settings** > **Screen Time** and the child's name under Family).
2. Tap **Time Allowances**.
3. Choose a category and set the daily amount. Repeat for the others.

App Limits (older Screen Time)

In older Screen Time, **App Limits** set a daily time limit for a whole category of apps, such as Games or Social Networking, or for individual apps.

1. Open the child's Screen Time settings.
2. Tap **App Limits**, then **Add Limit**.
3. Choose a category such as **Games** or **Social**, or pick individual apps.
4. Tap **Next**, set the amount of time, and tap **Add**.

GOOD TO KNOW

Limits are per day, across devices

If your grandchild has both an iPhone and an iPad on the same Child Account, the time counts across both. An hour of games is an hour of games, whichever screen they use.

TIP

Start generous, then adjust

A limit that's too tight just leads to a flood of "more time" requests. Start with a comfortable amount, look at the weekly report for a couple of weeks, and then tighten or loosen together with the child.

CHAPTER 12

Apps That Are Always Available & "Can I Have More Time?"

Some apps should never be blocked — the phone, messages with Mom, a reading app, a medical app. And sometimes a child genuinely needs ten more minutes to finish a school project.

Apps that stay available

In older Screen Time this list is called **Always Allowed**; in the new version you pick a set of essential apps during setup. Either way, these apps keep working during quiet hours and don't count against limits.

1. Open the child's Screen Time settings.
2. Tap **Always Allowed** (or the essential-apps setting in the new Screen Time).
3. Add apps with the green plus button, and remove them with the red minus button.

STAY SAFE

Calls to emergency numbers always work

Whatever limits you set, a child can always contact known emergency numbers. Screen Time never blocks a call to 911.

When your child asks for more time

When a limit runs out, the child can tap **Ask For More Time**. You get a request on your own device and can approve 15 minutes, an hour, or the rest of the day — or decline. You can also give more time in person, by entering the Screen Time passcode on the child's device.

TIP

Agree on the rules for asking

Many families agree that "more time" requests are for homework and finishing a game level, not for another hour of videos. A simple rule cuts down on requests at the dinner table.

CHAPTER 13

Screen Time for Yourself

Screen Time isn't only for children. On your own iPhone it can show you where your time goes, and help you keep the phone from creeping into bedtime.

To see your own report

1. Open **Settings** > **Screen Time**.
2. If it's off, tap **App & Website Activity** and turn it on.
3. Tap **See All App & Website Activity**. Switch between **Week** and **Day** to see the totals.

Once a week, a **Screen Time Weekly Report** notification appears. Tap it to see a summary. If you miss it, it waits in Notification Center.

WHAT THIS DOES FOR YOU

What this does for you

Many grown-ups are surprised by their own numbers. Seeing them makes it easier to set a gentle example for the grandchildren — and to reclaim an evening hour for a book or a walk.

GOOD TO KNOW

Your own limits are just reminders

If you set a limit for yourself, you can always tap past it. It's a nudge, not a lock — unless you set a Screen Time passcode on your own phone, which most adults shouldn't.

PART 4

Keeping Kids Safe

Age-appropriate content, safer web browsing, control over who your child talks to, and approving what they buy.

CHAPTER 14

Content & Privacy Restrictions, Age Ratings & Ask to Browse

Content & Privacy Restrictions is the master switch for what a child's device will allow: which apps by age rating, which movies and music, which websites, and whether settings like the passcode can be changed.

To open Content & Privacy Restrictions

1. Open the child's Screen Time settings on your device.
2. Tap **Content & Privacy Restrictions**, and enter your Screen Time passcode if asked.
3. Turn on **Content & Privacy Restrictions** at the top.

App age ratings

Inside Content & Privacy Restrictions you can set an **App Age Rating Restriction**, so the App Store only offers apps rated for your child's age. Apple added more detailed ratings in 2025 — including 13+, 16+ and 18+ — that tie directly into Screen Time and Ask to Buy.

Granting an exception for one app

Sometimes a school or a coach uses an app rated above your child's limit. With Ask to Buy turned on, your child can request an **exception**. You'll see the app's name, its cost (if any) and its age rating, and you can approve, decline, or tap to read the app's **Age Rating Details** first. You can remove an approved exception later; then the child can no longer use the app.

Ask to Browse (iOS 27 family update)

Ask to Browse means your child needs your OK before visiting a website they haven't visited before. It works in Safari and other supported browsers on iPhone, iPad and Mac. You'll find it under the child's **Content & Privacy Restrictions**. Apple may switch it on automatically for the youngest children.

WHAT THIS DOES FOR YOU

What this does for you

Instead of guessing which websites to block, you see each new site as your child finds it, and decide. Over time the list of approved sites grows, and the requests slow down.

Web content filters (all versions)

Inside **Content & Privacy Restrictions**, look for the **Web Content** setting. It lets you choose between unrestricted access, limiting adult websites, or allowing only websites you list. The exact menu above it differs a little between software versions.

Teens 13 to 17 get web content filtering by default in iOS 26 and later, even if they don't have a formal Child Account.

HEADS UP

No filter is perfect

Filters catch a lot, but not everything. Keep devices in shared rooms for younger children, and tell your grandchild plainly: if something on the screen ever makes you uncomfortable, come and tell me, and you won't be in trouble.

CHAPTER 15

Who Your Child Can Talk To

Screen Time lets you decide who a child can call, FaceTime and message. These limits apply to the Phone app, FaceTime, Messages and iCloud contacts. Calls to known emergency numbers are always allowed.

Approving new contacts

Starting with iOS 26, children under 13 need to send a request to a parent before they can start talking with a new phone number. You approve it with a tap in Messages.

Apple's November 2026 guidance for the new Screen Time: to require your approval for anyone new, choose **Contacts Only**, turn on **Manage Contacts**, and leave **Allow Contact Editing** off. Apple notes that every device a parent, guardian or managed child has used in the last 90 days must be on version 27 software for this to work consistently.

In older Screen Time: Communication Limits

1. Open the child's Screen Time settings and tap **Communication Limits**.
2. Under **During Screen Time**, choose who the child can reach during allowed hours — for example, contacts only.
3. Under **During Downtime**, choose **Specific Contacts** to allow only a few people — say, parents and grandparents — during quiet hours.

GOOD TO KNOW

iCloud Contacts needs to be on

Communication limits rely on the child's contacts being stored in iCloud. On the child's device, check **Settings** > the child's name > **iCloud** and make sure **Contacts** is turned on.

TIP

Add yourself first

Before you tighten anything, make sure every grandparent, aunt and babysitter is in the child's contacts with a correct phone number. Otherwise your own call might be the one that's blocked.

CHAPTER 16

Communication Safety

Communication Safety is a protection built into Messages, FaceTime and other Apple apps on a child's device. It checks photos and videos on the device itself, and if it detects nudity it blurs the image and shows the child a warning, with ways to get help or message a trusted adult.

What changed in iOS 27

In iOS 27, Communication Safety expanded. It now also steps in before children see gore or violent content in shared images and videos, including during live FaceTime calls.

Where to find it

Communication Safety is on by default for teens 13 to 17 in iOS 26 and later, as well as for younger children with Child Accounts.

To check it, open the child's Screen Time settings and look for **Communication Safety**.

WHAT THIS DOES FOR YOU

What this does for you

It's a safety net for the moment you're not there. A child who's sent something upsetting gets a pause, an explanation, and an easy way to reach you.

CHAPTER 17

Ask to Buy: Approving Purchases & Downloads

With **Ask to Buy**, when a child wants to buy or download something — even a free app — a request comes to you first. Approve it, and the item downloads to their device automatically. Decline, and nothing happens.

Who can use it

- The organizer or a parent/guardian can turn it on for any family member under 18 (in the United States).
- For children under 13 it's **on by default**.
- The age rules vary by country or region.

To turn Ask to Buy on or off

1. On your own device, open **Settings** > **Family**.
2. Tap the child's name.
3. Tap **Ask to Buy** and turn it on or off.

> HEADS UP
> **Once off at 18, it stays off**
> If you turn Ask to Buy off for someone after they turn 18, you can't turn it back on for them.

When a request arrives

1. You'll get a notification on your iPhone, iPad, Mac or Apple Watch.
2. Tap it to see what your child wants, and what it costs.
3. Tap **Approve** (or **Buy**) or **Decline**.
4. Missed the notification? Look for the request in **Messages**.

A request you dismiss or don't answer within 24 hours expires, and the child has to ask again.

What Ask to Buy doesn't cover

- Re-downloading something the child already bought.
- App updates.
- Redeeming a gift card or download code.
- Apps or content provided by the child's school.

TIP

Gift cards bypass Ask to Buy

Because redeeming a gift card doesn't trigger a request, a grandchild with an App Store gift card can buy things without asking. That's fine for many families — just know it, and keep Content & Privacy Restrictions set to block in-app purchases if you'd rather they didn't.

SCAM ALERT

"Pay with Apple gift cards" is always a scam

No government office, utility, tech support line or "grandchild in trouble" ever needs payment in Apple gift cards. If anyone asks you to buy gift cards and read them the numbers, hang up. Apple gift cards are only for Apple purchases.

PART 5

Sharing What You Pay For

Share apps, storage and subscriptions across the family, so you only pay once — and know exactly who pays for what.

CHAPTER 18

Purchase Sharing

With **Purchase Sharing**, apps, movies, TV shows and books that one family member buys can be downloaded by the others at no extra cost. Buy a movie once, and the grandchildren can watch it on their own iPad.

Who pays

This is the part to understand before you switch it on: with Purchase Sharing turned on, **the organizer pays for everyone's purchases** by default. Each purchase a family member makes is charged to the organizer's payment method.

HEADS UP

Talk about money first

If you're a grandparent organizer and your grown children are in your family group, Purchase Sharing means their app purchases land on your card. That may be exactly what you want — or not. Agree on it together before turning it on.

To turn on Purchase Sharing

Only the organizer can turn it on for the whole group.

1. Open **Settings** and tap **Family**.
2. Tap **Purchase Sharing**.
3. Follow the steps, and confirm the payment method that will pay for shared purchases.

Each of the other members can then choose to share their own purchases or decline. On a Mac, the path is **System Settings** > **Family** > **Purchase Sharing**.

Downloading something a family member bought

In the App Store, tap your picture at the top, then **Purchased**. You'll see your own purchases and each family member's name. Tap a name to see what they've bought, and tap the download button next to anything you'd like.

Hiding a purchase

If something isn't right for everyone — a mature movie, say — you can hide that one purchase from the family without turning off sharing. Hidden items can be brought back later from your account's **Manage Hidden Purchases** section.

WHAT THIS DOES FOR YOU

What this does for you

No more buying the same paid app three times, and one tidy bill instead of surprise charges on several cards. Combined with Ask to Buy (Chapter 17), you approve every child purchase before it's made.

CHAPTER 19

Sharing iCloud+ Storage

Every Apple Account comes with 5 GB of free iCloud storage, which fills up fast once photos and backups start piling in. Instead of everyone buying their own plan, one **iCloud+** plan can be shared by the whole family group.

How sharing works

- One plan is shared by you and up to five other family members.
- Everyone's files stay private. Family members can't see each other's photos, files or documents.
- The organizer doesn't have to be the one who pays for storage. Another member can share their plan with the group.
- The organizer or the member who bought the plan can upgrade it at any time, up to 12 TB.

To share your iCloud+ plan

1. Open **Settings** and tap **Family**.
2. Tap **Subscriptions**, then **iCloud+**.
3. Follow the onscreen steps to share with your family.

On a Mac: **System Settings** > **Family** > **Subscriptions** > **iCloud+** > **Share with Family**.

What it costs (United States, as of November 2026)

Plan	Monthly price
50 GB	$0.99
200 GB	$2.99
2 TB	$9.99
6 TB	$29.99
12 TB	$59.99

Prices are billed monthly and some states add sales tax. For a family, the 200 GB or 2 TB plan is the usual sweet spot, and both can be shared. If you're on the smallest plan and don't see a sharing option, upgrading to 200 GB is the simple fix.

TIP

See who's using the space

The person who shares the plan can see how much of it each family member uses, but never what's inside. That makes it easy to spot the one teenager with 80 GB of videos.

WHAT THIS DOES FOR YOU

What this does for you

One modest monthly bill instead of several, and every phone in the family backed up to iCloud. If a grandchild's iPad is lost or broken, their photos and settings come back on the new one.

CHAPTER 20

Sharing Apple Music, Apple TV, Apple Arcade & More

Many Apple subscriptions can be shared with your family group, so one subscription covers everyone. That includes **Apple Music** (with a family plan), **Apple TV**, **Apple Arcade** and **iCloud+**, and many subscriptions bought through the App Store.

To share a subscription

1. Open **Settings** > **Family**.
2. Tap **Subscriptions**.
3. Tap the subscription you want to share and follow the steps.

Apple One: several services in one bill

Apple One bundles Apple Music, Apple TV, Apple Arcade and iCloud+ storage into one monthly price. The **Family** plan can be shared with up to five other people. Check today's prices at apple.com/apple-one before you decide; prices change, and it only saves money if your family would use most of what's included.

HEADS UP

Look for double subscriptions

When a family joins together, it's common to find two people each paying for their own Apple Music or iCloud storage. Each person can check in **Settings** > their name > **Subscriptions**, and cancel the duplicate once the family subscription is shared.

GOOD TO KNOW

App Store subscriptions vary

Some apps sold with a subscription let the whole family share it; others don't. The App Store listing says whether Family Sharing is supported.

CHAPTER 21

Apple Cash Family: Allowance on a Phone

Apple Cash Family lets a family organizer set up Apple Cash for family members under 18 in the Family Sharing group, so a teen can pay with their iPhone or Apple Watch, send and receive money, and get an allowance — while you keep an eye on it.

What you need

- Your own **Apple Cash** account, using the same Apple Account as your Family Sharing group.
- Two-factor authentication turned on for your Apple Account.
- Devices set to the **United States** region. Apple Cash is a U.S. service.

To set it up

1. On the organizer's iPhone, open the **Wallet** app.
2. Tap your **Apple Cash** card.
3. Tap the **More** button, then choose **Apple Cash Family**.
4. Pick the family member and follow the steps.

Allowances

With Apple Cash Family, the organizer can set up a **recurring payment** — a weekly allowance, for example — for a child in the family.

GOOD TO KNOW

Age rules and limits

Apple sets the age requirements and the amounts a family member can send or receive. They change from time to time, so check Apple's current Apple Cash Family page when you set it up.

SCAM ALERT

Never "verify" Apple Cash for a stranger

Scammers sometimes ask people to send Apple Cash to "confirm" an account, a prize, or a sale on an online marketplace. Apple never asks for that. Treat Apple Cash like handing over real money, because it is.

PART 6

Staying Connected & Safe

Location sharing, using Family Sharing to look after an aging parent, and the scams that target family accounts.

CHAPTER 22

Location Sharing & Find My for Families

Family Sharing can let family members see each other's location in the **Find My** app, and help find a lost device. It's entirely optional, and each person decides for themselves.

How it works

- The organizer can turn on location sharing for the family group. New members who join later are included automatically.
- Each member chooses whether to share their location with the rest of the group.
- Anyone can stop sharing with any family member at any time.

To share your location with the family

1. Open **Settings** and tap **Family**.
2. Tap **Location Sharing**.
3. Turn sharing on for each family member you want to share with.

Seeing where everyone is

Open the **Find My** app and tap **People**. Family members who share with you appear on the map. Tap a name to get directions to them, or to set up a notification when they leave school or arrive home.

Finding a lost device

When family members share their location, you can also see their devices in Find My and help find a missing iPhone or iPad — play a sound to find it under the couch cushions, for example.

> **GOOD TO KNOW**
>
> **Two switches, one map**
>
> Family Sharing's location setting and Find My's own sharing are set up separately. If someone can't see you, check both **Settings** > **Family** > **Location Sharing** and the **People** tab in Find My.

WHAT THIS DOES FOR YOU

What this does for you

No more "text me when you get there." You can glance at the map and see that a grandchild made it home from practice — and they can see that you made it to your appointment.

STAY SAFE

Location is personal — ask first

For adults especially, location sharing should be a choice, not a condition. Talk it over openly, and remember that anyone can turn it off whenever they like.

CHAPTER 23

Family Sharing for an Aging Parent

Family Sharing isn't only for children. Many families add an older parent to the group, and it can make life simpler for everyone. The parent stays an **adult** member with full control of their own account; you're simply sharing the useful parts.

Helpful things to share with a parent

Share	Why it helps
iCloud+ storage	Their photos and phone backup are covered by the family plan, so a lost phone isn't a lost photo album (Chapter 19).
Location Sharing	With their agreement, family can see that they got home safely (Chapter 22).
Find My devices	Family can help find a misplaced iPhone, iPad or AirPods.
Subscriptions	Apple Music, Apple TV or an Apple One family plan, without a separate bill.
Purchase Sharing	The organizer can buy an app or audiobook once and the parent downloads it free.

HEADS UP

Screen Time is for children, not parents

Adult family members manage their own Screen Time. You can't — and shouldn't — set limits on a parent's iPhone through Family Sharing. If a parent wants fewer distractions, help them set gentle limits on their own phone, in their own Settings (Chapter 13), with them in the driver's seat.

Things that are separate from Family Sharing

Two other Apple settings are often confused with Family Sharing, and both are worth setting up with a parent:

- **Account Recovery Contact** — a trusted person who can help them get back into their Apple Account if they forget the password. Found in **Settings** > their name > **Sign-In & Security**.
- **Legacy Contact** — someone who can access their account data after they pass away. Found in the same area of Settings.

FROM BILL

Do this with them, not for them

The best setups I see are the ones the parent understands and agrees to. Sit down together, explain each switch in plain words, and let them tap the buttons themselves. It builds confidence — and trust.

TIP

Make sure they know the organizer

Tell your parent who the family organizer is, and that if they ever see a Family Sharing request they don't understand, they can simply call that person (or me) before tapping anything.

CHAPTER 24

Scams That Target Family Accounts

Because Family Sharing connects to payment methods and Apple Accounts, scammers like to imitate it. The good news: the real thing almost never arrives the way scams do.

SCAM ALERT

"Your family plan will be canceled" emails and texts

Messages saying your Family Sharing, iCloud or Apple subscription has a billing problem, with a link to "update your payment," are a very common trick. Don't tap the link. Open **Settings** on your iPhone and check your subscriptions and payment method there. If something is truly wrong, it shows up in Settings.

SCAM ALERT

Fake "Apple Support" phone calls

Apple doesn't call you out of the blue about your account. If a caller says your family account is hacked and asks for a code, your password, remote access to your computer, or gift cards, hang up. Call Apple at the number on apple.com, or call me.

SCAM ALERT

"Approve this login" pressure

If a sign-in code or approval request pops up that you didn't trigger, someone may be trying to get into your account. Tap **Don't Allow**, and never read a code to anyone who calls you. Your codes are for you alone.

Good habits that protect the whole family

- Use a strong, unique password for the organizer's Apple Account — it's the key to everyone's purchases.
- Keep two-factor authentication turned on.
- Check **Settings** > your name > **Subscriptions** every few months for anything you don't recognize.
- Keep Ask to Buy on for children, so no purchase happens without a grown-up's approval.
- Teach children: if anyone asks for a password, a code, or a photo, come tell a grown-up.

WHAT THIS DOES FOR YOU

What this does for you

A few habits close the doors scammers use most. The organizer's account is the family's front door — keep it locked, and everyone inside is safer.

PART 7

Changes & Fixes

When someone leaves, a child grows up or changes households, and what to try when something doesn't work.

CHAPTER 25

Leaving, Removing & Moving Family Members

Families change. A grandchild moves out, a couple separates, or a grown child starts their own family group. Here's how Family Sharing handles it.

Removing someone 13 or older

The organizer can remove any family member who is 13 or older. Open **Settings** > **Family**, tap the person's name, and look for the option to remove them from the family.

A child under 13 can't simply be removed

Apple doesn't let the organizer remove a child under 13 from the family group (the age differs in some countries). Instead, the child can be **moved to another family group** — for example, to the other parent's group. The parent in the new group sends an invitation, and the move is approved from the current organizer's side.

Leaving a family group yourself

Any adult or teen who isn't the organizer can leave. Open **Settings** > **Family**, tap your own name, and choose the option to stop using Family Sharing.

If the organizer wants to end the group

The organizer can stop Family Sharing for everyone. Any children under 13 must first be moved to another family group.

What happens to shared things

- Shared purchases from other members are no longer available to the person who left. Their own purchases stay with them.
- If they used the family iCloud+ plan, they drop back to their own free storage, so they may need their own plan if they have more than 5 GB of data.
- Location sharing with the family stops.
- Shared subscriptions stop for that person.

HEADS UP

Check storage before someone leaves

If a grandchild leaving your group has 100 GB of photos on your shared plan, their iCloud will be over its limit the moment they leave, and new backups stop. Help them buy their own plan first, or move the photos somewhere safe.

When a child grows up

- Ask to Buy can stay on until 18. If you turn it off after their 18th birthday, you can't turn it back on.
- Most teens are happier with lighter limits as they get older. Revisit the settings together each birthday.
- Their Apple Account is theirs to keep. As they become adults, they should know their own password and recovery details.

TIP

Deleting a child's account is a last resort

Deleting a child's Apple Account removes their purchases and data permanently. Moving them to another family, or simply keeping them in yours, is almost always better.

CHAPTER 26

When Something Doesn't Work

Most Family Sharing and Screen Time hiccups come down to a handful of causes. Work through these in order.

"I don't see the setting this guide describes"

- Update the software on **every** family device: **Settings** > **General** > **Software Update**. The new iOS 27 Screen Time needs all of them on version 27.
- Make sure you're on **your** device and signed in as the organizer or a parent/guardian. Children and plain adult members don't see the management options.
- Check you're looking under **Settings** > **Family**, then the child's name.

"Ask to Buy requests aren't reaching me"

- Look in **Messages** — missed requests are kept there.
- Check notifications are allowed for the App Store and Screen Time on your phone.
- Requests expire after 24 hours, so the child may need to ask again.
- If another adult should get them too, make them a parent/guardian (Chapter 3).

"Screen Time limits aren't sticking"

- Make sure a Screen Time passcode is set, and that the child doesn't know it.
- Check the time and time zone on the child's device are set automatically: **Settings** > **General** > **Date & Time** > **Set Automatically**.
- Remember that apps on the always-available list don't count against limits.
- If the family is mid-way through the iOS 27 changeover, finish the **Get Started** setup for the child (Chapter 8).

"The child account won't finish setting up"

- Try from the organizer's or parent's own iPhone, not from the child's device.
- Make sure your own Apple Account has a valid payment method and two-factor authentication on.
- Restart both devices and try again a little later.

"Someone can't see my location"

- Check **Settings** > **Family** > **Location Sharing** on your phone.
- Check the **People** tab in Find My.
- Make sure **Location Services** is on: **Settings** > **Privacy & Security** > **Location Services**.

TIP

The two-minute fix for almost anything

When a setting seems stuck, restart both the child's device and yours. It clears out more problems than you'd expect.

FROM BILL

Still stuck?

If you've tried these and it still won't cooperate, that's what I'm here for. Most family setups are something I can sort out over a remote session while you watch. Call (330) 200-8042.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary to keep with your important papers.

CHAPTER 27

When to Call Bill

I've written this guide so you can set up and run your family's Apple accounts on your own. But part of being helpful is being honest about when a hand saves you time and worry. Here's my straight advice.

Times it's well worth a call

- **Setting up a family from scratch** — the family group, a Child Account, Screen Time and Ask to Buy, all done properly in one sitting.
- **The iOS 27 changeover** — updating every device in the family and moving each child to the new Screen Time.
- **A forgotten Screen Time passcode or Apple Account password** that the usual steps won't fix.
- **Untangling subscriptions** — finding who's paying for what, and cutting the duplicates.
- **Setting things up for an aging parent**, with them, at their pace.
- **You'd simply rather have a patient person do it with you.** That's always a good enough reason.

What working with me is like

I work at your pace — no rushing, no talking down, and no leaving you with settings you don't understand. I explain each switch in plain words, and I'll tell you honestly when something isn't worth your money. I serve Portage County, Ohio, in person, and anywhere by remote session, backed by more than 30 years of professional experience.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is free to keep and share.

GOOD TO KNOW

You may meet Sophie

When you call or visit billshometech.com, you may be greeted by **Sophie**, my AI receptionist. She can answer quick questions and book a time with me. The actual help always comes from me.

Thank you for taking the time to look after your family's technology. A little setup now saves a lot of worry later — and remember, I'm only a phone call away.

— Bill

CHAPTER 28

Your Screen Time & Family Sharing Cheat-Sheet

The whole guide, boiled down. Print this page and keep it with your important papers.

Where things live

To do this	Go here
Start or manage the family	**Settings** > **Family**
Invite someone	**Settings** > **Family** > **Add Member** > **Invite Others**
Create a Child Account	**Settings** > **Family** > **Add Member** > **Create Child Account**
Child's Screen Time	**Settings** > **Family** > child's name > **Screen Time**
Ask to Buy	**Settings** > **Family** > child's name > **Ask to Buy**
Make an adult a parent	**Settings** > **Family** > their name > **Parent/Guardian**
Purchase Sharing	**Settings** > **Family** > **Purchase Sharing**
Share iCloud+ and subscriptions	**Settings** > **Family** > **Subscriptions**
Location sharing	**Settings** > **Family** > **Location Sharing**
Your own Screen Time	**Settings** > **Screen Time**

Old name, new name (iOS 27 family update)

If you see	It's now called
Downtime	Schedule (quiet hours outside it)
App Limits	Time Allowances
Apple ID	Apple Account

Write it down once

Keep handy	
Family organizer	_____
Parents/guardians	_____
Child's Apple Account name	_____
Child's Screen Time passcode	_____
Devices & software versions	_____
Shared iCloud+ plan size	_____

When something's wrong, in order

1. Update every family device: **Settings** > **General** > **Software Update**.
2. Make sure you're on the organizer's or a parent's device.
3. Look for missed requests in Messages.
4. Restart the child's device and yours.
5. Call Bill at (330) 200-8042.

Safety habits

- Never tap a link in a message about your family plan or billing — check in Settings instead.
- Apple won't phone you out of the blue. Hang up and call back on a number you trust.
- Never read a sign-in code to anyone.
- Gift cards are never a way to pay a bill.