BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Mobile Games: Ads, Purchases & Safe Play

In-app purchases, ad traps, spending limits and kid settings — explained in plain English, one step at a time

A plain-English guide for grandparents, parents and players

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For iPhone, iPad & Android · facts current November 2026

What's Inside

This is your guide to playing games on an iPhone, iPad or Android phone without surprise charges, ad traps or scams. It covers your own games and the ones the grandchildren play on your devices. Read it in any order and at your own pace. If you only have ten minutes, start with Chapter 4.

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PART 1

Getting Started

How "free" games on a phone or tablet make their money, how to size up a game before you download it, and a short safety setup that heads off most surprise charges. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe you play solitaire or a word game on your phone to unwind in the evening. Maybe a grandchild borrows your iPad on Sunday afternoons. Or maybe a charge showed up on your credit card for something called "Gem Pack" or "VIP Weekly," and you have no idea where it came from. Whichever brought you here, this guide is for **you**.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County, Ohio feel at home with theirs. I wrote this guide the way I'd explain it at your kitchen table: slowly, in plain English, and without trying to sell you anything. When I use a word like "in-app purchase" or "subscription," I'll stop and explain it right then.

Why this guide exists

Surprise charges on a phone or tablet very often start inside a game. Most mobile games are free to download, but many of them are built to earn money in other ways: by showing ads, by selling coins and gems, and by offering "free trials" that turn into weekly or monthly bills. None of that is a secret, but it isn't always obvious either, especially to a child who just wants another life or to anyone tapping quickly to close an ad.

What this guide will do for you

- Explain how "free" games make money, so nothing catches you off guard.
- Walk you through the settings that make your iPhone, iPad or Android phone **ask before anyone spends**.
- Set up approvals for children and grandchildren with Apple's Ask to Buy and Google's Family Link.
- Show you where to see every purchase, and how to ask Apple or Google for a refund.
- Help you spot fake "X" buttons, ads that try to install other apps, and "you won!" prize ads.
- Show you how to cancel a game subscription the right way, since deleting the game doesn't do it.
- Cover the scams that use game coins, gems and gift cards as bait.

The big promise: you can't break it by learning

Every setting in this guide can be changed back. Turning on a password for purchases, blocking in-app purchases, or setting a spending budget won't delete your games or your scores. The worst that happens is that your phone asks you for a password a little more often, and that's exactly the point.

WHAT THIS DOES FOR YOU

Why this matters

A few minutes with the settings in this guide means no purchase can happen on your phone or tablet unless someone who knows the password says yes. That protects your card, keeps grandchildren out of trouble, and lets you enjoy your own games without worrying about a stray tap.

I'm only a phone call away

If anything in this guide leaves you unsure, or a charge has you worried, call me at **(330) 200-8042**. There's no such thing as a silly question, especially when money is involved.

Let's start by looking at how a free game pays its bills.

— Bill

CHAPTER 2

How "Free" Games Make Money

Games cost money to make. When a game costs nothing to download, the company behind it usually earns money in one or more of the ways below. Knowing which kind of game you have tells you where the surprises are likely to come from.

The four main ways

Way	What it means
Ads	Short videos or pictures that appear between rounds, at the bottom of the screen, or when you ask for a hint or an extra life. The advertiser pays the game maker. Chapter 16 explains the kinds you'll see.
In-app purchases	Anything you buy *inside* a game after downloading it: coins, gems, extra lives, hints, new levels, or a one-time "remove ads" upgrade. They're charged to the card on your Apple Account or Google account.
Subscriptions	A charge that repeats every week, month or year until you cancel. Games call them a "VIP pass," "club," "premium" or "season pass." They often start with a free trial (Chapter 20).
Random-reward items	Chests, packs, spins or "loot boxes" where you pay first and find out what you got afterward (Chapter 22).

Words you'll see

- **Free to play** or **freemium**: free to download and play, with things for sale inside.
- **In-game currency**: coins, gems, diamonds, gold, crystals and so on. You buy them with real money, then spend them in the game. Chapter 22 explains why that makes prices harder to judge.
- **Premium** or **paid** game: you pay once to download it, and there may still be things for sale inside.
- **Rewarded ad**: an ad you choose to watch in exchange for a reward, like a hint or a free spin.

GOOD TO KNOW

Free games are fine

There's nothing wrong with playing free games, and plenty of people never spend a cent. The trick is simply to make sure that every purchase is a choice someone made on purpose, not an accident.

WHAT THIS DOES FOR YOU

What this does for you

Once you know the four ways a game earns money, you'll recognize the sales pitch when it appears and can decide calmly whether it's worth it.

CHAPTER 3

Reading a Game's Store Page Before You Download

Every app on an iPhone or iPad comes from Apple's **App Store**, and most apps on an Android phone come from **Google Play** (the Play Store app). A game's page in the store tells you a great deal about it, if you know where to look. A minute spent reading it can save you from a game that's mostly ads or sales pitches.

On Google Play

Just below the **Install** button, Google Play can show two small labels. **Contains ads** means the developer has told Google the game shows ads. **In-app purchases** means there are things for sale inside. Google notes that the ads label doesn't tell you about other kinds of sales pitches, like offers to buy upgrades, so look at both labels.

On the App Store

On an iPhone or iPad, look near the **Get** button and further down the page for a mention of **In-App Purchases**. The App Store doesn't have a separate label for ads, so you'll need to read the description and the reviews to find out how many ads a game shows.

What to read, in order

1. **The price and the labels.** "Free" plus "In-app purchases" means there are things for sale.
2. **The age rating.** Both stores show a rating for each app. A child's game should have a rating that fits the child.
3. **The most recent reviews.** Sort or scroll to the newest. Look for words like "too many ads," "charged me," "subscription" and "can't cancel."
4. **The list of in-app purchases**, if the store shows one. A list full of large amounts is a warning sign for a game aimed at children.
5. **The developer's name.** Tap it to see their other apps. A known company with many well-reviewed apps is a safer bet than an unknown name with one copycat app.

GOOD TO KNOW

Questions the FTC suggests asking

The Federal Trade Commission (FTC) suggests asking whether a game pushes players to buy things to succeed or to stop something bad from happening, and whether it shows ads for more mature games. It also points out that games are updated often, so reviews and ratings may not match the latest version, and that the age ratings on game boxes don't cover the ads inside a game.

TIP

Watch someone play first

Searching the game's name plus the word "gameplay" on YouTube usually turns up videos of people playing it. A few minutes of watching shows you what the ads and sales pitches really look like.

HEADS UP

Copycat games

Popular games are often copied. A look-alike with a slightly different name or a strange developer name may be packed with ads or worse. If you're looking for a well-known game, check that the developer name matches the company you expect.

WHAT THIS DOES FOR YOU

What this does for you

Reading the store page first means you choose games that are pleasant to play, rather than finding out after the download that every round ends with a sales pitch.

CHAPTER 4

Your Ten-Minute Safety Setup

If you only do one thing after reading this far, do this. These steps work for your own phone, and for any phone or tablet a child or grandchild uses. Each step has its own chapter with the details.

On an iPhone or iPad

1. Make your Apple Account ask for a password (or Face ID) for every purchase (Chapter 5).
2. If children use the device, turn off in-app purchases in Screen Time (Chapter 6).
3. If a child has their own Apple Account in your family group, make sure **Ask to Buy** is on (Chapter 7).
4. Open your purchase history once, so you know where to look later (Chapter 8).
5. Look at **Subscriptions** and cancel any game subscription you don't want (Chapter 21).

On an Android phone or tablet

1. In the Play Store, set purchase verification to **Always** (Chapter 10).
2. Set a monthly Google Play budget, so you get a warning when spending adds up (Chapter 11).
3. If a child has a supervised account, set Family Link to approve purchases (Chapter 12).
4. Make sure **Google Play Protect** is on (Chapter 15).
5. Look at **Payments & subscriptions** and cancel any game subscription you don't want (Chapter 21).

Everywhere

- Keep your phone's passcode private. On most phones, the passcode or your face is what approves a purchase.
- Don't share your Apple Account or Google password with children, even "just this once."
- Check your credit card statement each month for small charges you don't recognize (Chapter 27).

FROM BILL

Happy to do this with you

If you'd like a hand going through these settings on your phone, and on the tablet the grandchildren use, it's a quick visit. Call (330) 200-8042.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes today turns "How did this charge happen?" into "Nothing gets bought here unless I say so."

PART 2

iPhone & iPad: Purchases and Kid Settings

Making your Apple Account ask before every purchase, switching off in-app purchases, Ask to Buy for children, finding what was bought, and asking Apple for a refund.

CHAPTER 5

Require Your Password for Every Purchase

Your **Apple Account** (the account you sign in to the App Store with; Apple used to call it an Apple ID) has a card or balance attached to it. Whenever anything is bought in a game, it's charged there. The first line of defense is making sure the iPhone or iPad always asks before it spends.

Two ways your iPhone approves a purchase

Method	What it means
Face ID or Touch ID	If this is turned on for purchases, the phone asks for your face or fingerprint **every** time something is bought. That's already a good setting.
Your Apple Account password	If Face ID or Touch ID isn't used for purchases, you choose how often the password is asked for in **Password Settings**.

Choose how often the password is asked for

1. Open **Settings** and tap **your name** at the top.
2. Tap **Media & Purchases**, then **Password Settings**.
3. Choose **Always Require**. (The other choice, **Require After 15 Minutes**, skips the password if it was typed in the last 15 minutes, which is exactly when a child might tap "Buy" again.)
4. Below that, you can also decide whether **free** downloads need a password. Turning it on means a child can't even download a free game without asking.

Don't see Password Settings?

If **Password Settings** isn't there, Face ID or Touch ID is already approving your purchases, and it's required for every purchase. That's fine for you. It only becomes a problem if someone else's face or fingerprint is also set up on your phone, or if a child knows your passcode, because the passcode can stand in for Face ID.

To use the password instead, go to **Settings** > **Face ID & Passcode** (or **Touch ID & Passcode**) and turn off the switch next to **iTunes & App Store**. Then Password Settings appears under Media & Purchases.

HEADS UP

The passcode is the real key

If a grandchild knows the passcode that unlocks your phone, they can usually approve purchases too. Keep your passcode to yourself, and if you've shared it, change it in **Settings** > **Face ID & Passcode** > **Change Passcode**.

WHAT THIS DOES FOR YOU

What this does for you

With Always Require or Face ID, nothing gets bought on your iPhone or iPad unless you personally approve it at that moment. Accidental taps stop being expensive.

CHAPTER 6

Turn Off In-App Purchases with Screen Time

Screen Time is the iPhone and iPad feature for limits and parental controls. One of its switches turns off in-app purchases completely. With it off, a game can show its shop, but nobody can actually buy anything. This is the best setting for an iPad that children use and that has *your* Apple Account signed in.

Steps on the iPhone or iPad itself

1. Open **Settings** and tap **Screen Time**. If it's off, tap to turn it on and follow the screens.
2. Tap **Content & Privacy Restrictions** and turn it on.
3. Tap **iTunes & App Store Purchases**.
4. Tap **In-app Purchases** and choose **Don't Allow**.
5. While you're on this screen, you can also set **Require Password** to **Always Require**.

TIP

Set a Screen Time passcode

The iPad only asks for a passcode before changing these settings if you've created a Screen Time passcode. Without one, anyone could switch In-app Purchases back on. Set a separate **Screen Time passcode** that the children don't know, and don't use the same numbers as the phone's own passcode.

When you want to buy something yourself

With in-app purchases turned off, you can't buy inside games either. If you want to buy a "remove ads" upgrade for your own solitaire game, go back to the same screen, choose **Allow**, make the purchase, and then switch it back to **Don't Allow**.

If the child has their own iPad and Apple Account

For a child with their own Child Account in your Family Sharing group, you can manage these controls from your own iPhone: **Settings** > **Family** > the child's name > **Screen Time**. Apple redesigned the parent controls in iOS 27, so the screens look different on the newest version; our **Apple Screen Time & Family Sharing** guide walks through them in detail.

WHAT THIS DOES FOR YOU

What this does for you

One switch means the game's shop becomes window-shopping only. The children can still play, and you never find a surprise charge from that device.

CHAPTER 7

Ask to Buy for Children and Grandchildren

Ask to Buy is part of Apple's **Family Sharing**. When a child in your family group tries to buy or download something, a request comes to the parent's phone instead. The parent taps approve or decline. It's a gentler choice than blocking everything, and it teaches children to ask.

Who can use it

- The family **organizer** (the adult who set up Family Sharing) or a member set as **Parent/Guardian** answers the requests.
- In the U.S., Ask to Buy works for family members under 18, and it's on by default for children under 13.
- Once a family member turns 18, Ask to Buy is turned off and can't be turned back on for them.

Turn it on

1. On the parent's iPhone, open **Settings** > **Family**.
2. Tap the child's name.
3. Tap **Ask to Buy** and turn it on.

Answering a request

- Requests arrive in the parent's **Messages** app. Tap the request to see what the child wants and how much it costs, then approve or decline.
- If nobody answers, the request expires after 24 hours and the child has to ask again.
- Ask to Buy doesn't cover redownloading something already bought, updates, or redeeming a gift card or code.

HEADS UP

Grandparents usually aren't the organizer

If your grandchild's iPad belongs to their parents' family group, the request goes to the parents, not to you. On your own iPad, with your own Apple Account signed in, Ask to Buy doesn't apply at all: use the Screen Time switch in Chapter 6 instead.

WHAT THIS DOES FOR YOU

What this does for you

Ask to Buy lets the child enjoy their games while a grown-up keeps the final say on every purchase, even when you're not in the same room.

CHAPTER 8

Checking What You've Bought on an iPhone

When a charge from Apple shows up on your card, it usually says something like "APPLE.COM/BILL." That doesn't tell you which game it was. Your purchase history does.

On the iPhone or iPad

1. Open **Settings** and tap **your name** at the top.
2. Tap **Media & Purchases**, then **View Account**. You may be asked to sign in.
3. Tap **Purchase History**.
4. You'll see the last 90 days. To look further back, tap **Last 90 days** at the top and choose another range.
5. Tap any item to see the details: what it was, when, and how much.

From a computer

Go to **reportaproblem.apple.com** and sign in with your Apple Account. It lists your purchases, and you can search by the amount on your card statement. It's also where refunds are requested (Chapter 9).

Can't find the charge?

- You may have been signed in with a **different Apple Account** when it was bought. Check that account too.
- With Family Sharing, a purchase a family member made may show up in **their** history rather than yours, even if your card paid for it. Ask them to look too.
- Search your email for **receipt from Apple**. Apple emails a receipt for purchases.
- If the charge isn't in any Apple history at all, it may not be from Apple. Chapter 27 covers what to do next.

WHAT THIS DOES FOR YOU

What this does for you

In two minutes you can turn a mystery charge into "Oh, that was the coin pack in the farm game," and decide whether to ask for a refund.

CHAPTER 9

Getting a Refund from Apple

If something was bought by accident, by a child, or didn't work as promised, you can ask Apple for a refund. Apple decides each request, so there's no guarantee, but it's always worth asking politely and promptly.

Request a refund

1. Go to **reportaproblem.apple.com** on a phone, tablet or computer, and sign in with your Apple Account.
2. Tap or click **I'd like to**, then choose **Request a refund**.
3. Choose the reason from the list that best fits what happened.
4. Choose the item or items, then submit.
5. Check back on the same site to see the status of your request. Apple says it can take up to 48 hours to hear back.

Good to know

- A charge that's still **pending** can't be refunded yet. Wait until it has gone through, then ask.
- A refund isn't a cancellation. If the charge was a subscription, cancel it too (Chapter 21), or it will charge again.
- Be honest about the reason. If a child made the purchase, say so, and then set up the protections in Chapter 5 and Chapter 6 so it doesn't happen again.

SCAM ALERT

Refunds only happen on Apple's own site

Apple's refund page is **reportaproblem.apple.com**. If an email, text or pop-up offers to "process your App Store refund" by phone, asks you to install an app, or asks for gift cards, it's a scam. Close it and go to the site yourself.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the refund route means an accidental purchase is usually a short form to fill out, not money gone for good.

PART 3

Android & Google Play: Purchases and Kid Settings

Making Google Play ask before every purchase, setting a spending budget, Family Link approvals for children, finding past orders, asking for a refund, and keeping harmful apps off the phone.

CHAPTER 10

Purchase Verification on Google Play

On an Android phone or tablet (Samsung Galaxy, Google Pixel, Motorola and others), games are bought through **Google Play**, and purchases are charged to the payment method on your Google account. Google Play has a setting called **purchase verification** that decides how often you have to prove it's really you before something is bought.

The three choices

Setting	What it means
Always	You must verify every purchase through Google Play, including purchases inside games. This is the default, and the one to use.
Every 30 minutes	After you verify once, more purchases can be made for 30 minutes without asking. Phones and tablets only.
Never	No verification at all. Anyone holding the unlocked phone can buy things. Avoid this one.

Check yours

1. Open the **Play Store** app.
2. Tap your **profile picture** at the top right.
3. Tap **Settings**.
4. Look for **Purchase verification**. On many phones it's inside a section called **Authentication**; the exact words vary a little from phone to phone.
5. Choose **Always**. You'll be asked for your Google password, or your fingerprint or face if you've turned on biometric verification.

Good to know

- Apps designed for children 12 and under always ask for verification, whatever this setting says.
- Google says some payment methods, such as paying in cash at a store or by bank transfer in some countries, may not be verified even on Always.
- The setting only covers purchases made through Google Play. A game that takes your card directly on its own website isn't covered (Chapter 23).
- Google has been updating this screen, so the words can look a little different from phone to phone.

HEADS UP

Fingerprints and faces

If a grandchild's fingerprint is saved on your phone so they can unlock it, they may be able to approve purchases with it too. Use your password for purchases, or keep only your own fingerprints saved.

WHAT THIS DOES FOR YOU

What this does for you

With purchase verification on Always, a tap on "Buy" in a game stops and waits for your password or fingerprint. No purchase slips through by accident.

CHAPTER 11

Setting a Google Play Budget

Google Play can keep a running total of what you spend each month and warn you when you get close to an amount you choose. It's like a gas gauge for game spending.

Set a budget

1. Open the **Play Store** app and tap your **profile picture**.
2. Tap **Payments & subscriptions**, then **Budget & history**.
3. Tap **Set budget**.
4. Type a monthly amount, for example $10, and tap **Save**.

What a budget does, and doesn't do

- It **tracks** your spending and **reminds** you as you approach the amount.
- It does **not** block purchases. You can still buy past the budget, so keep purchase verification on Always as well (Chapter 10).
- The same screen shows how much you've spent so far this month.
- You can change or remove the budget at any time. It's set in the Play Store app on the phone or tablet.

TIP

Pick a number that would surprise you

If you normally spend nothing on games, set the budget at a few dollars. The first reminder will tell you right away that something is being bought.

WHAT THIS DOES FOR YOU

What this does for you

A budget turns small charges that add up quietly into a reminder on your screen, long before the credit card bill arrives.

CHAPTER 12

Family Link Purchase Approvals

Google Family Link is Google's free app for parents. It supervises a child's Google account on an Android phone, tablet or Chromebook. One of its jobs is purchase approvals: when the child tries to buy or download something on Google Play, a parent gets a request and decides.

The approval choices

Setting	What it means
All content	The child asks before every download, free or paid. Best for young children.
All purchases that use the family payment method	The child asks before anything paid with the family's card.
Only in-app purchases	Free downloads are allowed, but anything bought inside a game needs approval.
No approval required	No requests at all. Not recommended for children.

Change the setting from the Play Store

1. On the parent's phone, open the **Play Store** app and tap your **profile picture**.
2. Tap **Settings**, then **Family**, then **Manage family members**.
3. Choose the child.
4. Tap **Purchase approvals** and choose the level you want.
5. Repeat for each child. The setting is separate for every child.

You can also reach the same choice from the **Family Link** app: choose the child and look for **Google Play** in their controls. Family Link's menus change from time to time, so the words may differ a little.

Good to know

- Approvals only cover purchases made through **Google Play's billing**. A game that sells things through its own website or through gift cards isn't covered.
- Family Link requires the parent to be an adult in the same country as the child.
- Family Link can't supervise an iPhone. For an iPhone or iPad, use Apple's Ask to Buy (Chapter 7).

GOOD TO KNOW

More in our other guides

Family Link does much more than approve purchases: screen-time limits, bedtime, and location. Our **Kids' First Phone or Watch** guide covers those.

WHAT THIS DOES FOR YOU

What this does for you

Family Link puts a parent's "yes" between a child and every purchase, from the parent's own phone, even when the child is at a friend's house.

CHAPTER 13

Your Google Play Order History

A Google Play charge on your card statement usually mentions Google, but not always the game. Your order history shows every purchase made with your Google account.

On the phone or tablet

1. Open the **Play Store** app and tap your **profile picture**.
2. Tap **Payments & subscriptions**, then **Budget & history**.
3. Scroll down to see your purchases, newest first. Tap one for details.

On a computer

1. Go to **play.google.com** and sign in.
2. Click your **profile picture** at the top right.
3. Click **Payments & subscriptions**, then **Budget & order history**.

Can't find the charge?

- Check any other Google accounts you have. Each account has its own history.
- Search your email for **Google Play** receipts.
- If someone in your Google family group used the family payment method, the purchase is in *their* history, not yours.
- If it isn't in any Google history, it may be from another company. See Chapter 27.

WHAT THIS DOES FOR YOU

What this does for you

One screen tells you exactly which game charged you, on which day, and for how much, which is everything you need to ask for a refund.

CHAPTER 14

Getting a Refund from Google Play

Google Play gives refunds for purchases that are faulty or don't match their description, and it lets you ask when a purchase was made by mistake or by a family member. Google decides each request, so it isn't guaranteed, but it's worth asking.

Request a refund on a computer

1. Go to **play.google.com** and sign in.
2. Click your **profile picture**, then **Payments & subscriptions** > **Budget & order history**.
3. Find the order and click **Report a problem**.
4. Choose the option that describes your situation, and say that you'd like a refund.
5. Submit the request, then keep an eye on your email for Google's answer.

If Google can't help

- Contact the **game's developer**. Their email address is on the game's Google Play page. Developers can give refunds under their own policies.
- If you believe someone used your account or card without any permission at all, tell Google and your card company. A child using your phone usually counts as a family purchase rather than fraud, so the normal refund request is the right place to start.

TIP

Ask quickly

Don't wait for the monthly statement. As soon as you spot an accidental purchase, request the refund. A request made the same day is easier to explain than one made weeks later.

WHAT THIS DOES FOR YOU

What this does for you

A quick, polite refund request often puts the money back, and it takes less time than a call to the bank.

CHAPTER 15

Google Play Protect

Some game ads try to get you to install other apps, and a few of those apps are harmful. **Google Play Protect** is the Android safety feature that checks apps when you install them and scans your phone from time to time for harmful ones.

Make sure it's on

1. Open the **Play Store** app and tap your **profile picture**.
2. Tap **Play Protect**.
3. Tap **Settings** (it may be a gear icon).
4. Make sure **Scan apps with Play Protect** is turned on.

What it does

- It's on by default, and Google recommends keeping it on.
- It checks apps when you install them, and scans the phone regularly.
- If it finds a harmful app, it may notify you and can switch the app off until you remove it.

STAY SAFE

Never install apps from outside the store because an ad told you to

If a game ad or website asks you to download a file to install an app (rather than sending you to the Play Store), or tells you to turn off Play Protect, stop. That's how harmful apps get onto phones.

WHAT THIS DOES FOR YOU

What this does for you

Play Protect is a quiet guard on your phone. With it on, an app that slipped past you can still be caught.

PART 4

Ads and Ad Traps

The kinds of ads you'll meet inside games, the fake "X" buttons that send you somewhere else, ads that try to put another app on your phone, and calm ways to see fewer of them.

CHAPTER 16

The Kinds of Ads You'll See in Games

Ads are how most free games pay their bills, and most of them are simply annoying rather than dangerous. Knowing the common kinds helps you stay calm, close them the right way, and notice the few that are trying to trick you.

The common kinds

Kind	What it looks like
Banner ads	A strip along the top or bottom of the screen while you play. Easy to tap by accident, especially near the game's own buttons.
Full-screen ads	A picture or video that covers the whole game between rounds. Many make you wait a few seconds before you can close them.
Rewarded ads	You choose to watch, and the game gives you something: a hint, an extra life, coins or a free spin. These are the most honest kind, because you asked for them.
Playable ads	A tiny version of another game that you can tap and play. Tapping usually takes you to the store to download that game.
Offer walls	A list of tasks, such as "install this app" or "sign up for a trial," in exchange for game coins. These can lead to subscriptions and sign-ups you didn't really want.

Ads aimed at children

The FTC warns that ads compete for a child's attention at every stage, from browsing the app store to playing the game, and that some games that say they're ad-free still show ads. It also notes that most games and phones don't have a simple switch to limit the ads a child sees, so choosing the game carefully (Chapter 3) and staying nearby matter more than any setting.

GOOD TO KNOW

Ads for other games

Many game ads are for other games. Some show grown-up or scary content even inside a child's game. If a grandchild seems upset by an ad, it's worth looking at the game together and choosing a calmer one.

WHAT THIS DOES FOR YOU

What this does for you

When you can name the kind of ad on the screen, you know what it wants from you, and you can decide in a second whether to watch, close or ignore it.

CHAPTER 17

Fake "X" Buttons and Ads That Won't Close

The most common ad trap is the close button that isn't one. You tap what looks like an **X** to close the ad, and instead the App Store, Google Play or a website opens. Nothing bad has happened yet, but it's the moment to slow down.

How the trick works

- A fake **X** is drawn as part of the ad picture. Tapping it counts as tapping the ad.
- The real close button is often tiny, faint, or in a different corner, and may appear only after a few seconds or after a countdown finishes.
- Some ads show a **Skip** or **Close** button that moves, or a second ad right after the first.
- Big bright buttons in the ad say things like **Play Now**, **Install** or **Claim**. Those are always part of the ad.

Closing an ad safely

1. Wait. Let the countdown finish. A real close button often appears only when the timer runs out.
2. Look in all four corners for a small **X**, an arrow, or the words **Close** or **Skip**. It's often gray and smaller than you'd expect.
3. Tap it carefully with the tip of your finger. There's no hurry: the ad will wait.
4. If the App Store or Google Play opens anyway, don't tap **Get** or **Install**. Swipe back to your game, or close the store app.
5. If a website opens in the browser, close that tab. Don't tap anything on the page.

When an ad truly won't go away

1. Go to the Home Screen: on an iPhone or iPad, swipe up from the bottom edge (or press the Home button); on an Android phone, swipe up or tap the Home button.
2. Close the game completely. On an iPhone, swipe up from the bottom and pause to see your open apps, then swipe the game up and off the screen. On Android, open the recent apps view and swipe the game away.
3. Open the game again. The ad is usually gone.
4. If the same ad keeps taking over, turn the phone off and on again.

HEADS UP

A store page isn't an install

Landing on a game's page in the App Store or Google Play doesn't put anything on your phone. Nothing is downloaded until you tap **Get** or **Install**, and with the settings from Chapter 5 and Chapter 10, you'll be asked to confirm.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the trick means you stop playing "whack-a-mole" with ads. You wait a moment, find the real close button, and go back to your game.

CHAPTER 18

When an Ad Tries to Install Another App

Some ads go further than showing a store page. They say your phone has a problem, or promise a prize, and push you to install a "cleaner," "booster," "antivirus" or another game. A few of these apps are just junk; some are harmful or come with costly subscriptions.

Warning signs in an ad

- It says your phone is **infected**, **damaged**, **slow** or that the **battery is failing**. Game ads can't see inside your phone.
- It shows a countdown, flashing colors, or a buzzing sound to rush you.
- It looks like a message from Apple, Google or your phone company, but appears inside a game.
- It asks you to download a file, change a setting, or allow "unknown apps" (on Android).

What to do

1. Don't tap anything inside the ad except a real close button (Chapter 17).
2. If a store page opened, don't install. Go back to the game.
3. If a website opened and says to call a number, don't call. Close the tab.
4. If you did install something, delete it: on an iPhone, touch and hold the app icon and choose **Remove App**; on Android, touch and hold the icon and choose **Uninstall**.
5. If the new app started a free trial or subscription, cancel it as well (Chapter 21). Deleting an app doesn't cancel its subscription.

STAY SAFE

Phones don't need "cleaner" apps from ads

iPhones and Android phones already have their own protections built in, such as Google Play Protect (Chapter 15). An ad inside a game telling you to install a cleaner or antivirus is a sales pitch at best.

SCAM ALERT

"Call this number to fix your phone"

A page that pops up from an ad, says your phone is locked or infected, and gives a phone number is a tech-support scam. Real companies don't warn you through game ads. Close it, and never let a caller connect to your phone or ask you for gift cards.

WHAT THIS DOES FOR YOU

What this does for you

With these warning signs in mind, an ad can't scare you into installing something. Your phone stays tidy and your card stays safe.

CHAPTER 19

Seeing Fewer Ads

You can't switch off ads in every game, but you can see far fewer of them. Here are the honest options, from free to paid.

Free ways

- **Choose games with fewer ads.** Read the newest reviews before you download (Chapter 3). Words like "ad after every level" tell you what to expect.
- **Turn on Airplane Mode for offline games.** Many simple games, like solitaire or word searches, still work without the internet, and most ads need a connection to load. Turn Airplane Mode off again when you want calls and texts. Some games refuse to run offline.
- **Skip rewarded ads.** You never have to watch an ad for a hint or a spin. Saying no is always allowed.
- **Delete the worst offenders.** If a game is more ad than game, there are plenty of others.

Paid ways

Option	What to know
"Remove ads" purchase	Many games sell a one-time upgrade that turns off ads. Before you buy, read the reviews: in some games it removes only some ads, or not rewarded ads.
A paid game	Some games cost a few dollars up front and have no ads at all. The store page shows the price and whether there are in-app purchases.
A game subscription	Apple Arcade (iPhone and iPad) and Google Play Pass (Android) are monthly subscriptions that include many games. Chapter 26 explains them.

TIP

Buying "remove ads" with the protections on

If you've turned off in-app purchases for the grandchildren (Chapter 6), switch it back on just long enough to buy the upgrade yourself, then turn it off again.

WHAT THIS DOES FOR YOU

What this does for you

A little choosing and the occasional small purchase turn a game full of interruptions into a quiet, pleasant way to pass the time.

PART 5

Trials, Subscriptions & Game Money

How "free" games turn into weekly bills, how to cancel a game subscription the right way, what gems, coins and loot boxes really cost, and why buying outside the app store needs extra care.

CHAPTER 20

"Free" Games with Trials and Subscriptions

A **subscription** is a charge that repeats until you cancel it. Many games offer one, often called a VIP pass, a club, premium, or a season pass. They usually start with a **free trial**: a few days at no cost, after which the regular price is charged automatically unless you cancel in time.

How a trial turns into a charge

1. The game shows a bright offer: "Try VIP free for 3 days!"
2. You approve it with Face ID, your fingerprint or your password, just like a purchase.
3. The trial runs. Nothing is charged yet.
4. When the trial ends, the subscription starts, and the price is charged every week, month or year.
5. Deleting the game doesn't stop it. Only canceling does (Chapter 21).

Read the small print on the offer

- **The price after the trial.** It's usually in smaller, lighter letters under the big "free" button.
- **How often it charges.** A weekly price can look small, but it adds up to far more over a year than a monthly one.
- **The renewal words.** "Renews automatically" or "cancel anytime" means it's a subscription.
- **The close button.** Offer screens often hide a small **X** or **Not now** in a corner. You never have to accept to keep playing.

TIP

Cancel right after you start a trial

If you want to try a game's VIP features, start the trial and then cancel it straight away from your subscriptions screen (Chapter 21). On Apple and Google Play, you normally keep the trial until it ends, and you won't be charged afterward. Apple suggests canceling at least 24 hours before a trial ends.

HEADS UP

Weekly subscriptions

Be especially careful with weekly plans. A small weekly charge is easy to miss on a statement, and it arrives four or five times a month.

WHAT THIS DOES FOR YOU

What this does for you

Reading one line under the big button tells you whether "free" really means free, or free for three days and then a bill every week.

CHAPTER 21

Canceling a Game Subscription

Deleting a game does **not** cancel its subscription. The charges keep coming until you cancel in your Apple Account or Google Play account. The good news is that both make it a short job.

On an iPhone or iPad

1. Open **Settings** and tap **your name**.
2. Tap **Subscriptions**.
3. Tap the game's subscription.
4. Tap **Cancel Subscription**. You may need to scroll down to find it.
5. Confirm. If there's no Cancel button and you see an end date in red, it's already canceled.

On an Android phone or tablet

1. Open the **Play Store** app and tap your **profile picture**.
2. Tap **Payments & subscriptions**, then **Subscriptions**.
3. Tap the game's subscription.
4. Tap **Cancel subscription** and follow the instructions.

Good to know

- You usually keep what you paid for until the end of the current period. It just won't renew.
- Past payments generally aren't refunded when you cancel. For a recent accidental purchase, ask for a refund separately (Chapter 9 or Chapter 14).
- If you don't see the subscription, check other Apple or Google accounts you use. A family member may also need to cancel their own.
- If a game charges your card directly through its own website, the subscription is with the game company, not Apple or Google. Cancel on the company's website, or contact them.

GOOD TO KNOW

Our Subscriptions guide

Game subscriptions are just one kind. Our **Subscriptions** guide shows how to find and cancel every repeating charge, from streaming to software.

WHAT THIS DOES FOR YOU

What this does for you

Two minutes on the subscriptions screen stops a charge that might otherwise go on for months.

CHAPTER 22

Gems, Coins and Loot Boxes

Many games have their own money: coins, gems, diamonds, gold or crystals. You buy a bundle with real money, then spend it inside the game. It's convenient for the game, and it makes prices much harder for players to judge.

Why game money blurs the price

- A sword that costs "500 gems" doesn't say how many dollars that is. You have to work it out.
- Bundles rarely match what things cost, so you end up with leftover gems, and a nudge to buy more.
- Bigger bundles are shown as better value, which pushes toward larger purchases.
- Timers, "limited time" offers and flashing sale banners add pressure to decide quickly.

Working out the real cost

1. Look at the game's shop and find a bundle, for example "1,000 gems for $9.99."
2. Divide: here, each 100 gems costs about a dollar.
3. Now an item that costs 500 gems is about five dollars. Ask yourself whether you'd hand over five dollars in cash for it.

Loot boxes and other surprise rewards

A **loot box** (also called a chest, pack, crate, capsule or spin) is something you pay for before you know what's inside. The good prizes are usually rare. Apple's and Google's store rules require games that sell these random items to show the **odds** of each kind of prize before you buy. Look for a small **Odds**, **Rates** or **i** button near the item.

HEADS UP

Talk about it with children

Spending real money for a chance at a prize feels a lot like a slot machine. It's worth explaining to children that gems are real money, and that a chest may not have what they hope for.

WHAT THIS DOES FOR YOU

What this does for you

Turning gems back into dollars takes the fog out of the shop, so every purchase is one you'd still be happy with when the card statement arrives.

CHAPTER 23

Gift Cards and Game Shops Outside the App Store

The protections in this guide (passwords, Ask to Buy, Family Link approvals, budgets) cover purchases made through the **App Store** and **Google Play**. Some games also sell coins on their own websites, and many accept game gift cards. Those work differently.

Buying on a game's website

- You type your card details straight into the game company's site. Apple's and Google's refund pages don't cover it; you'd ask the game company.
- Make sure you're on the company's real website. Type the address yourself rather than tapping a link in an ad, a chat, or a message from another player.
- Card details saved on a game site can be used again by anyone who can sign in to that game account.

Gift cards as a spending limit

The Consumer Financial Protection Bureau (CFPB) suggests that families consider gift cards with a set amount to limit a child's game spending. When the card runs out, the spending stops, and no card number is stored in the game. The CFPB also suggests turning on your bank's alerts so repeated charges to a gaming company get noticed quickly.

- Buy gift cards only from the store's own shelf or the company's official website, and keep the receipt.
- Redeem them only in the official app or the company's real website.
- An Apple Gift Card or a Google Play gift card is redeemed in the App Store or Play Store; it's then spent like any other balance on the account.

SCAM ALERT

Gift cards are for gifts, not payments

Nobody legitimate asks you to pay a bill, a fine, a "refund fee" or a prize tax with gift cards. If anyone, a caller, a pop-up or a "friend" in a game, asks you to buy gift cards and read them the numbers, it's a scam. Stop and call someone you trust.

WHAT THIS DOES FOR YOU

What this does for you

Knowing where the protections stop means you add the extra care exactly where it's needed, and a gift card can become a simple, fixed allowance for a grandchild's game.

PART 6

Grandchildren & Your Own Games

Lending your phone or tablet safely, simple house rules that head off surprises, and enjoying your own games without the sales pressure.

CHAPTER 24

When a Grandchild Borrows Your Phone or Tablet

Handing your phone to a grandchild for a game is one of the most common ways a surprise charge begins. Your phone has your card, your email and your messages on it. Both iPhones and Android phones can lock the screen to a single app, so the child can play one game and nothing else.

iPhone and iPad: Guided Access

Guided Access keeps the iPhone or iPad inside one app until you end it with a passcode. Set it up once:

1. Open **Settings** > **Accessibility** > **Guided Access**, and turn it on.
2. Tap **Passcode Settings** and set a Guided Access passcode the child doesn't know. You can also let Face ID or Touch ID end a session.
3. Turn on **Accessibility Shortcut** if you're offered it, so a triple-click starts Guided Access.

Then, each time you lend the device:

1. Open the game.
2. Triple-click the side button (or the Home button on models that have one).
3. Tap **Guided Access** if a menu appears, then tap **Start**. You can tap **Options** first to set a time limit.
4. When you get the phone back, triple-click again, type your Guided Access passcode, and tap **End**.

Android: App pinning

App pinning (some phones say **Pin app** or **Screen pinning**) keeps the phone on one app. Set it up once:

1. Open **Settings** and tap the search bar at the top. Type **pinning**.
2. Open **App pinning** and turn it on. (On many phones it's under **Security** or **Security & privacy**, then **Advanced** or **More security settings**.)
3. Turn on the option to ask for your **PIN**, pattern or password before unpinning.

Then, each time you lend the phone:

1. Open the game.
2. Open the recent apps view (swipe up from the bottom and hold, or tap the square button).
3. Tap the game's icon at the top of its preview and choose **Pin**.
4. To unpin, follow the hint the phone shows on screen; it then asks for your PIN.

HEADS UP

Pinning isn't a lock on purchases

Guided Access and app pinning keep a child inside the game, but the game's own shop still works. Keep the purchase password from Chapter 5 or Chapter 10 on as well, or turn off in-app purchases (Chapter 6).

WHAT THIS DOES FOR YOU

What this does for you

You can hand over your phone and relax. The game is all they can reach, and you get your phone back exactly as you left it.

CHAPTER 25

Simple House Rules for Kids' Games

Settings do most of the work, but a few clear, friendly rules help even more, especially when the grandchildren visit. Agree on them with the parents, so everyone is saying the same thing.

Rules that work for many families

- **Ask before you download.** Even free games. A grown-up reads the store page first (Chapter 3).
- **Gems are real money.** Every coin and gem was bought with dollars somewhere.
- **No tapping "Buy," "Get" or "Try free."** If the game asks, bring the phone to a grown-up.
- **Ads aren't buttons to play with.** Wait for the real close button, or hand the phone back.
- **Never share passwords or account names** with anyone in a game, even a "friend."
- **Tell a grown-up** about anything that's confusing, scary or asks for money. Nobody gets in trouble for telling.

Questions to ask about a new game

The FTC suggests a few questions for families: does the game push players to buy things to win, or to stop something bad from happening? Does it show ads for more grown-up games? Has it been updated since the reviews were written? The FTC also suggests checking what settings your phone offers, like requiring a password for in-app purchases.

TIP

Play it yourself for five minutes

Before you hand a new game to a grandchild, play a few rounds yourself. You'll see how often the ads come, what the shop is pushing, and whether there's a chat with strangers.

WHAT THIS DOES FOR YOU

What this does for you

Clear rules mean fewer arguments and no guessing. The children know what to do when a game asks for money, and you know nothing will be bought behind your back.

CHAPTER 26

Enjoying Your Own Games Without the Pressure

This guide isn't only about children. Plenty of grown-ups enjoy a daily word game, solitaire, mahjong, jigsaw puzzles or a farm game, and many of those games are built to nudge you toward spending. You can enjoy them on your own terms.

Make your phone work for you

- **Keep the purchase password on** (Chapter 5 or Chapter 10), even if you live alone. It gives you a moment to think before every purchase.
- **Turn off game notifications.** "Your energy is full!" messages are there to pull you back in. On an iPhone, go to **Settings** > **Notifications** and choose the game. On Android, go to **Settings** > **Notifications** (or **Apps**) and choose the game.
- **Set yourself a monthly budget.** On Android, use the Google Play budget (Chapter 11). On an iPhone, write a number on your Cheat-Sheet and check your purchase history once a month (Chapter 8).
- **Ignore the countdown.** "Offer ends in 2 hours" is designed to rush you. Another offer always comes along.

Game subscriptions with no ads

If you play a lot, a game subscription can replace many ad-filled games with ad-free ones:

Service	What to know
Apple Arcade	On iPhone, iPad, Mac and Apple TV. A catalog of games with no ads and no in-app purchases. About seven dollars a month in the U.S. as of November 2026, and it can be shared with your Family Sharing group. Check the current price in the App Store's Arcade tab before you start a trial.
Google Play Pass	On Android. A monthly subscription that includes a catalog of games and apps. Check the current price and what's included in the Play Store before you start.

Both often begin with a free trial, which turns into a monthly charge. Treat them like any trial (Chapter 20), and cancel from your subscriptions screen if you don't use them (Chapter 21).

GOOD TO KNOW

Puzzles and brain games

Our **Wordle, Crosswords & Brain Games** guide covers the daily puzzles many people enjoy, including which ones are free and which need a subscription.

WHAT THIS DOES FOR YOU

What this does for you

A few small changes keep your favorite games relaxing. You play when you want to, and you spend only what you planned to.

PART 7

Scams Around Games

Tracking down a charge you don't recognize, fake "you won!" ads and prizes, and the scams that use game coins, gems and accounts as bait.

CHAPTER 27

A Charge You Don't Recognize

A small charge you don't remember is usually a game purchase or a trial that turned into a subscription. Occasionally it's something worse. Work through these steps calmly, in order.

Step by step

1. Write down the exact amount, the date and the name on your statement.
2. If it mentions Apple, check your Apple purchase history (Chapter 8) and **Subscriptions** (Chapter 21).
3. If it mentions Google, check your Google Play order history (Chapter 13) and **Subscriptions** (Chapter 21).
4. Ask the family: anyone who borrows your phone or tablet, or anyone in your Family Sharing or Google family group.
5. Search your email for a receipt with the same amount.
6. If you find it and it was a mistake, ask for a refund (Chapter 9 or Chapter 14) and cancel any subscription.
7. If you can't find it anywhere, call the number on the **back of your card**, tell them you don't recognize the charge, and ask about disputing it.

TIP

Turn on your bank's alerts

Most banks and card companies can send a text or email for every purchase, or for purchases over an amount you choose. The CFPB suggests using alerts so repeated game charges are noticed quickly. Look in your bank's app for **Alerts**.

SCAM ALERT

Fake "receipt" emails

Scammers send emails that look like an Apple or Google receipt for something you didn't buy, with a link or phone number to "cancel." Don't use either. Check your purchase history yourself, by opening Settings on your iPhone or the Play Store app on Android. If it isn't there, you weren't charged by Apple or Google.

GOOD TO KNOW

Our refunds guide

Our **Returns, Refunds & Disputing a Charge** guide explains card disputes in more detail.

WHAT THIS DOES FOR YOU

What this does for you

A clear order of steps turns a worrying charge into a short bit of detective work, and stops it from happening again.

CHAPTER 28

"You Won!" Ads and Fake Prizes

Some ads in games and on websites announce that you've won a phone, a gift card or cash, or that you're the "millionth visitor." Spinning wheels, confetti and countdown clocks make it feel real. It isn't.

How these work

- You tap the ad and are asked for your name, address, email or phone number "to claim the prize." That information is what they want.
- Next comes a small "shipping," "processing" or "tax" fee, paid by card, gift card or a payment app.
- Sometimes you're signed up for a costly subscription in the small print.
- Some of these pages try to get you to install an app or allow notifications, which then flood you with more ads.

The rule that never fails

The FTC's advice is simple: **real prizes are free**. If you have to pay anything to collect a prize, whether they call it taxes, shipping or processing, it's a scam. Requests to pay by gift card, wire transfer, payment app or cryptocurrency are a sure sign.

What to do

1. Don't tap anything on the ad. Close it (Chapter 17), or close the browser tab.
2. If the page asks to **allow notifications**, tap **Don't Allow** or **Block**.
3. If you already typed in your card number, call the number on the back of your card.
4. If you paid with a gift card, contact the gift card company right away and keep the receipt.
5. Report it to the FTC at **ReportFraud.ftc.gov**.

SCAM ALERT

You can't win a contest you didn't enter

A game ad can't know who you are, and nobody picks a winner by watching who opens a game. Close it and carry on playing.

WHAT THIS DOES FOR YOU

What this does for you

With one rule, that real prizes never cost money, you can laugh off every flashing "winner" ad.

CHAPTER 29

Game-Currency and Account Scams

Because game coins and gems cost real money, scammers use them as bait, especially for children and teens. Grown-ups who play popular games are targeted too.

Common tricks

Trick	How it works
"Free gems" generators	Websites or videos promising free coins, gems, Robux or V-Bucks if you type your account name and password or complete a task. Security companies warn these are fronts for stealing accounts, card details, or installing harmful apps.
Cheap currency sellers	Strangers in chats or on social media selling game money "at half price." You pay, and nothing arrives, or the account is banned for breaking the game's rules.
Fake login pages	A link that looks like the game's sign-in page, sent in a chat or email. Typing your password there hands over the account.
"Friend" requests for gift cards	Someone met in a game asks for a gift card, a password or a verification code, often with a sad story or a promise of rare items.
Account trading	Offers to buy or swap game accounts. Many games forbid it, and it's a common way to lose the account and the money.

How to stay safe

- Buy game money **only** inside the official game, through the App Store or Google Play, or on the game company's real website.
- Never type a game password into any site you reached from a link, a video or a chat.
- Never share a **verification code** that's texted or emailed to you. It's the key to your account.
- Turn on two-step sign-in in the game account if the game offers it.
- Talk with grandchildren about these tricks before they meet them, without making it scary.

If an account was taken

1. Change the password for the game account, and for your email if it uses the same password.
2. Use the game's official help page to report the account stolen. Search for the game's name plus "support" and make sure the address belongs to the game company.

3. Check your purchase history and card statement for purchases you didn't make (Chapter 27).

SCAM ALERT

Nobody gives away game money

Game companies sell their coins and gems; they don't hand them out on strange websites. Any "free currency" offer that asks for your password, a code, or a download is a scam.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the bait means your grandchildren's accounts, and your card, stay out of a scammer's hands.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary of the settings that matter most.

CHAPTER 30

When to Call Bill

I've written this guide so you can set up these protections on your own. But part of being helpful is being honest about when a hand saves time, worry or money. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Setting up every device at once** — your phone and the tablet the grandchildren use, with purchase passwords, Screen Time or Family Link, and a budget (Chapter 4).
- **Family Sharing or Family Link** that won't cooperate, or requests going to the wrong person (Chapter 7 and Chapter 12).
- **A pile of charges** you need to sort out, find in the history, and ask refunds for (Chapter 27).
- **A subscription you can't find** to cancel (Chapter 21).
- **An app you installed from an ad** and now want to be sure is gone (Chapter 18).
- **A scam you're worried about**, before you pay anything (Chapter 28 and Chapter 29).
- **You'd simply rather have a patient person handle it.** That's always a good enough reason.

What I can't do

I can't approve or promise a refund. Apple, Google and your card company make those decisions. What I can do is help you find the right purchase, fill in the request clearly, and make sure it doesn't happen again.

What working with me is like

I work at your pace — no rushing, no talking down, no jargon. I explain what I'm doing in plain words, and I'll always tell you honestly when something isn't worth the money. Home visits are here in Portage County, Ohio; remote help reaches you wherever you are. I've been doing this work for more than 30 years.

FROM BILL

How to reach me

Call **(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 read and share with family and neighbors.

GOOD TO KNOW

You may be greeted by Sophie

When you call or visit billshometech.com, you might first meet **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The actual help always comes from me.

Thank you for taking the time to make your games safer for you and your family. A few settings go a long way, and you don't have to figure it all out alone.

— Bill

CHAPTER 31

Your Mobile Games Cheat-Sheet

Keep a copy of this near the family tablet or with your phone's paperwork. The whole guide, boiled down.

The essentials

Remember	
iPhone password	**Settings** > your name > **Media & Purchases** > **Password Settings** > **Always Require**.
iPhone in-app purchases	**Settings** > **Screen Time** > **Content & Privacy Restrictions** > **iTunes & App Store Purchases** > **In-app Purchases** > **Don't Allow**.
Ask to Buy	**Settings** > **Family** > the child > **Ask to Buy**.
Apple history and refunds	**reportaproblem.apple.com**
Android verification	Play Store > profile > **Settings** > **Purchase verification** > **Always**.
Android budget and history	Play Store > profile > **Payments & subscriptions** > **Budget & history**.
Family Link approvals	Play Store > **Settings** > **Family** > **Manage family members** > child > **Purchase approvals**.
Cancel a subscription	iPhone: **Settings** > your name > **Subscriptions**. Android: Play Store > profile > **Payments & subscriptions** > **Subscriptions**.
Deleting a game	Does **not** cancel its subscription.
Prizes	Real prizes are free. Paying to collect means it's a scam.

Write it down once

Keep handy	
Apple Account email	_____
Google account email	_____
Family organizer / parent	_____
Screen Time or Guided Access passcode kept by	_____
Monthly game budget	$ _____
Game subscriptions we keep, and their prices	_____
Card used for app purchases (last 4 digits)	_____
Card company phone (back of card)	_____
Date I last checked purchase history	_____

When something's wrong, in order

1. A charge you don't recognize: check purchase history and subscriptions (Chapter 8, Chapter 13, Chapter 21).
2. An accidental purchase: ask for a refund right away (Chapter 9 or Chapter 14).
3. A subscription you don't want: cancel it in Subscriptions, not by deleting the game (Chapter 21).
4. An ad won't close: go Home, close the game, reopen it (Chapter 17).
5. An ad installed something: delete the app and cancel any trial (Chapter 18).
6. A "you won" or "free gems" offer: close it, never pay or share a password (Chapter 28 and Chapter 29).
7. Not in any history: call the number on the back of your card (Chapter 27).
8. Still stuck: call Bill at **(330) 200-8042**.