cyber(smart:)

Identity theft

Older children

Identity theft is a specific type of fraud, which involves stealing money or gaining other benefits by pretending to be someone else. Identity theft can be devastating—both financially and emotionally. It can occur in many ways—from somebody using credit card details illegally to make purchases, to having a person's entire identity assumed by another to open bank accounts, take out loans and conduct illegal business under that name.

Children's online use is likely to put them at little risk of identity theft. However, the following tips provide guidance to help teach children to protect their personal information and yours.

- At this age children's internet use should still be closely monitored. To help with this try to keep the computer in a shared or visible place in the home.

- Be aware of how your child uses the internet and explore it with them. Explore their favourite sites and help them bookmark a list of 'Favourites'. Encourage your child to tell you about new websites and games that they like and explore them together. Check whether personal information is required to sign up to new websites or games and help your child sign up if you feel it is appropriate.

- Talk to your child about personal information and why it is special. This sort of information can be used to identify or locate where they live, go to school or activities in which they are involved.

- Set rules—make sure your child knows what information they can share or post online and which websites they can visit. Telling a trusted adult before posting any personal information online, including for competition entry, is a useful rule.

- Consider creating a family 'fun' email account that can be used for competition entries and other activities. This account will be separate to all other personal accounts so it can easily be deleted if it is misused.

- Consider using filters, labels and safe zones to help manage your child's online access.

- Install and update anti-virus and other e-security software to restrict unauthorised access to data on the home computer and protect that data from corruption. Ensure that security features including a firewall are turned on, set to automatic scan and updated regularly to protect against the latest risks.

More information

The Cybersmart program provides a range of cybersafety materials for parents and their children. For more information, resources, advice and tips, visit the Cybersmart website at www.cybersmart.gov.au. Encourage your children and teens to take a look around the website. If you have young children, you may like to explore it together to help them understand how to protect themselves against online risks and make the most of their experiences online.