



Kids Account Security Checklist

Safe setup for every account your child uses

Nine steps to secure every account your child uses — without a fight. Covers Microsoft Family Safety, screen time, spending controls, and general account security.

1 Create a family group and add your child's Microsoft account

Go to account.microsoft.com/family and click "Create a family group." Add each child with their Microsoft account (or create one for them). This is the foundation for all other Family Safety controls — Xbox, Windows, and the Android Family Safety app all flow from here.

2 Set screen time limits on Windows and Xbox

In the Family Safety app, go to your child's profile and tap "Screen time." Set daily limits separately for Windows PC and Xbox. Enable "Use one schedule for all devices" if you want a single limit across both. Schedules block access at bedtime automatically — no arguments required.

3 Turn on spending approval for Xbox and Microsoft Store

In the Family Safety app, go to Spending and enable "Needs parent approval to buy." Your child can request purchases; you approve or deny from your phone. Add a spending allowance if you'd prefer to give them a set budget. This eliminates surprise charges from in-game purchases on Fortnite, Roblox, and Minecraft Marketplace.

4 Enable content filters and set age rating for apps and games

In your child's profile, go to Content filters. Set the appropriate age rating (e.g., "Ages 12 and under") — this blocks games, apps, and websites above that rating on all Microsoft platforms. For web browsing, turn on "Filter inappropriate websites" and "Only use allowed websites" if you want a strict allowlist.

5 Turn on location sharing (optional — discuss openly)

Family Safety includes location sharing between family members. In the app go to Location and enable it for your child's device. Have the conversation with your child openly: "This isn't about not trusting you — it's our family safety net." Forcing location sharing without discussion usually backfires; agreeing together builds trust.

GENERAL ACCOUNT SECURITY

6 Enable parental controls on their phone

iPhone/iPad: Settings → Screen Time. Android: install Google Family Link (families.google.com/familylink). Set app download restrictions and daily limits. These work alongside Microsoft Family Safety for a complete picture.

7 Remove saved payment methods from all gaming platforms

Log in to each gaming platform (Roblox, PlayStation, Steam, Epic Games) and remove all saved cards from payment settings. Kids' accounts are a top target for in-app purchase fraud. If using Microsoft Family Safety, the spending approval in Step 3 covers Xbox — do this for the others.

8 Enable MFA on their school email

Most school Google or Microsoft accounts support MFA. Ask the school IT department if you need help enabling it. This protects academic records and keeps attackers out. For Microsoft school accounts, MFA may already be managed by the district — confirm it's actually on.



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9

Have the phishing conversation and create a family response plan

Show your child a real phishing example. Teach: "If something asks you to log in, go to the website directly — never click the link in the message." Write down: what to do if they think they've been hacked, who to call first, and that it's always safe to tell a parent immediately — no judgment. Post it somewhere physical.
