# MAKING YOUR CHILD AWARE OF THE IMPORTANCE OF PROTECTING PERSONAL INFORMATION

## FINANCIAL SKILLS

- PROTECTING PERSONAL INFORMATION

## ACTIVITY SUMMARY

Does your child want to create a user profile online? It's probably a good time to go over ways to keep important information confidential. At the end of this activity, your child will be able to recognize good practices for protecting personal information and surfing the Internet safely.

## WHAT PERSONAL INFORMATION IS CONSIDERED CONFIDENTIAL?

Does your child want to sign up for an online game and is he or she asking why you're so big on protecting personal information? It's time to make him or her mindful of how important this information is for a person with malicious intentions.

**Personal information to keep secret**

- Address
- Phone number
- Name
- Date of birth
- Parents' names
- Personal identification number (PIN)
- Données financières
- Numéro d'assurance sociale
- Toute autre information concernant de près l'identité

Information is considered personal when it allows others to specifically identify a person. Eye colour and height are more generic pieces of information; an ill-intentioned person cannot steal an identity with such information. However, it may be possible with a person's name, age, parents' names and so on.

The PIN is a good concrete example for your child. It is a piece of information that must be kept secret to prevent a person from stealing your money.

Because a picture is worth a thousand words, watch the **Protecting your identity** video to broach the subject with your child.

**ADDITIONAL MATERIAL**
Protecting your identity
On desjardins.com

## WHY IS PERSONAL INFORMATION SO IMPORTANT?

It may be difficult for a child to comprehend that some information must remain private for security reasons. Why should he or she never share certain details with anyone, not even friends?

**Adopt safe online behaviour**

- Ensure you always have high-quality, updated antivirus protection on your home computer.
- Place the computer in a visible spot in your home so that adults can supervise its use.
- Spend time with your child online.
- Set limits for Internet time and use.
- Familiarize yourself with online dangers.
- Stress that the "Don't talk to strangers" policy also applies online.
- Forbid your child from uploading photos without prior approval.
- Apply filters and parental controls.
- Avoid sharing personal information.

Here are some tips to help your child better understand the importance of personal information.

1. **User account information**
   Your child may sign up for a number of web services: chat rooms, interactive games, electronic messaging services and so on. During registration, some sites may ask for the user's age, phone number and address. Make sure to always check with your child that the information requested is not publicly accessible and that it will not be used for other purposes, such as sending automatic notifications to subscribers.

2. **Password**
   To prevent identity theft, create a complicated password that contains letters (lowercase and uppercase) and at least 1 number.

3. **PIN**

   As soon as your child has an account at a financial institution, he or she must be extra vigilant to prevent fraud and theft. Your child must understand from then on that financial information—like account numbers and PINs—must always be kept secret to prevent a person with malicious intentions from accessing the account.

# SOME SECURITY RULES FOR ONLINE SUBSCRIPTIONS

With the explosion of new social networks, your child is solicited daily to join a number of services. While Facebook requires that users be at least 13 years old to create an account, your child can easily sign up for online chat rooms or sites offering educational games.

**3 rules to set when your child begins surfing the web**

1. **Personal information must remain personal,** especially information related to location (address, city or town, phone number). Children are encouraged to use a pseudonym and an avatar when they create profiles on websites.

2. **Language must be polite.** Just like at the park or in the school yard, forums and online gaming sites are places where we can chat about anything with people who have similar interests. Offensive language can cause a member to be banned.

3. **As soon as you start to feel uncomfortable, tell somebody.** Your child must know to turn to a trusted adult as soon as he or she begins to feel uncomfortable, whether it is because of cyberbullying or a person who tries to find out a little too much about your child's personal life.

**Tips for keeping digital identities safe**

- Discuss safe ways to make online purchases on transaction sites. If your child wants to make an online purchase, he or she must be as informed as possible, despite his or her age, before completing the transaction.
- Ensure that you can modify or delete certain information at any time should you decide that it should not appear on your child's profile.
- Make sure you have access to a guide that explains the steps taken to protect your child's identity and the information provided during subscription.
- Verify the information your child provides when signing up for online services before the subscription is confirmed. Often, sites designed for children require parental approval before completing the registration process.
- Reading the "About us" section of a webpage is a simple protective step. This section usually includes information about the creators of the service, their history, goal and values. A brief glance at it reassures you and tells you more about the website.
- Prevent identity theft and fraud by explaining tactics fraudsters use online to obtain confidential information. When users sign up for an online service, they may then receive fake emails. This technique, called phishing, involves extracting confidential information through a false email. Just being aware is a great start to protecting yourself.