

Jerry Manor:

Welcome to the SeaComm podcast, your place for the latest on what's happening at SeaComm and helpful tips on saving and protecting your money. Hi everyone. Jerry Manor here. Children and adolescents are spending more time online than ever before, and technology is ingrained in almost every facet of their lives. So, today on SeaComm Money Matters, online safety for youth.

Children's increased online presence, coupled with evolving and emerging digital platforms, can expose them to a range of potential online safety threats and risks, including online predators and criminals, as well as forms of harassment, enticement, and exploitation. Cyber bullying, which includes sending, posting, or sharing negative, harmful, false, or mean content about someone else, can also take place over digital devices and in online forums. And targeting youth online has become increasingly common among traffickers and criminals, who can gain access to children and adolescents because they're not always aware of how dangerous these online environments can be. Online safety threats can jeopardize children's digital experiences and devices, and put their sensitive and personal information at risk. These threats can also have profound and lasting impacts on youth mental health and physical and emotional wellbeing, and for certain individuals, can present or accelerate a pathway to destructive behavior.

Parents and guardians teaching children about digital risks and how to avoid them can be one of the most effective ways to help young people make smart and safe choices in their online interactions. Parents and caregivers are encouraged to have conversations with their children and keep the lines of communication open so that children feel safe and supported in coming forward with potential concerns. Parents and guardians should also know the apps their children use, tell children to avoid sharing personal information, photos, and videos, enact parental controls where possible, and be aware of the potential signs of abuse and/or exploitation.

Young people should be encouraged to communicate with parents, caregivers, and educators so they understand online risks, only chatting with people they know in real life, ensuring their online accounts are private, blocking people they don't know or trust, and trusting their instinct if something or someone makes them feel uncomfortable. In addition to online safety actions, students can also practice good cyber hygiene to keep their devices and personal information secure in the digital world. As part of this, they can opt into multifactor authentication, which requires a combination of two or more steps to verify a user's identity when logging into online accounts and services. Students are also encouraged to create strong passwords, to think before they click on unfamiliar links that show up in emails or messages, and to update their software and device applications when those updates are available.

Be sure to introduce the concept of cybersecurity at a young age. Use age-appropriate language and examples, and again, be sure to discuss the importance of keeping personal information private, just like they wouldn't share their home address with a stranger. You can incorporate games and interactive activities to make learning fun. There are numerous online resources and apps designed to teach kids about online safety through quizzes, puzzles, and simulations that demonstrate potential threats. As I said before, create an environment where kids feel comfortable discussing their online experiences. Encourage them to ask questions or report any suspicious activities without fear of punishment. By instilling these concepts early, you empower kids to make safe choices online and to navigate the digital world with confidence.

That's it for today on SeaComm Money Matters. Thanks for listening. Thank you for joining us for this edition of the SeaComm Podcast. We hope you'll listen in again.