Family Contract for Responsible Electronic Device Use

Young people today are very fortunate to grow up in an age of amazing technological advances. They have massive amounts of information at their fingertips. They can be in constant contact with friends, family – and just about anyone else on the planet. Such easy accessibility electrifies the younger generation, but can raise red flags for their parents who may be concerned that children are sharing too much information over social media or spending too much time using electronic devices at the expense of school and family time. The reality is there are risks and responsibilities associated with modern electronic devices and helping children learn to use these devices properly is an integral aspect of raising them.

We think open dialogue between parents and children and, specifically, the creation of a family contract can promote responsible use of electronic devices. We frequently recommend family contracts as an effective way to set mutual expectations, clarify responsibilities and minimize future conflicts. When families work together to prepare a contract, it promotes trust, incorporates multiple perspectives and makes it more likely family members will follow the terms of the agreement.

How Pitcairn Can Help

Since 1923, Pitcairn has worked with families to help future generations become financially responsible through strong family governance and education programs. We believe family contracts are very powerful tools to address both financial and non-financial family circumstances.

Pitcairn helps families develop contracts and policies for a variety of purposes ranging from investments, education and governance, to charitable giving. We recently developed this Discussion Guide to help families create an Electronic Device Contract. Pitcairn is proud to be the first and only family office to develop such a powerful resource for all to use.

A Message for Younger Family Members

Growing up surrounded by electronic devices, you are as comfortable with smartphones as you are riding a bike. You have faster access to information and greater ability to connect with people all over the world than your parents ever could have imagined when they were your age. That's exciting for you, but it can be unsettling for your parents who are concerned about how to help you manage this “power.”

One of the things we’ve learned is that a family contract can be a valuable tool to help families build trust and avoid conflicts. We’ve also found that for a contract to work well, everyone who signs the contract should have a say in how the contract is written. That doesn't mean you will get everything you want and, as you probably expect, your parents still have the final say on family rules. However, if you and your parents work together to prepare an Electronic Device Contract you can both live by, your parents might be willing to give you a little more freedom and you might not give them as many gray hairs. In the end, knowing what to expect will make everyone's life a little smoother, with fewer disagreements.
Steps to Develop Your Family Contract

Try to set aside uninterrupted time to talk about your contract. You don't have to finish everything in one session, but it's better not to drag it out too long. The best results are likely if you finish the steps within a week.

1. **Prepare:** Parents introduce the idea of a contract, emphasizing the benefits of setting mutual expectations. Parents and child read through the Discussion Guide and highlight topics you want to discuss. Set a time for everyone to sit down and talk. Preparation should take about 15 minutes.

2. **Discuss:** Parents and child share their thoughts about topics selected in the Discussion Guide and come to agreement on key issues. Could take 30-60 minutes.

3. **Personalize Your Contract:** There are many sample contracts available. Use one of Pitcairn's samples or view additional resources listed on the back page. Personalize it for your family's needs and sign it. This may take another 15-30 minutes.

**Be Good Communicators**

1. Allow only one person to speak at a time.
2. Give all family members enough time to express their viewpoints.
3. Respect others' opinions even if yours is different.
4. Be fully engaged. Eliminate outside distractions during your conversations.
5. Pay attention to other people's body language for a better understanding of how they feel.

**Tips for Parents**

1. Parents don't always agree with each other, but try to avoid conflict in front of your child. Reach an agreement ahead of time and present a united front to your child.
2. Depending on your child's age, use a simplified contract for now and expand it in the future.
3. Be open to your child's comments about how friends use devices. Ultimately, you make the rules for your family, but familiarity with other families' boundaries will help make sure your rules are reasonable.
4. Understand that your parents care about your safety and must make rules they believe are in your best interests.

**Tips for Young People**

1. Tell your parents about your experience with electronic devices. This will help them understand how devices make your life better or easier.
2. Tell your parents what your friends are and aren't allowed to do with electronic devices. Your rules may be different, but sharing information will give your parents a clearer picture of how young people use electronic devices.
3. Remain calm to show your parents you are mature enough to responsibly use electronic devices.
4. Understand that your parents care about your safety and must make rules they believe are in your best interests.

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**What Is a Contract?**

A contract is an enforceable agreement between two or more people or groups of people. It lists the responsibilities of each person or group who signs the contract, outlines acceptable and unacceptable actions, and spells out the rewards or consequences of certain actions. A contract is usually signed and dated by all who are involved and may also include a date when the contract expires or will be renegotiated.
Topics Our Family Wants To Discuss

- What devices will be permitted? How and for what purposes can children use devices? What information can they access on devices?

- Where may devices be used? For example: bedroom, dining table, school, etc. Think about where and why using devices in certain areas is important or inappropriate.

- Are there times when it is very important for the children to use devices? At what times do parents think devices should be off-limits? Bedtime? Family meal times? Will limits be different on weekdays, weekends, and school vacations?

- Will children listen to music, play games, watch movies, etc. on devices? Do parents want to restrict any activities? For permitted activities, how will parents and children decide what content is appropriate? Age-based guidelines or some other criteria?

- Do parents plan to use technology tools to monitor device activity? Do the children have to share all passwords and accounts with parents?

- How and when will you respond to contacts (call, text, email) from each other, another family member, or other authority figures?

- May children share devices with others? If yes, is the child responsible for devices and content if someone else uses them?

- How will you protect children's privacy, family's privacy and the privacy of others? May children share photos of themselves or others? May children share details of when and where the family is traveling? Talk about safety concerns related to these questions.

- Who may children contact – friends, family members, friends of friends? Are they forbidden to communicate with strangers and even people they know little about?

- What is good etiquette for using devices?

- What should children do if contacted by someone unknown? What if children see or receive inappropriate information or experience something that makes them uncomfortable?

- How can children be good citizens while using electronic devices? How will parents and children handle cyber bullying?

- How will passwords be protected? Do parents reserve the right to access devices at any time? Are children allowed to delete texts, instant messages, or other content without parents’ permission?
Topics Our Family Wants To Discuss

- Who is responsible for paying for all or part of the costs associated with each device?
- If a device breaks, is lost, or not functioning, who pays to repair or replace the device?
- If the child goes over talk, text, or data limits, who pays?
- Will there be extended warranty or device protection?

Costs

- What are the consequences of the child not following the contract?
- Will parents restrict child's device use for behavior, grades, or other factors not directly related to the device itself?

Consequences

Other Concerns

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Other

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If family members bring up topics other than electronic devices while you are developing your contract, note them here for future discussion.

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After discussing the topics in this Guide, you can adapt one of our sample Electronic Device Contracts, use an example available on the internet, or develop your own.


Additional information, resources, and sample contracts can be found at these websites:

- **About Parenting** - http://abt.cm/1vdT1BS
- **Common Sense Media** - http://bit.ly/1sDBi7
- **Institute for Responsible Online and Cell-Phone Communication (IROC2)** - http://www.iroc2.org
- **Pinterest** - http://bit.ly/1moxVm
- **Uknowkids.com** (subscription required) - http://bit.ly/1sW2L5P

Brett Scola, CPA/PFS, CFP® is Director of Family Wealth Strategy and is a member of Pitcairn’s Washington, DC relationship management team. With over 20 years of wealth management experience advising families, Brett’s inspiration behind the Electronic Device Contract came from his own family’s needs for navigating the issues that affect families as their children begin to use electronic devices.

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**About Pitcairn**

Pitcairn is one of the world's leading family offices. We are dedicated to helping families sustain and grow their substantial, often complex financial assets and supporting the unique heritage of our clients across multiple generations. Pitcairn works with families and single family offices filling one need or providing comprehensive solutions. Since our founding as a family office in 1923, we have successfully transitioned wealth across generations of families through a combination of effective planning, strong investment results, thoughtful governance, and a commitment to education. Headquartered in Philadelphia, Pitcairn also has offices in New York and Washington, DC as well as a network of resources around the world. You can learn more about our family office services as well as find additional articles, news, and events on our website at www.pitcairn.com.