

Opinion: Will Amazon's new "teen accounts" teach financial responsibility?

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Amazon's new "teen account" is aimed at 13- to 17-year-olds, allowing them to create their own accounts through the Amazon app to shop and stream content. Photo by: E+/Getty Images

I always stop and think when I hear about businesses offering a new tool to teach kids to be smart spenders. Even if it is a company as admired as Amazon, I stop and question it.

So I am wondering about the Amazon "teen account." The online shopping giant recently launched the service just in time for the holiday season.

It's aimed at buyers who are 13 years old to 17 years old. The service allows them to create their own accounts. Once they make an account they can browse the Amazon app to shop and stream videos. A teen's account is linked to a parent's Amazon account. Parents choose the shipping

information and ways to pay. If the parent is an Amazon Prime member, those benefits are shared with the teen account. People pay to join Amazon Prime. It gives them fast shipping and other benefits.

The service lets kids skip the shopping mall in favor of online buying.

Concerns About Supervising Teens

Judging from some of the online reactions from parents, that's a concern. Here is what a few of them said.

"This has to be one of the worst ideas Amazon has come up with."

"Amazon wants to turn our kids into shop-bots with no social involvement."

One of my concerns is parents' supervision over their teenage Amazon shoppers.

Some controls are built in. However, teens have plenty of freedom to shop and place orders under their own logins and passwords. That's plenty of reason to worry. Consider that many parents are not good role models for their kids when it comes to deciding between shopping wants and needs.

Here's how the Amazon account for teens works. When teenagers find something they want to buy, they place the orders on the Amazon app. Then the parents receive a text or email. The message shows the item, cost, shipping address and payment information. Teens can also include notes for their parents. For example: "Hey, Mom, this is the soccer ball I need."

Parents can approve or reject the purchase. They only have 30 minutes to do so. But, items can be returned by parents based on Amazon's rules.

Parents can also choose not to approve purchases. They do this by setting spending limits ahead of time.

Expanding Amazon's Brand

Amazon has a history of creating new shopping tools. It is one of many tech companies that have included family spending plans in online shopping tools.

Traditional stores have seen sales among teenagers drop, said Winnie Sun. She is a business sales expert. So, "sucking up those young customers is a natural move" for Amazon and other brands.

Michael Carr is the vice president of Amazon Households. He said that the teen account is for "empowering parents." It lets them manage their kids' shopping and spending, he said.

However, is the teen account more about empowering Amazon to make money?

"Let's be clear," said Susan Beacham, writer of the "O.M.G. Official Money Guide for Teens." It is a marketing plan for Amazon's benefit, not the teens, she said.

Online Shopping Has Mostly Appealed To Adults

Some surveys say most teens prefer shopping in stores. The idea of online shopping is a challenge for most people to understand until their early 20s, Beacham said. Touching and comparing items in a store is a more age-appropriate way to shop for younger teens, she said.

Even so, shopping from home is here to stay. So what can parents do? They should talk to their kids. They should discuss the importance of making choices and stopping to think before clicking on the "buy now" button. Parents also should remember they have the right to say no if their kids don't hold up their end of the deal.

As I've often said, parents wouldn't hand over the keys to the car to their teens without some driver education. They shouldn't hand over the keys to a shopping account without helping them. Teens need to learn how to manage money on their own.

Quiz

- 1 According to the section "Concerns About Supervising Teens," how does a teen get an Amazon teen account?
- (A) A teen must ask a parent to open an Amazon account for him or her online.
 - (B) A teen goes online and creates an Amazon account that is linked to a parent's Amazon account.
 - (C) As soon as a teen uses the Amazon app to make an order, he or she gets an account.
 - (D) A teen first joins Amazon Prime, and then creates his or her own Amazon account.
- 2 Why does Michael Carr, an Amazon vice president, think that the teen account gives power to parents?
- (A) Parents can approve or reject what the teen orders.
 - (B) Parents have to pay for the item the teen orders.
 - (C) Parents get a text or email about what the teen orders.
 - (D) Parents learn the price of the item the teen orders.
- 3 Read the parent comments from the section "Concerns About Supervising Teens."

"This has to be one of the worst ideas Amazon has come up with."

"Amazon wants to turn our kids into shop-bots with no social involvement."

Which of these opinions do the parents share?

- (A) Amazon has been coming up with lots of bad ideas.
- (B) Amazon does not want teens to be socially involved.
- (C) The Amazon teen account is not good for teens.
- (D) The Amazon teen account puts parents in a difficult position.

4 Read the section "Online Shopping Has Mostly Appealed To Adults."

Which sentence from the section shows the author's opinion about teens having their own online shopping account?

- (A) Some surveys say most teens prefer shopping in stores.
- (B) The idea of online shopping is a challenge for most people to understand until their early 20s, Beacham said.
- (C) Touching and comparing items in a store is a more age-appropriate way to shop for younger teens, she said.
- (D) Teens need to learn how to manage money on their own.