

parent or other fund provider finds inappropriate for their child or fund recipient. For example, music can be blocked according to genre, be it psychedelic, heavy metal, rap or hip-hop, or particular artists may be blocked. The existing voluntary music ratings format could be employed to block music bearing certain content ratings. The invention can also be adapted to whatever music rating system may be developed in the future.

[0059] Similar controls can be established for music videos so that inappropriate artists, genres, or ratings may be blocked. Likewise movies having inappropriate genres or content ratings may also be blocked. Finally, video games may also be blocked according to genre or based upon the voluntary system presently in effect for rating the content of video games. Under any circumstance, a parent or other fund provider will be able to block a specific, individual song, music video, movie or video game.

[0060] Alternatively, the entertainment supplier may establish an "adult" category of music, music videos, movies or video games that parents or other fund providers are able to block. The advantage supplied by the present invention is that the entertainment supplier need not ban all of those under 18 from accessing this category. Instead, only the category needs to be established, with parents or other fund providers being given control over at what age, if ever, their child/fund recipient may access the category using the funds provided.

[0061] The fund provider does not become an absolute censor. Rather, the fund provider is given the opportunity to designate certain classes of entertainment that they will not pay for, leaving the fund recipient to spend their own funds to obtain access.

[0062] The supplier of the entertainment may only offer the parental controls, and need not offer the controlled spending account. For example, Visa-branded controlled spending allowance cards are presently being issued that can be loaded periodically with a set amount of an allowance, which can then be spent on entertainment. Thus, the spending control portion can be provided by a card-issuing institution, while the content control will be supplied by the entertainment provider. By accepting the controlled spending card, the entertainment provider essentially supplies parents or other fund providers with a means to control the amount their children/fund recipients are spending weekly or monthly independently or jointly coupled to the content controls that the entertainment provider has established.

[0063] The computer-based methods of the present invention do not require special or unique computer programming for operation. Instead, system features described above can be programmed following conventional techniques by individuals of ordinary skill.

[0064] As will be readily appreciated, numerous variations and combinations of the features set forth above can be utilized without departing from the present invention as set

forth in the claims. Such variations are not regarded as a departure from the spirit and scope of the invention, and all such variations are intended to be included within the scope of the following claims.

What is claimed is:

1. A computer-based method for allocating parental funds in pre-established accounts for use by children, comprising:

providing a bank or credit account containing parental funds for allocation to at least one child;

creating a secondary account file with an internet video file supplier accessible by a child for spending on internet video file purchases; and

periodically transferring directly and automatically to said secondary account file from said bank or credit account an allowance payment for use by said child to purchase and transfer video files over the internet using a personal computer;

wherein said steps of creating a secondary account file and periodically transferring funds from said bank or credit account to said secondary account are performed using information supplied by said parent over the internet using a personal computer.

2. The method of claim 1, further comprising the step of storing information on said internet video purchases.

3. The method of claim 2, further comprising the step of supplying to said parent said purchase information.

4. The method of claim 3, wherein said supplying step is performed periodically.

5. The method of claim 1, wherein said allowance payment is transferred weekly or monthly.

6. The method of claim 1, further comprising the step of limiting how said allowance payment in said secondary account file may be spent in response to command instructions from said fund depositor, wherein said limit on said allowance payment is a limit on transaction amount or a limit according to video content.

7. The method of claim 1, wherein said limit on said allowance payment is a limit on transaction amount.

8. The method of claim 7, wherein said limit on transaction amount is a periodic limit.

9. The method of claim 8, wherein said limit on transaction amount is a weekly or monthly limit.

10. The method of claim 6, wherein said limit on said allowance payment is a content limit.

11. The method of claim 10, wherein said content limit is according to artist, genre or content rating.

12. The method of claim 1, wherein said video file is a music video.

13. The method of claim 1, wherein said video file is a movie.

14. The method if claim 1, wherein said video file is a video game.

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