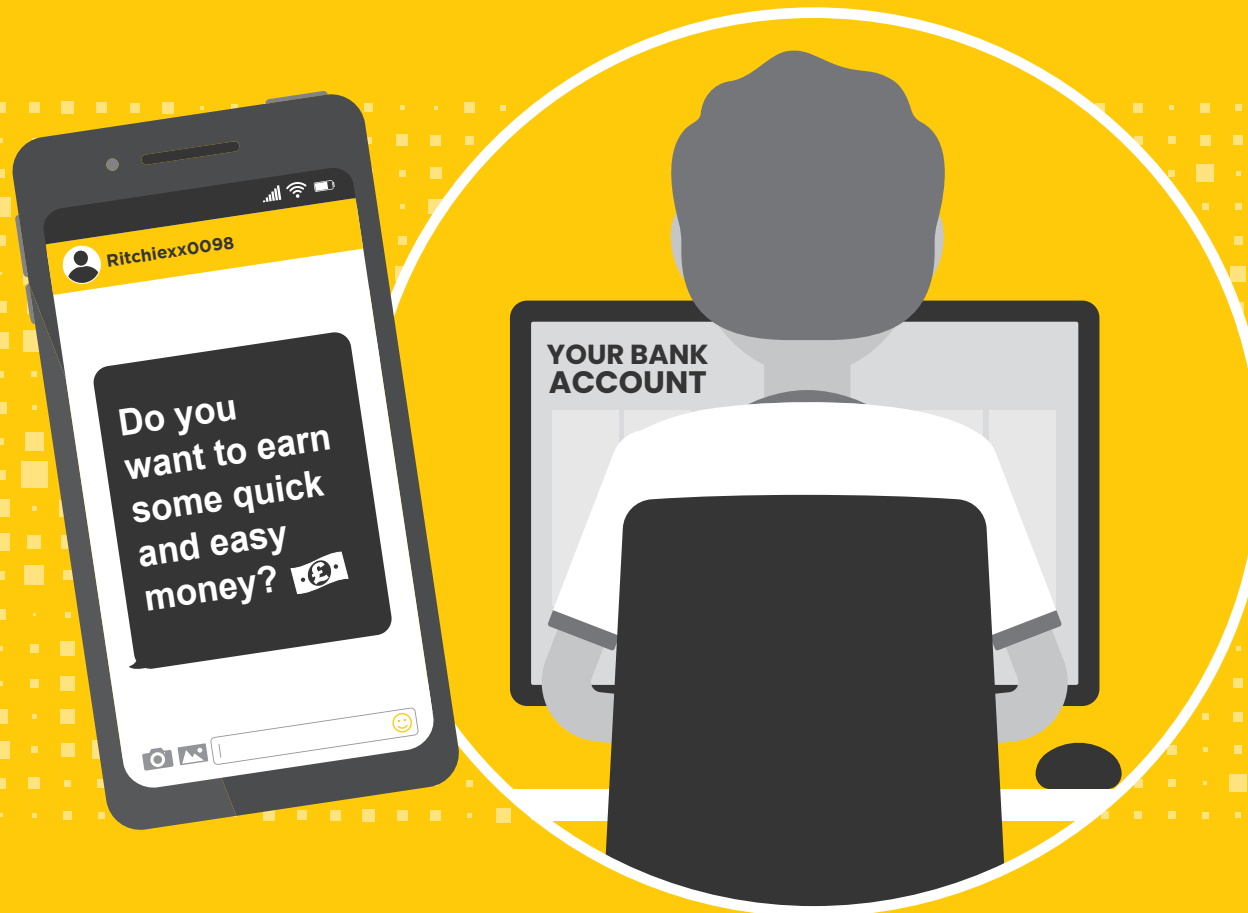


Money Mules

Primary: (Years 5 - 6)



DON'T BE FOOLED

Money Mules

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Introduction

Don't Be Fooled (<https://www.dontbefooled.org.uk/>) is a collaboration between UK Finance and Cifas. It aims to inform young people about the risks of giving out their bank details, and deter them from becoming money mules.

Don't Be Fooled has teamed up with education resource centre iChild to develop these resources for your school. They make it easy for you to warn your pupils about the dangers and consequences of becoming a money mule, especially as they approach the age of 11 and can open a bank account, usually with a parent or carer, for the first time.

A **money mule** is someone who receives stolen money into their bank account and transfers it into another account, keeping some of the cash for themselves. Criminals need money mules to launder the profits of their crimes. **Being a money mule is illegal.** Young people are increasingly targeted to become money mules. They are usually approached online, often through social media. Sometimes people they know persuade them to take part, often because they themselves are money mules. Money mules are usually unaware of where the money comes from – commonly fraud and scams – and that it can go on to fund crimes such as drug dealing, people trafficking and terrorist activity.

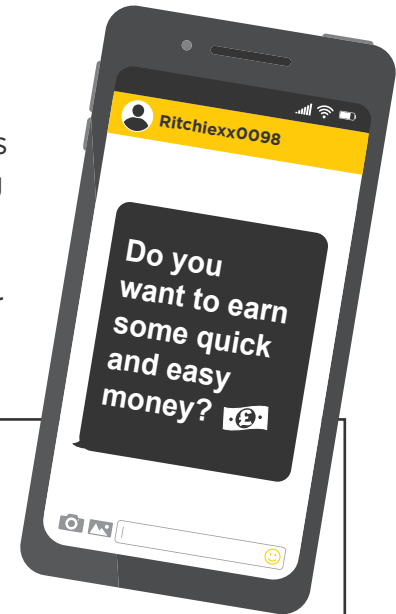
Being a money mule is illegal. When someone is caught, their bank account will be closed, and they will have problems getting student loans, mobile phone contracts and credit in the future. They could even face arrest for money laundering which carries a maximum sentence of 14 years in prison.

If you have any concerns that a child in your school or class may have been asked to look after money on behalf of a family member or friend, this is a safeguarding issue, and should be raised with your head and safeguarding lead. They could contact **Crimestoppers** on **0800 555 111**, for further advice on such a sensitive situation.

This education programme consists of an assembly presentation, followed by a class resource. Both begin by reminding children of online safety rules, and then build upon this knowledge to apply the same principles to refuse to accept money unless it is from trusted people in their lives.

The education programme features a 14-year-old boy called Stirling, who receives a message on social media with a tempting offer to earn quick and easy money. Both assembly presentation and lesson resource give a brief back-story that Stirling's grandmother has lost money in a scam, and this increases his susceptibility to making this 'quick and easy money'. The children then learn that this 'quick and easy' money was the very money which was stolen from his grandmother. The lesson resource takes children through the full consequences of Stirling's actions, but concludes by revealing that this account is a story with a happy ending and Stirling did not, after all, fall for the crime. However, it stresses that this could have happened, and reinforces the strong message of how children can avoid becoming money mules, and thus take their own steps to protect themselves and vulnerable relatives.

**Don't Be Fooled by offers of quick cash.
It could put you and your family at risk.
Don't be a Money Mule.**



The lesson uses a PowerPoint presentation to take the class through the narrative. At key moments, you can pause the narrative to hold a class discussion and set up the class activity. Any printables for these activities are supplied at the end of this PDF file, as well as on a Word document. The resource is divided into separate sections per subject. Should you wish to make any changes, you can do so on the editable PowerPoint and the Word document.

Curriculum links

PSHE

Computing (recapping Online Safety)

English

Art and Design

We recommend that this resource be used in English and Art and Design lessons once the main PSHE body of the resource has been completed and understood by the children. As an extension activity, the children can prepare an assembly presentation to spread the message throughout the school.

Section 1 PSHE:

The PSHE lesson plan is based on a one-hour lesson, however this is an absolute minimum to deliver the activities. Depending on the needs of your class, more may be gained from spending longer on an in-depth exploration of an activity that has fired up discussion and imagination. You may wish to extend the lesson plan across two lessons.

Learning objectives

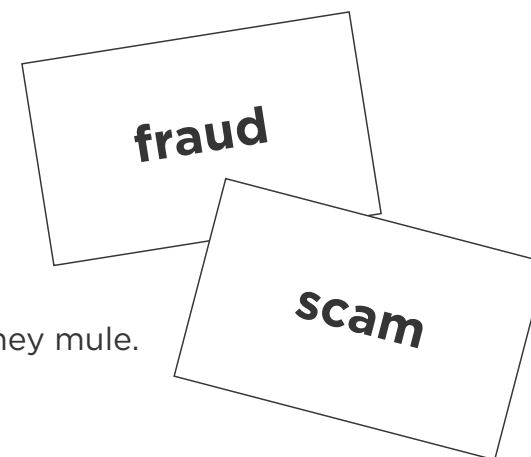
- Learn about the dangers of financial exploitation and crime, including the risks associated with being a '**money mule**'.

Intended learning outcomes

- I know that I should only accept money from people I know and trust.
- I know that I should never accept money from a stranger.
- I know that I should never pass on (transfer) that money to someone else.
- I know that I can contact my teacher if I am concerned about a stranger contacting me about earning free money, or asking for my bank details.

Keywords:

fraud, scam, crime, transfer, money laundering, illegal, financial exploitation, money mule. These are also supplied in printable form for the working wall at the end of this PDF file.



PowerPoint

The PowerPoint presentation has 39 slides, and is indexed below.

Section 1: Main Curriculum link PSHE.

- **Slide 1:** title slide
- **Slide 2:** PSHE. Sets out the learning objectives and the intended learning outcomes.
- **Slide 3:** New words: explanation of the keywords, some which will be recapped later.
- **Slide 4:** Asks the children whether they receive regular pocket money, or money for celebrations or to go to the shop?

Class discussion: elicit from the children that they always receive money from people they know and trust. Depending upon your class cohort, this may need to be handled with sensitivity; however this discussion is important as it sets up that children must not accept money from strangers or untrustworthy sources.

- **Slide 5:** Asks the children how they would feel if someone they didn't know offered them money. Accepting money from somebody they don't know could make them a **"Money Mule"**. We'll find out about money mules throughout this lesson.

Class discussion: Elicit from the children that they should think this is strange and risky.

- **Slide 6:** Stirling's story. The teacher then sets up the story of 14-year-old Stirling, who has online access to his bank account. Remind children that they were introduced to him in their recent assembly (names can be amended should you wish on the editable PowerPoint resource and assembly presentation).
- **Slide 7:** The message from a stranger on social media: **"Do you want to earn some quick and easy money?"**. All he has to do is accept money into his bank account, withdraw most of it, and keep some for himself.
- **Slide 8:** Displays why this offer is tempting, and plans of how to use the money.

Class discussion: What does this make the children think about Stirling's grandmother's situation? The teacher can foreshadow that the money she lost in a scam could be the money that Stirling has been asked to accept into his own bank account.

- **Slide 9:** Displays online safety rules.

Class discussion: Remind the children of these rules (which they will almost certainly have already learned in their computing lessons). They are very likely to have this information already on their learning walls. You might refer to the SMART rules <https://www.childnet.com/resources/be-smart-online/>.

- **Slide 10:** Displays a set of questions for the children to discuss what they think Stirling should do.

Class activity: Provide the children with printable sets of these questions (supplied on the following pages of this PDF). Ask the children to discuss these in pairs or small groups, and to fill in their answers in writing, or just keep this as a discussion if this is more appropriate for your class.

Class discussion: Discuss the answers, and then share the correct answers on the PowerPoint. You will want to elicit from the children the ever-increasing danger that Stirling is putting himself into.

- **Slide 11:** Displays answers to the previous class discussion questions. The children should recognise that each question could be dangerous and so the answers should be 'No' to all.
- **Slide 12:** Displays additional questions to stimulate class discussion.

Class activity: in pairs or small groups, ask the children to discuss their answers. The questions are also supplied as printables, which the children could fill in.

NB. Please review the following scenario on slides 13-17, to ensure it is suitable for the children in your class. Teachers of children in years 5 and 6 have found this scenario to be very helpful, to clearly explain what a Money Mule is. But it may not be appropriate for younger children, in which case you may choose to omit these slides.

- **Slide 13:** Reinforces that Stirling does not know who sent him the message. Despite going against online safety rules and despite all the probable risks, Stirling accepts the money into his bank account, and becomes a money mule.
- **Slide 14:** Malini's story. Introduces the 19 year old bank clerk, proud of her first job, who has had training to identify signs of fraud.

Teacher note: recap the meaning of 'fraud', which is one of the lesson's keywords.

- **Slide 15:** Stirling and Malini at the bank. Stirling has received a text from the stranger telling him that he is being watched. He tries to withdraw £900 from his account.

Class discussion: in pairs or small groups, the children discuss how they think Stirling and Malini are feeling. (Elicit scared and worried.)

- **Slide 16:** Malini does not let Stirling withdraw the money.
- **Slide 17:** Stirling discovers that his bank account is frozen. He then receives a threatening message from the stranger, wanting their money.

Class discussion: in pairs or small groups, the children discuss what they think Stirling should do. How do they think he feels now? (Elicit even more worried, even more scared.)

- **Slide 18:** reveals that Stirling's story is a fictitious tale. In reality, Stirling – and many of his friends – received

the message on their social media. They showed the message to their parents and teacher. They deleted the message and blocked the sender. But this is what could have happened if they hadn't.

- **Slide 19:** outlines the serious consequences of being tricked into becoming a money mule and explains some of the many criminal activities for which the fraudsters would have used the money.

Class discussion: Stop. Look at the message and think about it! Talk to a trusted adult - a parent, grandparent, teacher. Revisit with the children who their trusted adult might be.

- **Slide 20:** Stirling's message.
- **Slide 21:** Stirling's story continued: reveals that the fraudsters and the people behind the social media message were one and the same. Explains money laundering. Explains that people who accept money and then transfer it on are called '**money mules**'.

Class discussion: The teacher can elaborate about money laundering, and get the children to discuss and think about this.

- **Slide 22:** Repeats that Stirling would have been a money mule for the criminals who defrauded his own nana.
- **Slide 23:** Stirling's story: last chapter. Concludes with a happy ending. The criminals were caught and sent to prison.

Teacher note: explain that most money laundering stories do not end as happily. Reinforce the message that it is so important not to accept money from strangers, nor from people you don't trust. If children do this, they will avoid the extremely serious consequences of being a money mule. And they will protect their family and themselves.

- **Slide 24:** Stirling's message:

Don't Be Fooled by offers of quick cash.

It could put you and your family at risk.

Don't be a Money Mule.

- **Slide 25:** Plenary: Displays the rules, so that you can reinforce these with the children. This is also provided on the following pages of this PDF. Make sure that children are given the opportunity to raise any questions. If necessary, you can also make sure that any child who has further concerns can raise them with the teacher, the teaching assistant, or the head. This will require teacher sensitivity, depending on the needs of your class. If children are worried that someone might be involved in money muling, they can contact Crimestoppers anonymously 0800 555 111. If you are worried that one of your children is involved in money muling, this is a safeguarding issue and must be raised with your head and safeguarding lead.
- **Slide 26:** Closing slide (for PSHE)

Section 2: Curriculum link: English

Following their PSHE lesson, the children can write their own story based on this narrative. To help them begin, they can think about the characters. The PowerPoint presentation continues:

- **Slide 27:** English title slide
- **Slide 28:** Asks the children to write or act out their own story based on the money mule narrative.
- **Slides 29 to 33:** Help the children describe the characters of Stirling, Malini and Stirling's nana. Click to animate suggested words, which you can edit if you wish. Providing the children with a bank of words like this helps them to acquire new words and think about their meanings but can also act as a word bank for their own writing.

Class discussion: discuss the characters with the children. Point out that the children haven't actually met Stirling's nana, but they can infer from Stirling's comments. And also use their imaginations!

Ask the children to act out or write their own story based on this narrative.

Children could also role play the conversation Stirling might have had with his friends and teacher or parent – this gives them the opportunity to practise the right and safe thing to do.

- **Slide 34:** Closing slide (for English)

Section 3: Curriculum link: Art and Design

The children can now design a poster to spread the message of **“Don't be a Money Mule”**.

- **Slide 35:** Art and Design title slide
- **Slide 36:** Asks the children to design a poster to spread the message. Reminds them to remember the online safety rules and to think about the following questions:
 - How would the children tell other children to keep themselves safe?
 - How would the children spread the message of keeping their family safe?
- **Slide 37:** Extension Activity: Make a presentation
- **Slide 38:** Asks the children to prepare an assembly presentation to spread the message throughout the school.

Ask the children to prepare their top tips to avoid becoming a money mule.

This information could tie in with the information they might like to include in their poster.

They can then display the poster and give their presentation in a whole school assembly.

If necessary, you can filter the content before it is shown to the younger children.

- **Slide 39:** Closing slide

Online Safety Rules

Keep your personal information safe. If you're chatting online, keep your full name, your password and your home address *private*.

Keep yourself safe: If someone you only know online asks to meet you, or asks for any personal information, do not respond, but tell a trusted adult at once.

Think carefully before you click on or open something online. Do not open anything if you are not sure who the person is or what they've sent you.

Tell a trusted adult if something or someone ever makes you feel upset, worried or confused.

A trusted adult can be: a teacher, a teaching assistant, the school safeguarding lead or a parent/carers at home.

Do you think the following are safe or unsafe?

Talk to your partner: In pairs or small groups discuss the questions and fill in the answers

	Safe?	Unsafe?	Why?
Should Stirling reply to the stranger who messaged him about earning quick and easy money?			
Should Stirling accept money from a stranger?			
Should Stirling meet the stranger?			
Should Stirling hand money to the stranger?			

Other things to consider:

	Your answer
Why do they want someone to look after the money?	
Where might the money have come from?	
Where could the money be going?	
What do <i>you</i> think Stirling should do?	

Online Safety Reminder

<u>DO</u>	<u>DON'T</u>
<u>Do</u> talk to a trusted adult if someone you do not know in real life offers you money on social media.	<u>Don't</u> accept money from someone you don't know or trust.
<u>Do</u> always keep your details private.	<u>Don't</u> give your personal details to anybody.
<u>Do</u> keep your bank account details secret. If you don't have a bank account yet – that's what you'll need to do when you get one!	<u>Don't</u> give your bank account details to anybody.
Don't Be Fooled by offers of quick cash. It could put you and your family at risk. Don't be a Money Mule.	
If you are worried that someone has approached you offering quick and easy money, speak to a teacher or you can call Crimestoppers anonymously on 0800 555 111 .	

Money Mules: Keywords



fraud

scam

crime

transfer

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