

Money Mules

Secondary: (Years 7 - 9)



DON'T BE FOOLED

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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 educate your pupils about the dangers and consequences of becoming a money mule, especially at the age they can open a bank account 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 becoming 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. The education programme features two young people who have fallen for the crime and become money mules. The first, and main, character is a 17 year old boy called Josh who falls for an online job offer promising 'easy money'. The resource gives a brief back-story that life is tough in Josh's family because his grandmother has lost a lot of money through a scam.

Having gone for the job offer, Josh is instructed to open a cryptocurrency account. Josh will then receive funds into his bank account, which he will use to buy Bitcoin and then transfer to the other crypto wallet. He is promised commission once he has handled the transfer. Josh is now a money mule. The resource demonstrates the extremely serious and far-reaching legal, financial and personal consequences of being a money mule. The narrative also features Josh's friend, Lauren, who was persuaded to accept money from a 'friend' on social media, and who also becomes a money mule.

The lesson resource uses a PowerPoint presentation to take the class through the narrative. This narrative is also provided in the form of printed case studies (supplied on the following pages of this PDF, as well as on the accompanying Word document), so that you can decide which teaching style best suits your students. Both PowerPoint narrative and the printed case studies include questions for classroom discussion, which are again provided as printables on the following pages at the end of this PDF (and the accompanying Word document). You may wish for the students to answer these questions as a baseline activity before the classroom discussion. Should you wish to make any changes, you can do so on the editable PowerPoint and the Word documents.

Curriculum links

PSHE

English

Drama

We recommend that this resource be used in English and Drama only once the main PSHE body of the resource has been completed and understood by the students. Pages 4 to 19 of this PDF cover PSHE, pages 19 and 20 cover English and Drama.

Section 1 PSHE:

This lesson plan is based on a one-hour lesson, however, more may be gained from spending longer on an in-depth exploration of an activity that has fired up discussion and imagination, depending on the needs of your students. In which case, it may be more appropriate for your students to extend the lesson plan across two lessons.

During the lesson, invite students to write down any questions they have anonymously at any time, and collect them using an anonymous question box or envelope, which should be accessible both in and after every lesson. To ensure that students do not feel self-conscious about being seen to be writing a question, you can ask all students to write something: either a question or 'no question' if taking anonymous questions during the lesson. You may wish to set aside some time at the end of each key section for this.

Learning objectives

- learn about the risks associated with being a 'money mule'

Intended learning outcomes

- I can define what a money mule is
- I can explain why someone might be tempted or deceived into becoming a money mule
- I understand how I can prevent being drawn into becoming a money mule
- I can explain the financial, legal and moral consequences of acting as a money mule
- I can explain how to seek support if I am concerned about myself or a friend, by contacting my teacher
- I understand that being a money mule is illegal

Keywords:

fraud, scam, victim, perpetrator, consequences, money laundering, financial exploitation, money mule, debt, be in debt to, cryptocurrency, illegal.

PowerPoint

The PowerPoint presentation has 37 slides. The slides are indexed in subject areas. Slides 1 to 30 cover PSHE. Slides 31 to 34 cover English and slides 35 to 37 cover Drama.

Section 1: Curriculum link: PSHE

- **Slide 1:** title slide
- **Slide 2:** Introduces the PSHE lesson objectives and learning outcomes.
- **Slides 3 to 7:** Introduce 17-year-old Josh, set up his back-story and show the tempting offer on social media.

Classroom discussion:

- What questions do you think Josh should ask the recruiter?
- What work does the recruiter do?
- Should Josh ask for more details to verify the company?
- Should Josh hand such personal, sensitive details to someone he knows so little about?

Hold a vote on whether Josh should respond to the recruiter.

Extension Activity Hand the questions out as printed questions. Ask the children to write their answers.

This scenario is also supplied as Case Study 1 on the following pages of this PDF.

At this point, you could pause for children to write their questions, or No Question.

- **Slide 8:** Online Safety reminder, recapping from learning in primary school. This may be particularly relevant to students in Year 7. This is supplied as a printable on the following pages of this PDF, so that you can display it if you wish.
- **Slide 9:** The recruiter gives Josh his instructions.

Classroom discussion:

- Cryptocurrency is a digital currency, which is an alternative form of payment
- Should Josh open this cryptocurrency account and do this money transfer?
- Where has the money come from?
- Where is the money going?
- What do *you* think?

Hold a vote on whether or not Josh should open the cryptocurrency account and do this money transfer.

Extension Activity Hand the questions out as printed questions. Ask the children to write their answers.

This scenario is supplied as Case Study 2 on the following pages of this PDF (and on the accompanying Word document).

- **Slide 10** Class discussion
- **Slides 11 to 12:** The money arrives into Josh's current account. His 'commission' is less than expected. On querying this, Josh receives a threatening reply from the recruiter. Josh has been tricked and financially exploited.
- **Slides 13 and 14:** His bank account is frozen. The recruiter wants his money back. Josh is now in debt to the recruiter, who is actually part of a criminal gang. Josh and his family are now being threatened by this criminal gang.
- **Slides 15 and 16:** Josh eventually tells the bank, who had been waiting for him to tell them what had happened. Otherwise, they would have reported him to the police. Josh has been tricked, financially exploited and used as a money mule.
- **Slides 17 and 18:** Explains money laundering.
Classroom discussion: The teacher can give time for the children to process this information, and to ask any questions.
 Plus, pause at this point to hand in any questions, or 'No Questions'.
- **Slide 19:** Explains the serious consequences of being a money mule.
- **Slide 20:** Show the class the Don't Be Fooled video from UK Finance and Cifas, to find out more about money mules.
- **Slide 21:** Tips and advice from Don't Be Fooled.
- **Slide 22:** Be fraud aware! Show a series of rogue messages and adverts which have been used to entrap potential victims.
Classroom activity: Either in pairs or small groups, ask the students to analyse the examples, looking for clues that they are not safe. Students can suggest ideas to avoid being scammed.
- **Slide 23:** Displays a rogue email, which criminals may use to entrap potential victims.
Case Study 2: Distribute a printed version of this email, and allow time for the students to identify any tell-tale signs that this is not a bona fide professional email.
 The teacher can then animate the PowerPoint slide, to highlight these signs.
 During your classroom discussion and feedback, teachers will want to ensure the following points have been identified:
 - The email is addressed to George's email address, not his name
 - There are spelling and grammar mistakes throughout

- He is being offered a job he hasn't applied for
- The job title and description of the role is very unclear
- No qualifications or expertise are required for this job
- Time pressure is used to encourage the respondent to act quickly
- The company logo is of a very poor quality – it doesn't look official
- Use of rhetorical questions and other persuasive devices
- Use of 'shouty' capital letters in words
- Have made 'what you can earn' in bold to draw attention

Questions: At this point, you could pause for children to write their questions, or No Question.

- **Slides 24 to 27:** On discussing this situation with close friends, Josh discovers that his friend, Lauren, has had a similar experience via social media.

This scenario is also supplied as Case Study 3 on the following pages of this PDF.

Classroom discussion:

- What questions do you think Lauren should ask about this?
- Who actually is Marcia, and how well does Lauren really know her?
- Why can't Marcia just transfer all the money straight to her mother?
- Do you think Marcia is even real?

Classroom Activity: Ask students to work in pairs or small groups to mind-map or list reasons why someone might be tricked into becoming a money mule. Teachers may wish to encourage students to think about both push and pull factors. This is supplied as a printable version on the following pages of this PDF.

These can be handed in or presented to the class afterwards.

During this activity, ensure there is space for the children to hand in their questions or 'No Questions'.

- **Slide 28:** Extension activities/Home learning

Ask students to imagine that they have been put 'In charge for a day' and can create a new law for the UK or add new restrictions to social media sites. What would they introduce to try to protect people from being mistakenly drawn into the practice of money muling? You could refer to the Online Safety bill and ask the children whether it should include anything else about money muling.

- **Slide 29:** Plenary. Reinforce the message of Risks involved in accepting contact from untrustworthy sources and becoming a money mule. Also, the positive message that students can help stop crime by saying no to becoming a money mule. The message and supporting contact details are supplied on the next page of this PDF as a mini-poster.

Ensure the students have the following information:

- Where to go if you are concerned that someone you know is a potential victim
- Make sure that any student who has further concerns can raise them with the teacher, the safeguarding lead or the head

This will require teacher sensitivity, depending on the needs of your class.

Again, provide pause or space for the students to hand in their questions or 'No Questions'.

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 details like your full name, address, school and passwords private.	<u>Don't</u> give your personal details to anybody.
<u>Do</u> keep your bank account details secret.	<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 .	

Case Study 1

Life is tough for Josh right now.

His Nan's lost loads of money in a scam,
and his Dad's sorting all that out.

It's all quite stressful.



Josh sees the message with the job offer.

“Want to make £500 a week - quick and
easy money? Reply NOW!”

Josh can't believe his luck. The job offer
says all he's got to do is look after some
money and then transfer it to someone else.

So easy, just working from home while he's
doing his homework!



With all that money, Josh could help out.

And he could also buy loads of cool stuff,
like a games console and new trainers, and
really impress his friends...

Josh contacts the recruiter.

He has to provide his address and bank
details.

The recruiter needs these so they can
check Josh is suitable for the job.



Case Study 1, Page 2

Questions for Classroom discussion (these can be written or simply discussed, either in groups or as a whole class)

1. What questions do you think Josh should ask the recruiter?

2. What work does the recruiter do?

3. Should Josh ask for more details to verify the company?

4. Should Josh hand such personal, sensitive details to someone he knows so little about?

Hold a vote on whether Josh should provide his address and bank details.

Case Study 1, Page 3

The recruiter instructs Josh to open a cryptocurrency account.

He also gives Josh details of another crypto wallet.



Next Josh will receive the money into his bank account. He needs to buy Bitcoin with this money and then transfer it to the other crypto wallet.

He'll get his commission as soon as he's handled the transfer.



Case Study 1, Page 4

Questions for Classroom discussion (these can be written or simply discussed, either in groups or as a whole class)

1. Should Josh open this cryptocurrency account and do this money transfer?

2. Where has the money come from?

3. Where is the money going?

4. What do you think?

5. Hold a vote on whether or not Josh should open the cryptocurrency account and do this money transfer?

Case Study 2

Example of the fraudulent email. Underline or highlight any points which indicate the email is not a bona fide professional email.

Planetary Financial

Dear george@gmail.com

If you're looking for EASY, WELL PAYED work, don't look no further!

I am contacting you from Planetary Financial, a global consultancy and finance advisory group with offices based in over 50 countries worldwide. We are delighted to inform you that our Company is recruiting for a Financial Accounts Manager. This roll would need you to work from home, for about 3 to 4 hours per week. You will have to approve and manage financial transactions between our accounts in order to balance our income and outgoings for the company's GLOBAL Total budget. This work is paid for by commission as you will make a 7.5% profit from all finances transferred. This estimates to a regular weekly salary of between £400-£500!! The work is regular and our company also offers good opportunities for progression and develop professionally. Planet Finances has identified you as a potential candidate for this role. To complete a successful application, you must:

- Be aged 16+
- Have your own online bank account
- Have knowledge of electronic payment systems
- Be confident using computers

This fantastic job opportunity is for a LIMITED TIME ONLY. To secure yourselves the career of a lifetime, just click on the link below and fill in your personal and bank details, so we can run a background check to make sure your account is compatible with our systems.

www.PLANETERYFINANCIAL.LTD.COM.

We look forward to working with you in the future.

Yours sincerely,

A.M. Ritch

Recruitment Consultant Manager

Case Study 3

Lauren has become friendly with Marcia over social media.

They have not met, but have chatted quite a few times over the last few weeks.

Marcia messages Lauren because she has a problem.



She has won a sum of money, but she can't keep it in her bank account because her father might see it and make her give it up.

The sum is £5,000.

Marcia asks Lauren if she could transfer the sum of £5,000. And then could Lauren transfer it on to Marcia's mother's account?



Marcia's parents are divorced. Her father is quite controlling and her mother is struggling a bit.

Marcia asks Lauren for her bank details so that she can transfer the money.

To thank Lauren for her help, Marcia would let her keep £200.



Case Study 3, page 2

Questions for Classroom discussion (these can be written or simply discussed, either in groups or as a whole class).

1. What questions do you think Lauren should ask about this?

2. Who actually is Marcia, and how well does Lauren really know her?

3. Why can't Marcia just transfer all the money straight to her mother?

4. Do you think Marcia is even real? Why or why not?

Activity

In pairs or small groups, mind-map or list reasons why you think someone might be tricked into becoming a money mule. Consider both push and pull factors.

Push factors:

Reasons why a person might become a money mule (or accept a stranger's money – even if they know it's criminal) because of their personal circumstances.

Pull factors:

Techniques used by a fraudster to manipulate, or even coerce, an innocent person into becoming a money mule.

Push factors

Pull factors

Design a mini-poster

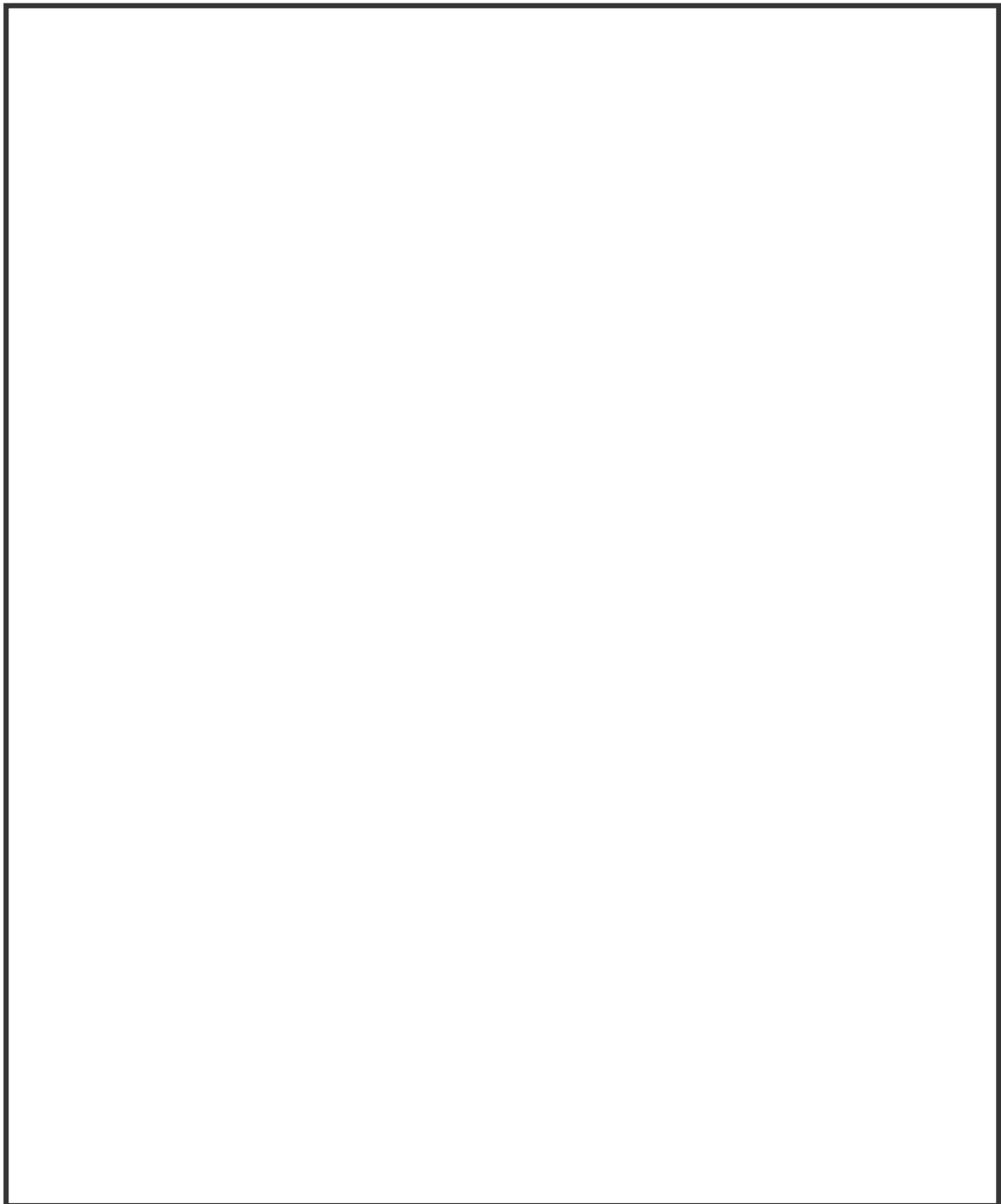
Use the words below:

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.



- **Slides 30 and 32:**

Section 2: Curriculum link: ENGLISH

KS3 English (Writing)

Pupils should be taught to:

- Write accurately, fluently and effectively and at length for pleasure and information
- plan, draft, edit and proofread
- considering how their writing reflects the audiences and purposes for which it was intended
- amending the vocabulary, grammar and structure of their writing to improve its coherence and overall effectiveness

Activity 1

Ask students to create a news report about the problem of money muling, explaining what money mules are, which people are more likely to be targeted, how people are targeted and recruited and what the consequences of becoming a money mule are. Reinforce the fact that being a money mule is illegal.

Activity 2

Ask students to create a slogan, short poem or short rap poem to raise awareness with their peers on the dangers of being a money mule. Remind students that less is very often more. As an example of powerful, emotive writing, here are the last lines of Amanda Goreman's poem during Joe Biden's inauguration.

“There is always LIGHT

if only we're brave enough to SEE IT

if only we're brave enough to BE IT”

As an extension, the students could use their slogan, short poem or short rap poem to create a T-shirt design or a poster.

- **Slide 33:** Closing slide (English)

- **Slides 34 and 35:**

Section 3: Curriculum link: DRAMA

Drama and Theatre education: creative education that provides opportunities for students to engage in, about and through drama as a learning medium, develop a range of theatrical skills and apply them to create performances. Students work collaboratively to generate, develop and communicate ideas, and develop as creative, effective, independent and reflective citizens who are able to make informed choices in process and performance.

National Drama Manifesto (<https://www.nationaldrama.org.uk/>)

Asking students to create this scenario as a play will encourage the students to think more deeply about the issue, to engage and empathise with the problem, and to develop their own critical thinking and presentation skills.

Activity

Students to be in small groups.

The play needs to impress upon the audience that being a money mule is illegal. It will feature the following characters (please note, this is not prescriptive, as the students should use their own imaginations):

- Victim of a scam (such as Josh's nan)
- Money mule target
- Fraudster
- Bank's fraud investigator

The group will then work together to plan the script.

They should aim for a performance of approximately 5 minutes.

The class can watch each other's performances and provide critical support for each other's work.

• **Slide 36:** Closing slide (Drama)

Activity

Students to be in small groups.

The play needs to impress upon the audience that being a money mule is illegal. It will feature the following characters (please note, this is not prescriptive, as the students should use their own imaginations):

- Victim of a scam (such as Josh's nan)
- Money mule target
- Fraudster
- Bank's fraud investigator

The group will then work together to plan the script.

They should aim for a performance of approximately 5 minutes.

The class can watch each other's performances and provide critical support for each other's work.

NB. To ensure that the content being acted out is safe, boundaries and structure should be put in place at the beginning of the activity.

Money Mules: Keywords



fraud

scam

victim

perpetrator

consequences

**money
laundering**



**financial
exploitation**

**money
mule**

debt

**be in
debt to**

cryptocurrency

illegal

fraud

scam

victim

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It could put you and your family at risk.**

Don't be a Money Mule

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