

Mulod Arian Money Mules

AAAA Uwchradd (Blynyddoedd 7 – 9)

AAAA Secondary: (Years 7 - 9)



**PEIDIWCH Â CHAEL
EICH TWYLLO**

DON'T BE FOOLED

Money Mules

Secondary: (Years 7 - 9)

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.

This version of the resource has been adapted to make it more suitable for pupils with SEND. The text and colours have been adapted, icons and images have been added and changes have been made to the language used. Scaffolds have been added to the activities.

You may find it helpful to send home the flyer and further information to parents/carers so that they can support children with the key learning and be aware of the dangers of young people becoming money mules.

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 receive money from someone, 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 a classroom resource made up of teacher notes, printable resources and slides. 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 another 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 then 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), so that you can decide which teaching style best suits your students. Both PowerPoint narrative and the printed case studies include prompts for classroom discussion, which are again provided as printables on the following pages at the end of this PDF. Should you wish to make any changes, you can do so on the editable PowerPoint.

You may want to prepare for the sessions by looking at

Childnet - Supporting Young People with SEND online

NSPCC - Online Safety for families and children with SEND

Curriculum links

PSHE

Languages, Literacy and Communication

Drama

We recommend that this resource be used in Languages and Drama only once the main PSHE body of the resource has been completed and understood by the students. Pages 4 to 14 of this PDF cover PSHE, pages 16 and 17 cover Languages 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, consequences, money laundering, financial exploitation, money mule, debt, cryptocurrency

PowerPoint

The PowerPoint presentation has 42 slides. The slides are indexed in subject areas. Slides 1 to 33 cover PSHE. Slides 34 to 35 cover Languages and slides 36 to 42 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:

- Should Josh ask for more details to check that the company is real?
- Should Josh hand such personal, sensitive details to someone he knows so little about?
- Hold a vote on whether Josh should share these details with the recruiter.

Extension Activity Hand the questions worksheet out, found on page 10 of this PDF. Ask the children to complete it with their answers.

This scenario is also supplied as Case Study 1 on page 9 of this PDF. Pupils could have this to refer to and follow along as you share the slides.

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 page 8 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?
- What do *you* think?

Hold a vote on whether or not Josh should open the cryptocurrency account and do this money transfer. This scenario is supplied on page 11 of this PDF

- **Slide 10** Cryptocurrency.
- **Slides 11 to 14:** 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 15 and 16:** 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 17 and 18:** 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 19 to 21:** 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 22:** Explains the serious consequences of being a money mule.
- **Slide 23:** Show the class the Don't Be Fooled video from UK Finance and Cifas, to find out more about money mules.
- **Slide 24:** Tips and advice from Don't Be Fooled.
- **Slides 25 and 26:** 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 27:** Displays a rogue email, which criminals may use to entrap potential victims.

Case Study 2: Distribute a printed version of this email, found on page 12 of this PDF, 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 28 to 32:** 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 page 13 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?
- Do you think Marcia is real?

Classroom Activity: Ask students to design a mini poster using the template on page 15 of this PDF.

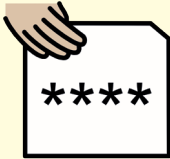
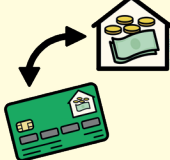
- **Slide 33:** Plenary. Reinforce the message of Risks involved in accepting contact from untrustworthy sources and becoming a money mule. Also, the positive message that students can help stop crime by saying no to becoming a money mule. The message and supporting contact details are supplied on the 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

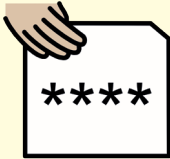
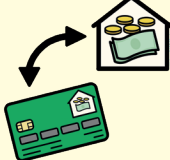
This will require teacher sensitivity, depending on the needs of your class.

Nodyn Atgoffa am Ddiogelwch Ar-lein

DOETH 	DWL 
Siaradwch ag oedolyn dibynadwy os yw rhywun nad ydych chi'n ei adnabod mewn bywyd go iawn yn cynnig arian i chi ar y cyfryngau cymdeithasol. 	Peidiwch â derbyn arian gan rywun nad ydych yn ei adnabod ac yn ymddiried ynddo. 
Cadwch fanylion fel eich enw llawn, cyfeiriad, ysgol a chyfrineiriau yn breifat. 	Peidiwch â rhoi eich manylion personol i unrhyw un. 
Cadwch eich manylion banc yn gyfrinachol. 	Peidiwch â rhoi eich manylion banc i unrhyw un. 
Peidiwch â chael eich twyllo gan gynigion o arian parod cyflym. Gallech fod yn peryglu eich hun a'ch teulu. Peidiwch â bod yn Ful Arian.	

Os ydych yn poeni bod rhywun wedi dod atoch yn cynnig arian cyflym a hawdd i chi, siaradwch ag athro neu gallwch ffonio **Crimestoppers** yn ddienw ar **0800 555 111**.

Online Safety Reminder

DO 	DON'T 
Do talk to a trusted adult if someone you do not know in real life offers you money on social media. 	Don't accept money from someone you don't know or trust. 
Do always keep details like your full name, address, school and passwords private. 	Don't give your personal details to anybody. 
Do keep your bank account details secret. 	Don't 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**.

Astudiaeth Achos 1

Mae bywyd yn anodd i Josh ar hyn o bryd.
Mae ei nain wedi colli llawer o arian mewn sgam, ac mae ei Dad yn datrys hynny.
Dwi'n teimlo o dan straen.

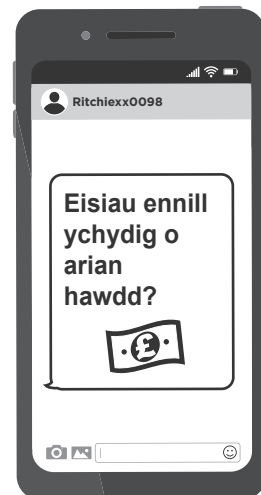


Mae Josh yn gweld post ar y cyfryngau cymdeithasol am swydd.

"Eisiau gwneud £500 yr wythnos - arian cyflym a hawdd? Atebwch NAWR!"

All Josh ddim credu ei lwc. Mae'r cynnig swydd yn dweud mai'r cyfan sy'n rhaid iddo wneud yw derbyn rhywfaint o arian ac yna ei drosglwyddo i rywun arall.

Mor hawdd, dim ond gweithio o gartref tra mae'n gwneud ei waith cartref!



Gyda'r holl arian 'na, gallai Josh helpu.

Ac fe allai hefyd brynu llwyth o bethau cŵl, fel consol gemau ac esgidiau ymarfer corff newydd, a gwneud argraff fawr ar ei ffrindiau...

Mae Josh yn cysylltu â'r recriwtiwr.

Mae'n rhaid iddo roi ei gyfeiriad a manylion banc iddo.

Mae angen y rhain ar y recriwtiwr fel y gall wirio bod Josh yn addas ar gyfer y swydd.



Case Study 1

Life is tough for Josh right now.

His nan's lost money in a scam, and his dad's sorting all that out.

It's all quite stressful.

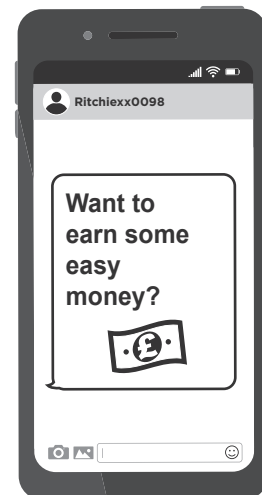


Josh sees a social media post about a job.

“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 receive 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.



Astudiaeth Achos 1, Tudalen 2

Cwestiynau ar gyfer trafodaeth dosbarth (gall y rhain gael eu hysgrifennu neu eu trafod, naill ai mewn grwpiau neu fel dosbarth cyfan)

1. A ddylai Josh ofyn am fwy o fanylion i wirio bod y cwmni'n un go iawn?

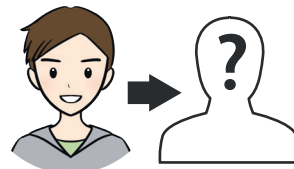
Pam / Pam ddim?



Na
Dylai ddylai
☐ ☐

2. A ddylai Josh roi manylion personol, sensitif i rywun mae'n gwybod cyn lleied amdano?

Pam / Pam ddim?



Na
Dylai ddylai
☐ ☐

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. Should Josh ask for more details to check that the company is real?



Yes

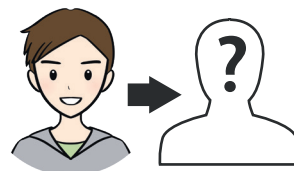
☐

No

☐

Why / Why not?

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



Yes

☐

No

☐

Why / Why not?

Astudiaeth Achos 1, Tudalen 3

Mae'r recriwtiwr yn dweud wrth Josh i agor cyfrif cryptoarian.

Mae hefyd yn rhoi manylion waled crypto arall i Josh.



Nesaf bydd Josh yn derbyn yr arian i'w gyfrif banc. Mae angen iddo brynu Bitcoin gyda'r arian hwn ac yna ei drosglwyddo i'r waled crypto arall.

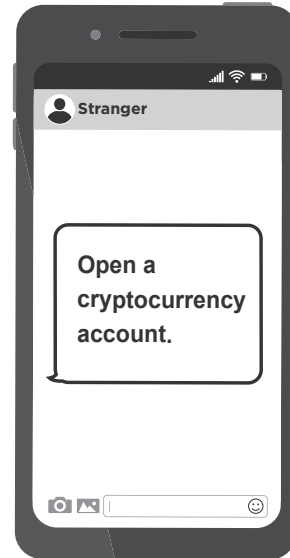
Bydd yn cael ei gomisiwn cyn gynted ag y bydd wedi cyflawni'r trosglwyddiad.



Case Study 1, Page 3

The recruiter instructs Josh to open a cryptocurrency account.

He also gives Josh details of a crypto wallet.



Next Josh receives 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.



Astudiaeth Achos 2

Enghraifft o e-bost twyllodrus. Tanlinellwch neu uwcholeuwch unrhyw bwyntiau sy'n nodi nad yw'r e-bost yn e-bost proffesiynol go iawn.

Cwmni Arian Byw

Annwyl george@gmail.com

Os wyt ti'n edrych am waith HAWDD, SY'N TALI'N dda, mae ti wedi ffeindio hi!

Mae'n bleser dy hysbysu bod ein Cwmni yn recriwtio ar gyfer Cyfrifon Rheolwr. Byddai'r rôl hon yn goffyn i ti weithio gartref am ddim ond 3 i 4 awr bob wythnos.

Mae'r gwaith yma'n talu cyflog wythnosol rheolaidd o £400-£500!!

Mae Arian Buw eisiau ti ar gyfer y rôl yma. I gael y swydd, mae'n rhaid i ti:

- Fod yn 16+
- Cael cyfrif banc dy hun
- Deall systemau talu electronig
- Bod yn hyderus wrth ddefnyddio cyfrifiaduron

Mae hwn yn gyfle gwych sydd ond ar gael am AMSER CYFYNGEDIG.

Clicia ar y ddolen isod a rhoi dy fanylion banc i ni, fel y gallwn wirio dy fanylion

www.ARIANBYW.CYF.COM.

Edrych ymlaen at weithio gyda ti yn y dyfodol

A.M. Ritch

Rheolwr Ymgynghori Recriwtio

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!

We are delighted to tell you that our Company is recruiting for an Accounts Manager. This roll would need you to work from home for just 3 to 4 hours every week.

This work is paid a regular weekly salary of £400-£500!!

Planet Finances has identified you for this role. To get the job, you must:

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

This fantastic opportunity is for a LIMITED TIME ONLY.

Click on the link below and fill in your bank details, so we can run a check.

www.PLANETERYFINANCIAL.LTD.COM.

We look forward to working with you in the future.

A.M. Ritch

Recruitment Consultant Manager

Astudiaeth Achos 3

Mae Lauren wedi dod yn gyfeillgar â Marcia dros y cyfryngau cymdeithasol.

Dydyn nhw ddim wedi cyfarfod, ond maen nhw wedi sgwrsio cryn dipyn o weithiau dros yr wythnosau diwethaf.

Mae Marcia yn anfon neges at Lauren oherwydd bod ganddi broblem.



Mae hi wedi ennill swm o arian, ond ni all ei gadw yn ei chyfrif banc oherwydd efallai y bydd ei thad yn ei weld ac yn gwneud iddi ei roi yn ôl.

Y swm yw £5,000.

Mae Marcia yn gofyn i Lauren a allai drosglwyddo'r swm o £5,000. Ac yna a allai Lauren ei drosglwyddo i gyfrif mam Marcia?



Mae rhieni Marcia wedi ysgaru. Mae ei thad yn hoffi rheoli ac mae ei mam yn cael ychydig o drafferth.

Mae Marcia yn gofyn i Lauren am ei manylion banc er mwyn iddi allu trosglwyddo'r arian.

I ddiolch i Lauren am ei chymorth, byddai Marcia yn gadael iddi gadw £200.



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 some money, but she can't keep it in her bank account because her father might see it and make her give it up.

The amount is £5,000.

Marcia asks Lauren if she could transfer the £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.



Astudiaeth Achos 3, tudalen 2

Cwestiynau i'w trafod yn y dosbarth (gall y rhain gael eu hysgrifennu neu eu trafod, naill ai mewn grwpiau neu fel dosbarth cyfan).

1. Ydy Marcia yn berson go iawn?

☐

Ydy

☐

Nac
ydy

2. Ydy Lauren yn ei hadnabod hi'n dda?

☐

Ydy

☐

Nac
ydy

3. Ticiwch y cwestiynau rydych chi'n meddwl y dylai Lauren eu gofyn...

☐

Sut wnest ti ennill yr arian?

☐

Pam na allai di ei dalu i dy fam?

☐

Beth fydd dy fam yn ei wneud gyda'r arian?

☐

Sut ydw i'n gwybod nad sgam yw hwn?

☐

A fyddi di'n cadw unrhyw arian i ti dy hun?

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. Do you think Marcia is real?

☐

Yes

☐

No

2. Does Lauren know her well?

☐

Yes

☐

No

3. Tick the questions you think Lauren should ask...

☐

How did you win the money?

☐

Why can't you pay it to your mum?

☐

What will your mum do with the money?

☐

How do I know this isn't a scam?

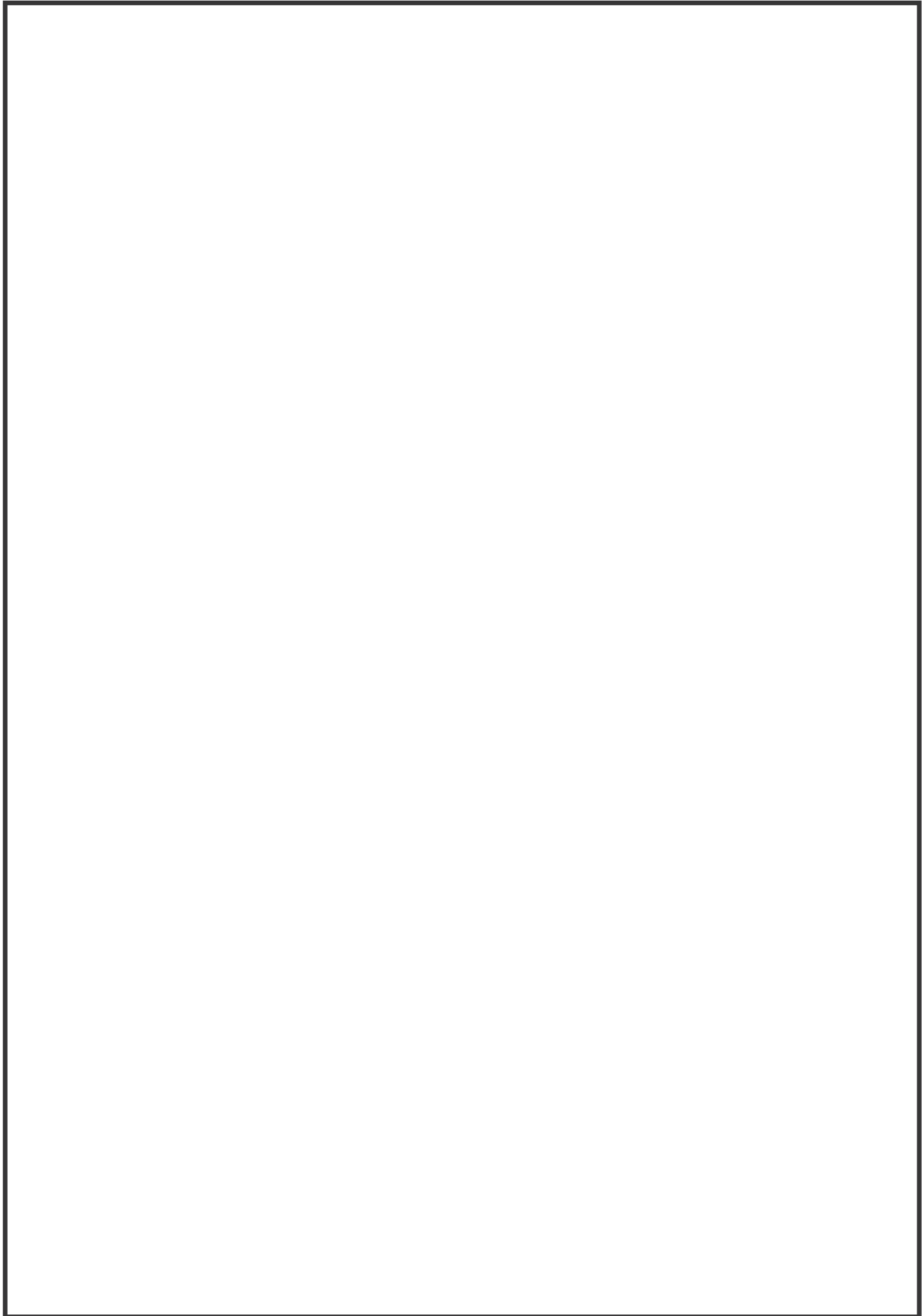
☐

Will you keep any of the money for yourself?

Dyluniwch boster bach

A large, empty rectangular box with a thin black border, intended for a student to draw a small poster. The box occupies most of the page below the title.

Design a mini-poster

A large, empty rectangular box with a black border, intended for a student to design a mini-poster. The box occupies most of the page below the title.

- **Slide 34:**

Section 2: Curriculum link: Languages, Literacy and Communication

KS3 Languages, Literacy and Communication (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

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. A mini-poster example template has been provided on page 15 of this PDF.

- **Slide 35:** Closing slide (Languages)

- **Slides 36 to 41:**

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 42:** Closing slide (Drama)

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.

Mulod Arian: Geiriau Pwysig

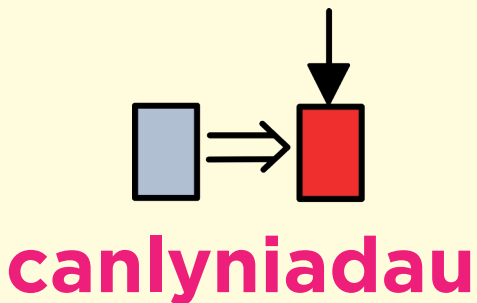
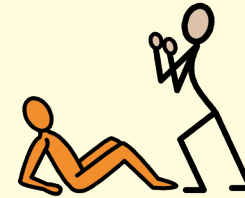


twyll

sgam



dioddefwr

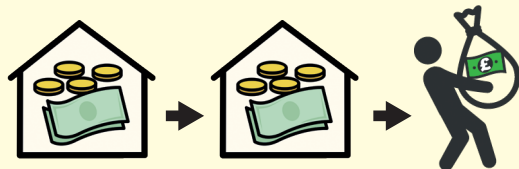


canlyniadau

**gwyngalchu
arian**



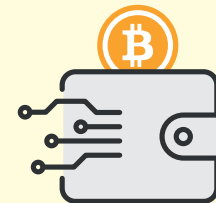
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mul arian



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cryptoarian

Money Mules: Keywords

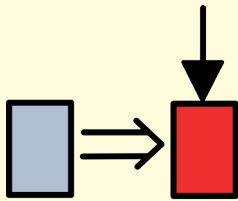


fraud

scam



victim

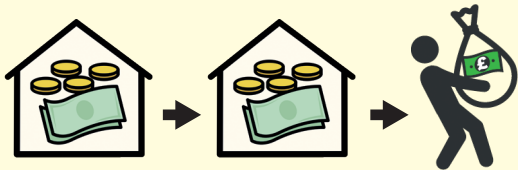


consequences

**money
laundering**



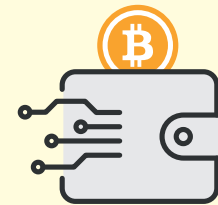
**financial
exploitation**



money mule



debt



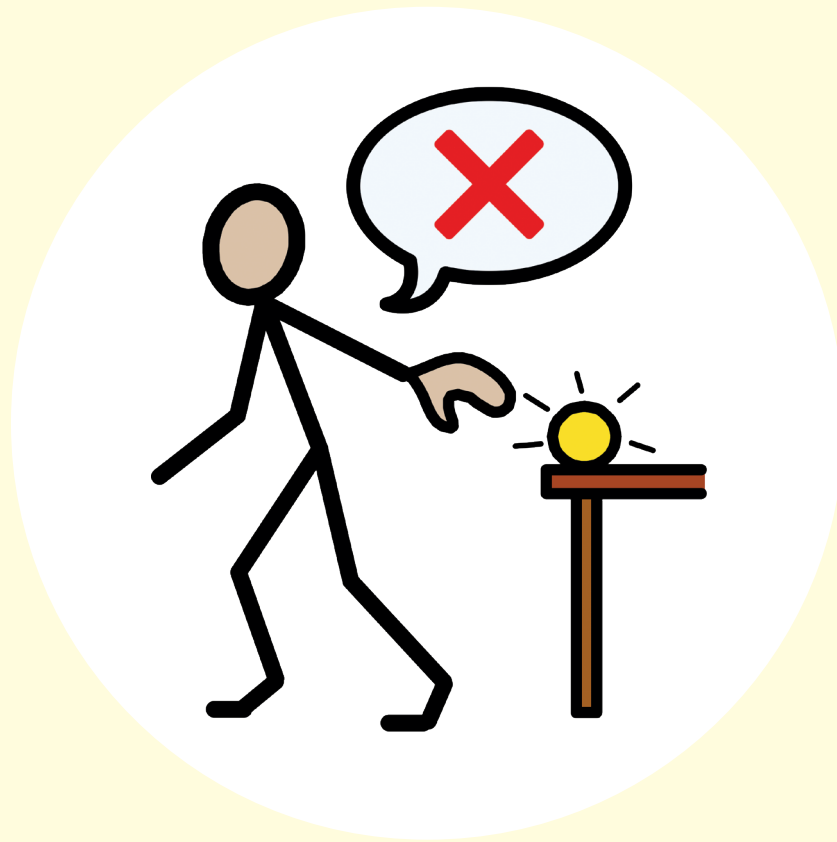
cryptocurrency



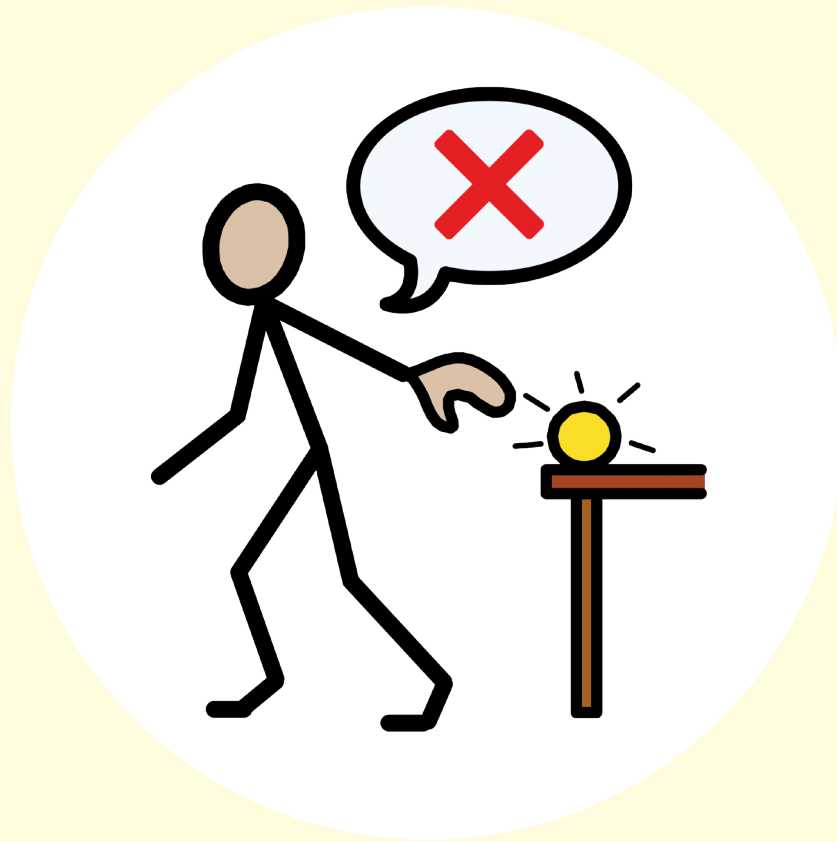
twyll



fraud



sgam



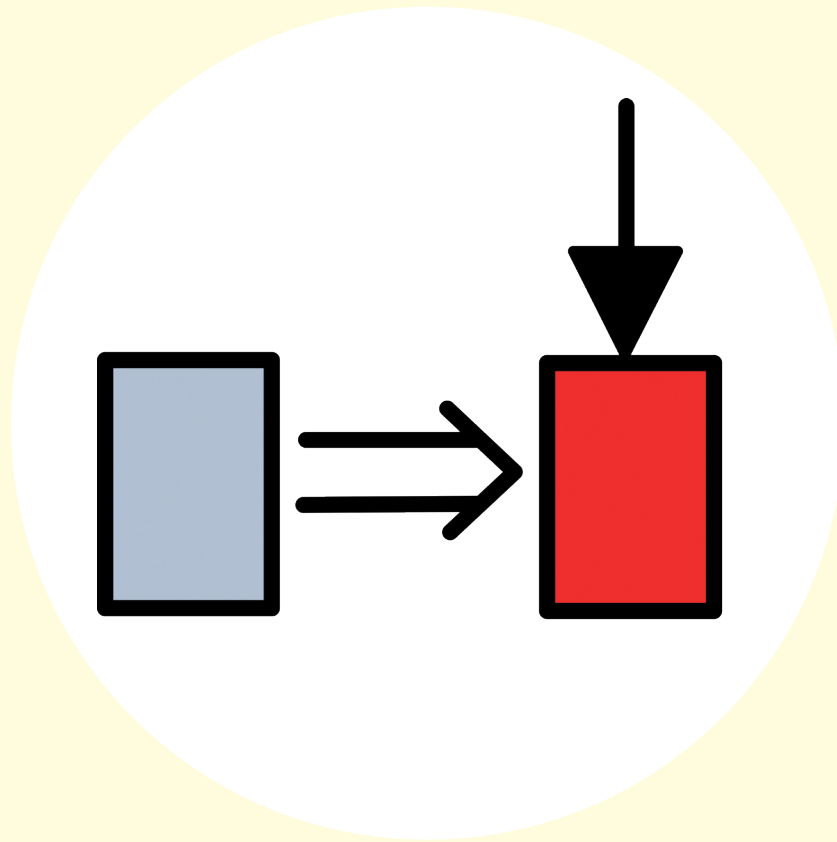
scam



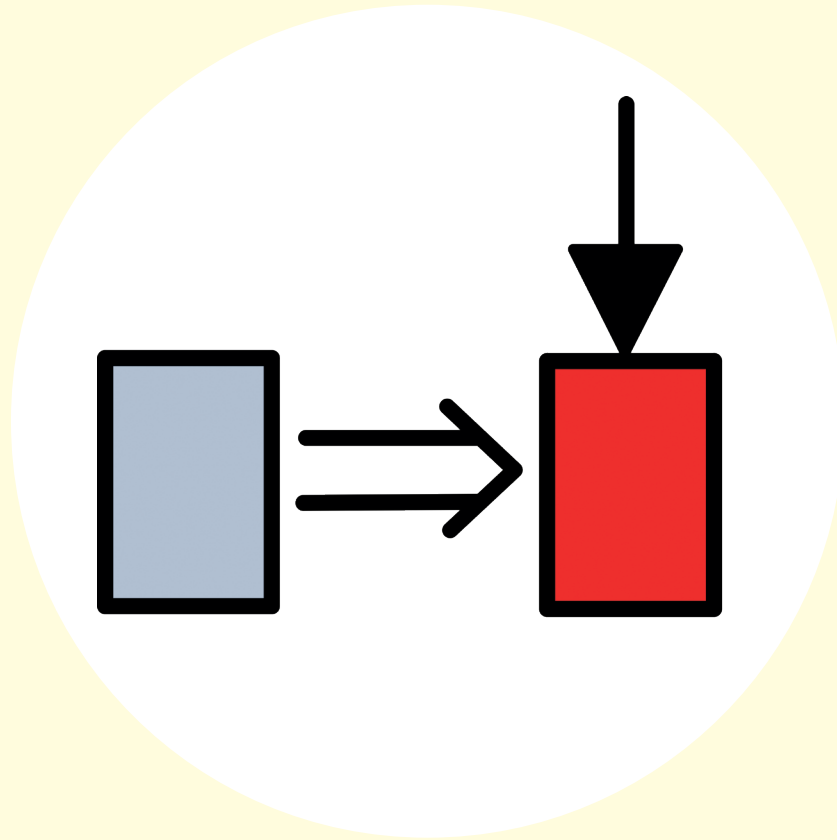
diodddefwr



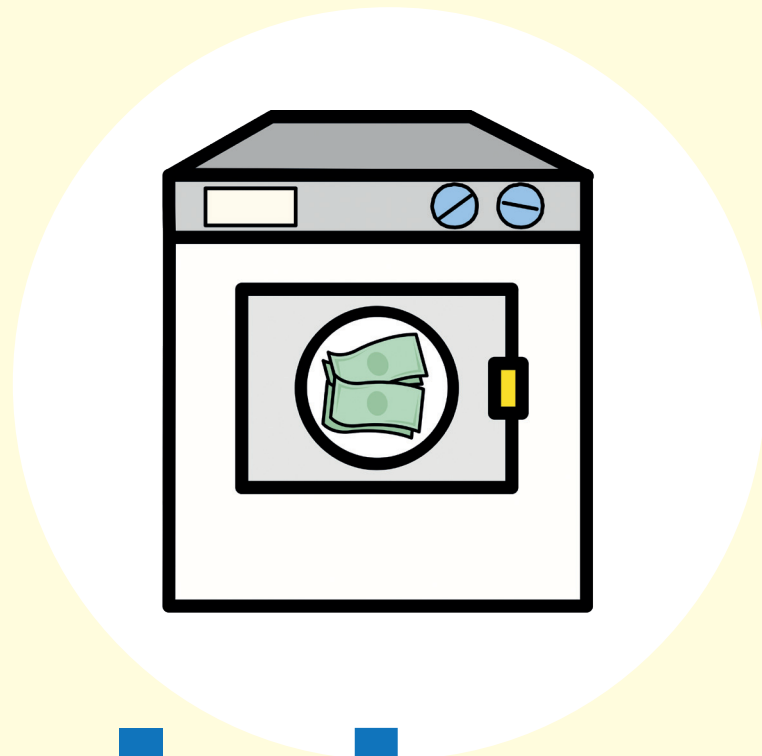
victim



canlyniadau



consequences



**gwyngalchu
arian**



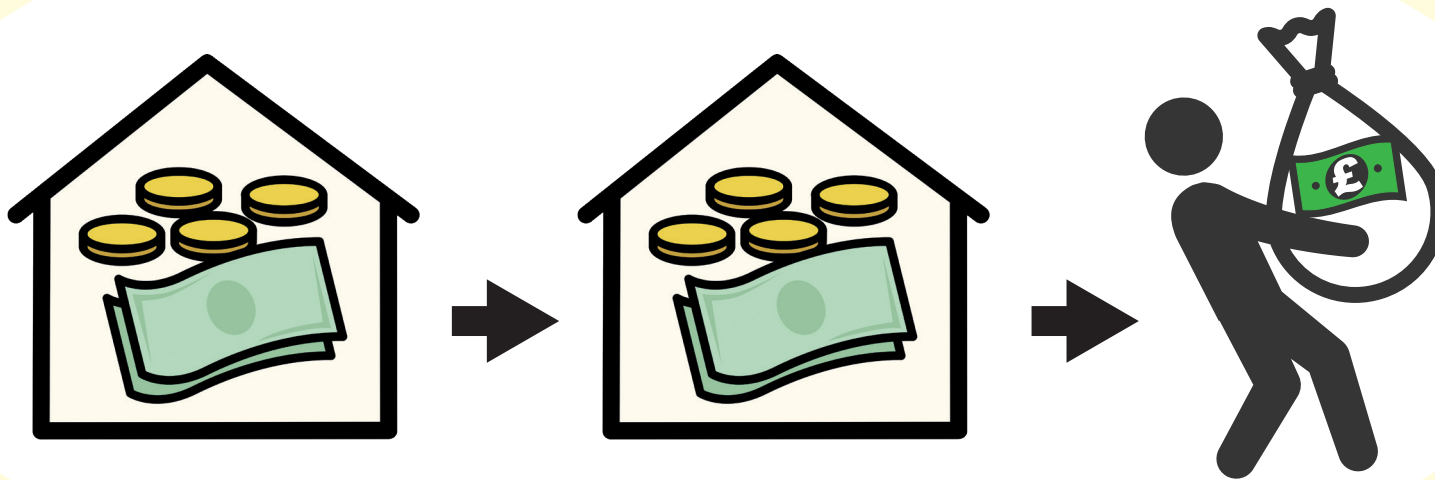
**money
laundering**



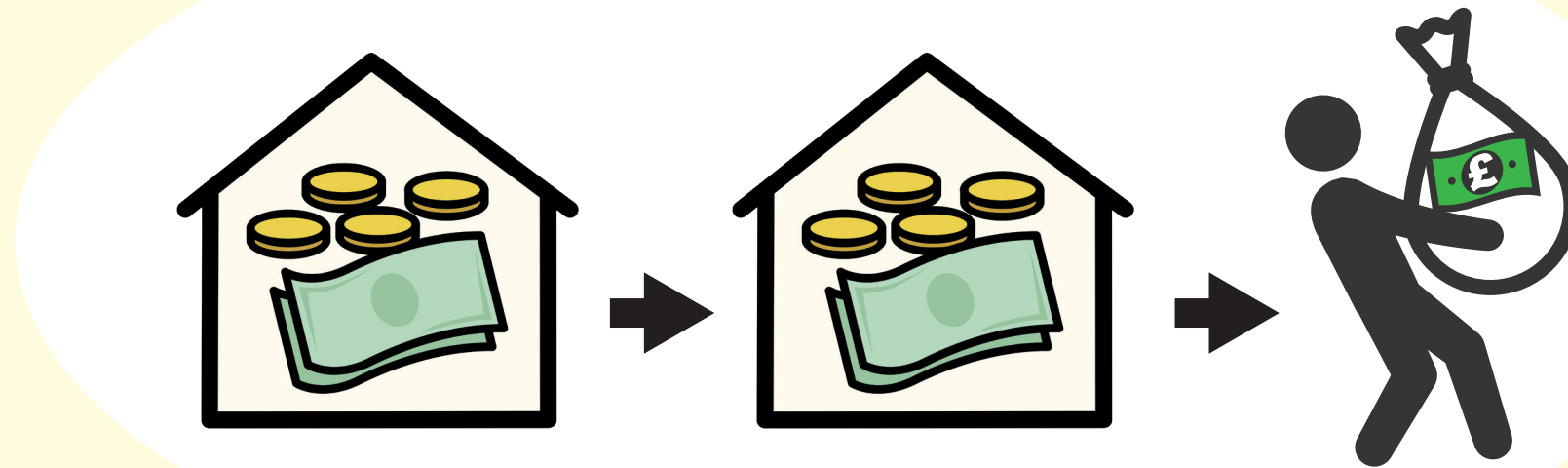
**camfanteisio
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**financial
exploitation**



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money mule



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debt



cryptoarian

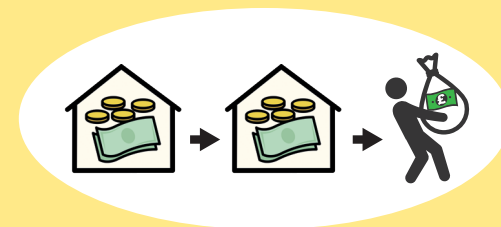


cryptocurrency

**Peidiwch â chael eich twyllo gan gynigion
o arian parod cyflym.
Gallech fod yn peryglu eich hun a'ch teulu.**



**Peidiwch â bod yn
Ful Arian.**



I gael rhagor o wybodaeth ewch i **dontbefooled.org.uk**. Os ydych yn poeni bod rhywun wedi dod atoch yn cynnig arian cyflym a hawdd i chi, siaradwch ag athro neu gallwch ffonio **Crimestoppers** yn ddienw ar **0800 555 111**.

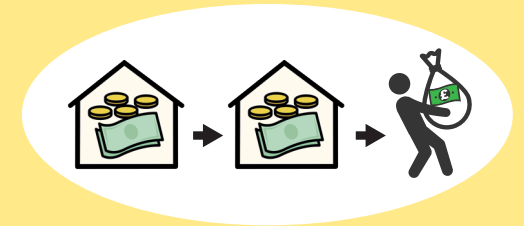


**PEIDIWCH Â CHAEL
EICH TWYLLO**

**Don't be fooled by offers of quick cash.
It could put you and your family at risk.**



Don't be a Money Mule

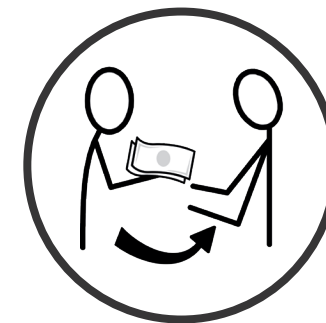


To find out more information visit **dontbefeooled.org.uk**. If you are worried that someone has approached you offering quick and easy money, speak to a teacher or you can call **Crimestoppers** anonymously on **0800 555 111**.

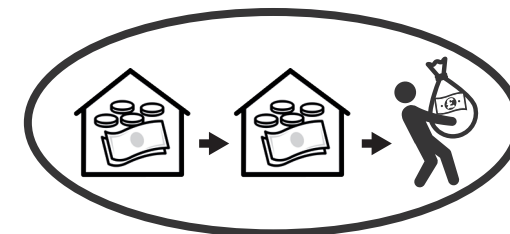


DON'T BE FOOLED

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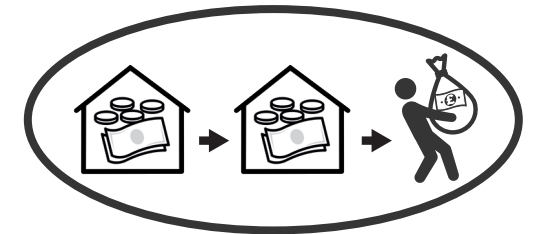


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