

Mulod Arian Money Mules



AAAA Cynradd (Blynyddoedd 5 - 6)

AAAA Primary: (Years 5 - 6)



**PEIDIWCH Â CHAEL
EICH TWYLLO**

DON'T BE FOOLED

Money Mules

SEND Primary: (Years 5 - 6)

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.

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 so that they can support children with the key learning and be aware of the dangers of becoming a money mule.

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.

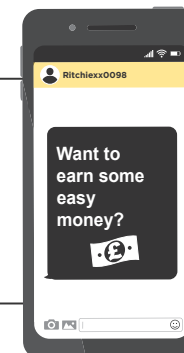
If you have any concerns that a child in your school or class may have been asked to receive money from someone, this is a safeguarding issue, and should be raised with your head and safeguarding lead. They could contact **Crimestoppers** on **0800 555 111**, for further advice on such a sensitive situation.

This education programme consists of a classroom resource made up of teacher notes, printable resources and slides. The resources 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 the assembly presentation and lesson resources 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 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. The resource is divided into separate sections per subject. Should you wish to make any adaptations, you can do so on the editable PowerPoint.

Curriculum links

PSHE

Computing - online safety

Languages, Literacy and Communication

Art and Design

We recommend that this resource be used in Languages and Art and Design lessons once the main PSHE body of the resource has been completed and understood by the children.

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

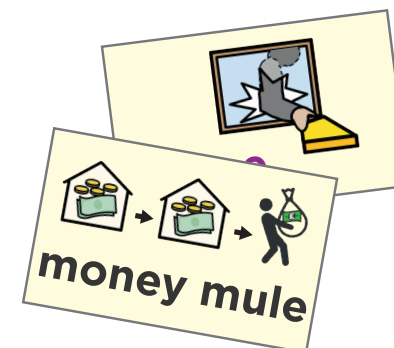
- Learn about the dangers of financial exploitation and crime, including the risks associated with being a 'money mule'.

Intended learning outcomes

- I know that I should only accept money from people I know and trust.
- I know that I should never pass on (transfer) that money to someone else.
- I know that I can talk to a teacher or an adult at home if I am concerned about a stranger offering me free money or asking for my bank details.

Key words: fraud, scam, crime, transfer, illegal, 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 47 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.
- **Slides 3 and 4:** 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.

- **Slides 5 to 8:** New words: explanation of the key vocabulary, some which will be recapped later.
- **Slides 9 and 10:** Asks the children whether they receive regular pocket money, or money for celebrations or to go to the shop? Who gives them this money?

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.

- **Slides 11 to 13:** 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"**. Watch a video about what a 'money mule' is.

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

- **Slide 14:** Stirling's story. The teacher then sets up the story of 14-year-old Stirling, who has online access to his bank account. Names can be amended on the editable PowerPoint resource should you wish.
- **Slide 15:** The message from a stranger on social media: **"Do you want to earn some easy money?"**. All he has to do is accept money into his bank account, withdraw most of it, and keep some for himself.
- **Slide 16:** Displays why this offer is tempting, and plans of how to use the money.

You might want to prepare for the lesson by looking at

Childnet - Supporting Young People with SEND online

NSPCC - Online Safety for families and children with SEND

Childnet's SMART rules <https://www.childnet.com/resources/be-smart-online/>.

- **Slides 17 to 19:** Asks a set of questions for the children to discuss what they think Stirling should do and to determine whether each statement is safe or not.

Class activity: Provide pupils with printable sets of these statements (supplied on page 11 of this PDF). Ask the children to discuss these in pairs or small groups, and to sort them into the table provided (on page 10 of this PDF). Review the children's decisions and provide feedback.

Class discussion: Discuss the decisions pupils have made about where to sort the statements. You will want to elicit from the children the ever-increasing danger that Stirling is putting himself in.

- **Slides 20 and 21:** Displays answers to the statements. The children should recognise that each question could be dangerous and so the answers should be that they are all 'unsafe'.
- **Slide 22:** Displays additional question to stimulate class discussion - what advice would the pupils give Stirling?

Class activity: in pairs or small groups, ask the pupils to talk about what they think Stirling should do and to complete the template on page 12 of this PDF with their ideas using key words, sentences or a picture.

- **Slides 23 and 24:** 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.

NB. Please review the following scenario on slides 25-31, 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 25:** 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 26:** 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 is feeling.

- **Slide 27:** Malini does not let Stirling withdraw the money.
- **Slides 28 and 29:** 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 how they think Stirling might feel. (Elicit even more worried, even more scared.)

- **Slide 30:** 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 31:** 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.

- **Slides 32 and 33:** 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 34:** 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 35:** Closing slide (for PSHE)

Section 2: Curriculum link: Languages, Literacy and Communication

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 36:** Languages title slide
- **Slides 37 to 40:** Asks the children to describe Stirling's feelings at each part of the story. Templates have been provided on pages 13-17 of this PDF.
Class discussion: discuss each of the feelings with the children. Alternatively, they can write key words or draw these feelings in the mind map on page 12 of this PDF.
- **Slide 41:** Closing slide (for Languages)

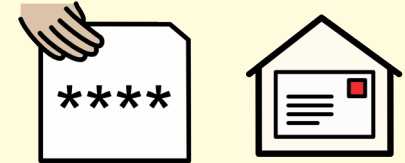
Section 3: Curriculum link: Art and Design

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

- **Slides 42:** Art and Design title slide
- **Slides 43 to 46:** 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? A poster design example and templates to make this, can be found on pages 19 to 23 of this PDF.
- **Slide 47:** Closing slide

Rheolau Diogelwch Ar-lein

Cadwch eich gwybodaeth bersonol yn ddiogel. Os ydych yn sgwrsio ar-lein, cadwch eich enw llawn, eich cyfrinair a'ch cyfeiriad cartref yn **breifat**.



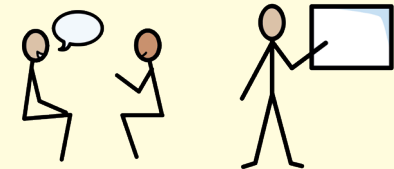
Cadwch eich hun yn ddiogel: Os bydd rhywun rydych chi'n ei adnabod ar-lein yn unig yn gofyn am gael cyfarfod â chi, neu'n gofyn am unrhyw wybodaeth bersonol, peidiwch ag ymateb, ond dywedwch wrth oedolyn dibynadwy ar unwaith.



Meddyliwch yn ofalus cyn clicio neu agor rhywbeth ar-lein. Peidiwch â derbyn rhywbeth os nad ydych yn siŵr pwy yw'r person neu beth mae wedi'i anfon atoch.

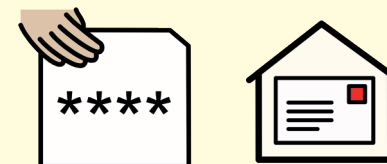


Dywedwch wrth oedolyn dibynadwy os bydd rhywbeth neu rywun byth yn gwneud i chi deimlo'n ofidus, yn bryderus neu'n ddryslyd. Gall oedolyn dibynadwy fod yn: athro/athrawes, cynorthwydd addysgu, arweinydd diogelu'r ysgol neu riant/gofalwr gartref.



Online Safety Rules

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



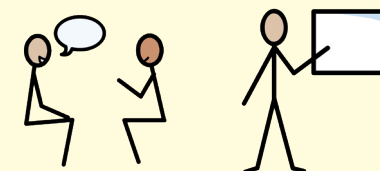
Keep yourself safe: If someone you only know online asks to meet you, or asks for any personal information, do not respond, but tell a trusted adult at once.



Think carefully before you click on or open something online. Do not accept something 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/carer at home.



Ydych chi'n meddwl bod y canlynol yn ddiogel neu'n anniogel?

Torrwch y cardiau ar y dudalen nesaf allan. Rhowch bob cerdyn o dan y pennawd yn y siart isod lle rydych chi'n meddwl y dylai fynd.

Diogel?	Anniogel?	Ddim yn siŵr

Do you think the following are safe or unsafe?

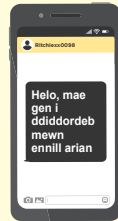
Cut out the cards on the next page. Place each card under the heading in the chart below where you think it should go.

Safe?	Unsafe?	Not sure

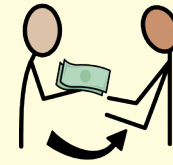
Torrwch y cardiau allan, yna rhowch bob cerdyn o dan y pennawd yn y siart lle rydych chi'n meddwl y dylai fynd.



Mae Stirling yn ymateb i ddieithryn a anfonodd neges ato am ennill arian.



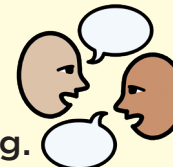
Mae Stirling yn derbyn arian gan ddieithryn.



Mae Stirling yn rhoi arian i'r dieithryn.



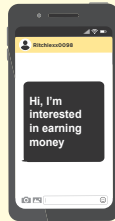
Mae Stirling yn cwrdd â rhywun mae wedi cwrdd ag ef ar-lein yn unig.



Cut out the cards, then place each card under the heading in the chart provided where you think it should go.



**Stirling replies
to a stranger
who messaged
him about
earning money.**



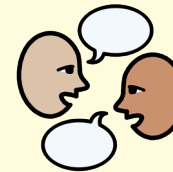
**Stirling accepts
money from a
stranger.**



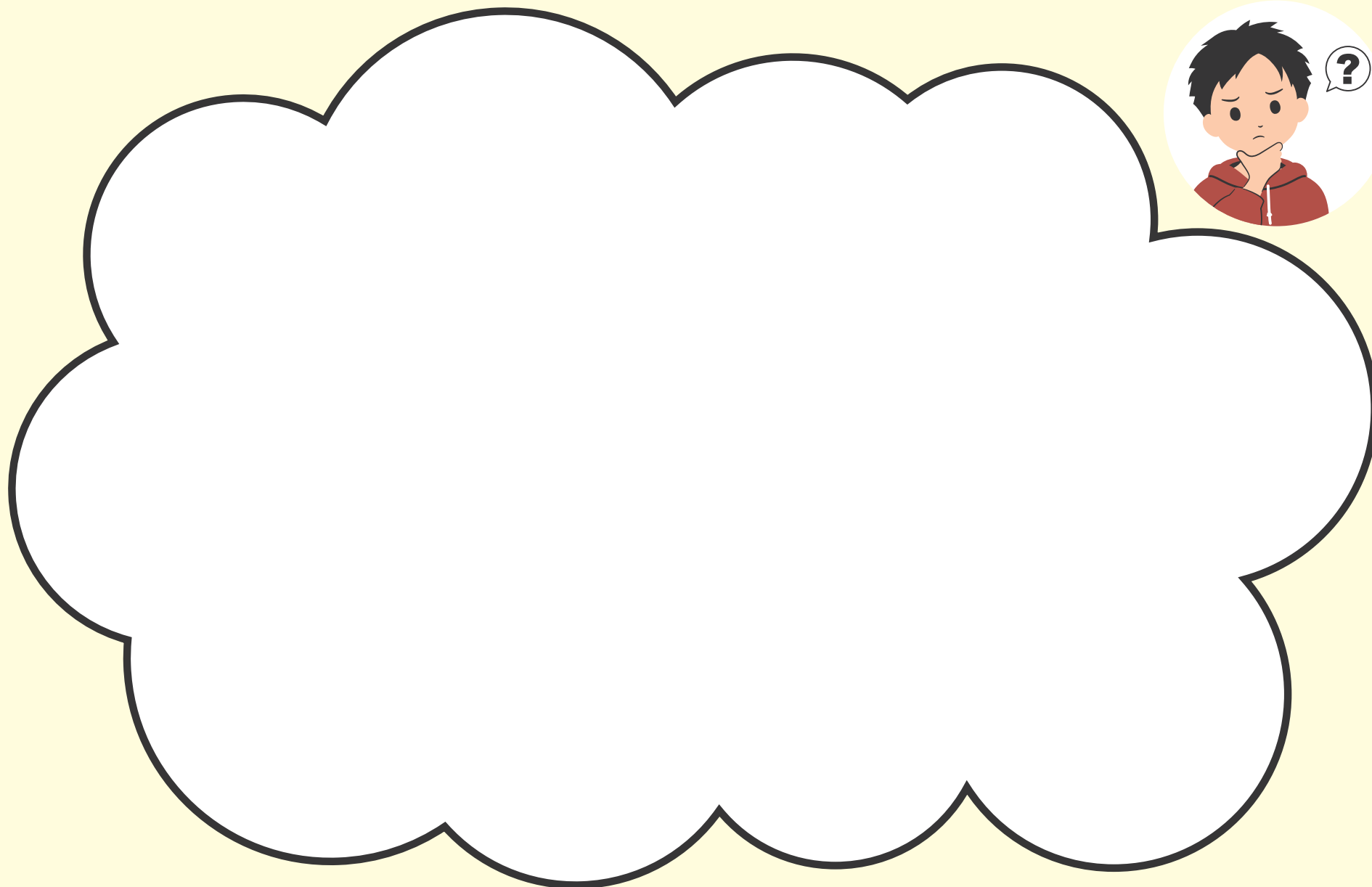
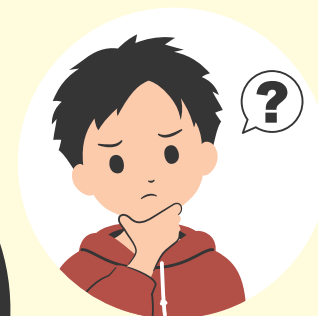
**Stirling gives
money to the
stranger.**



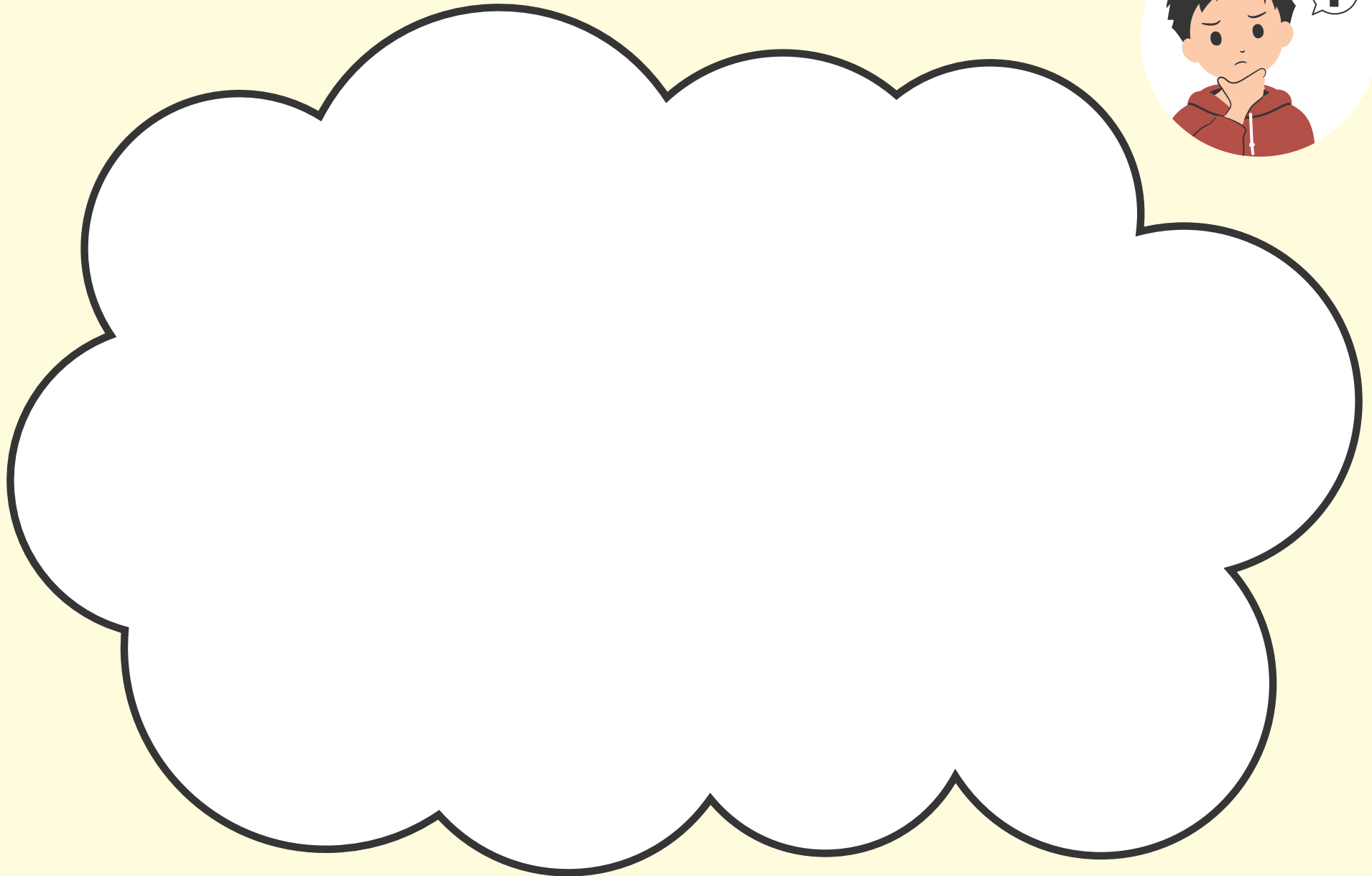
**Stirling meets
someone he has
only met online.**



Beth ydych chi'n meddwl ddylai Stirling wneud?

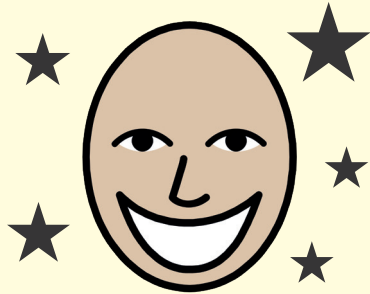


What do you think Stirling should do?

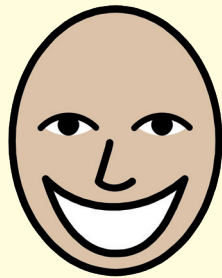


Sut mae Stirling yn teimlo?

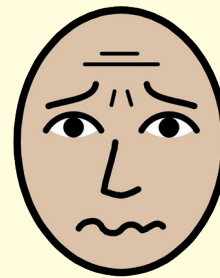
Argraffwch a thorrwch allan gymaint o'r cardiau fflach yma â sydd angen. Gan ddefnyddio'r siartiau ar y tudalennau nesaf, rhowch y cardiau lle rydych chi'n meddwl y dylen nhw fynd.



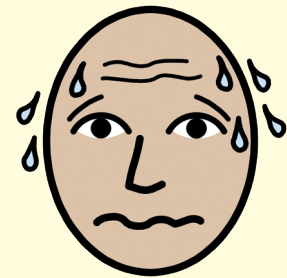
**llawn
cyffro**



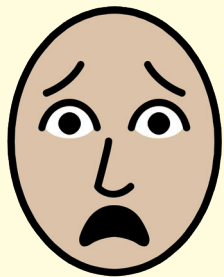
hapus



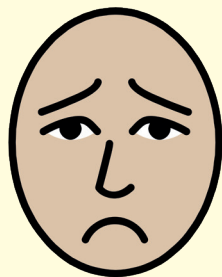
nerfus



pryderus



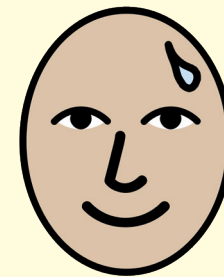
ofnus



trist



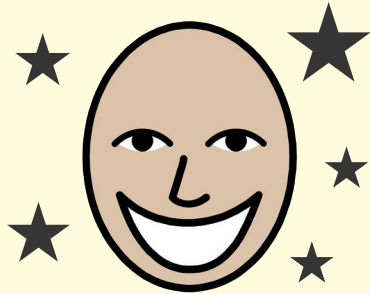
**wedi
ypsetio**



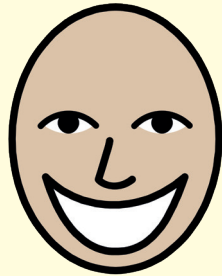
rhyddhad

How is Stirling feeling?

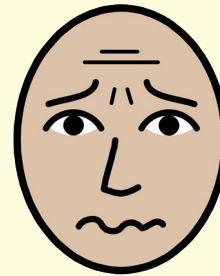
Print and cut out as many of these flashcards as you need. Using the charts on the next few pages, place the cards where you think they should go.



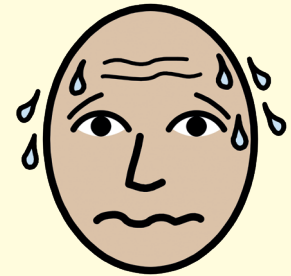
excited



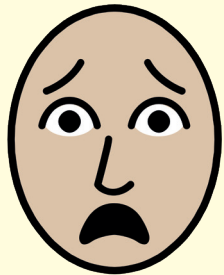
happy



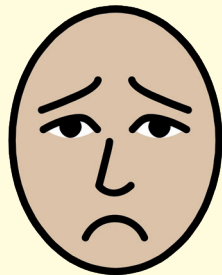
nervous



worried



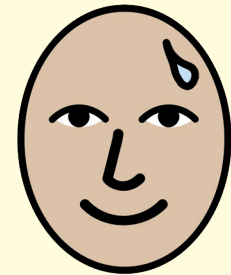
scared



sad

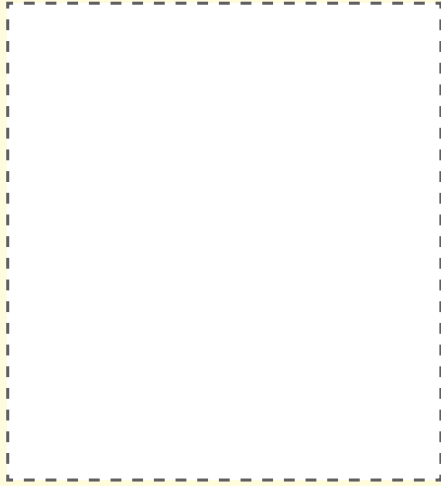


upset

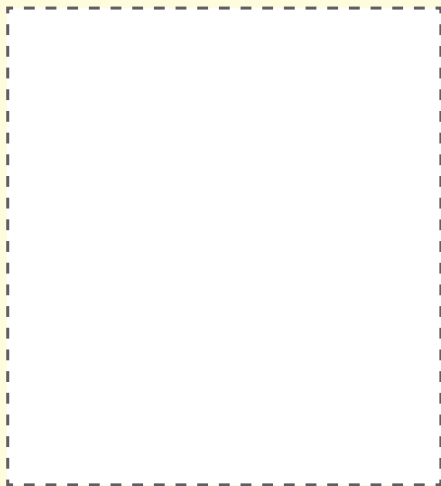


relieved

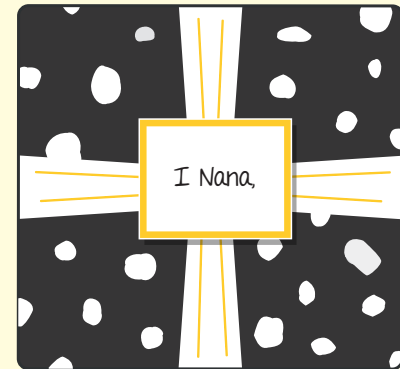
Sut mae Stirling yn teimlo?



Mae Stirling yn derbyn neges:
“Eisiau ennill arian hawdd?
Cei di gadw £100!”



Mae'n sylweddoli y gall
brynu anrheg i'w nain!



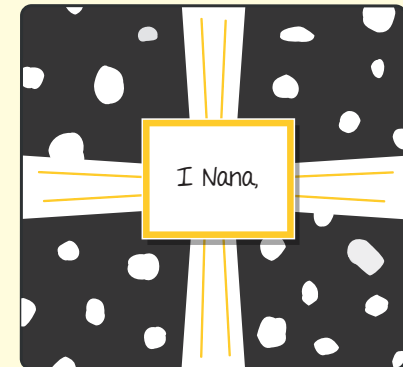
How is Stirling feeling?

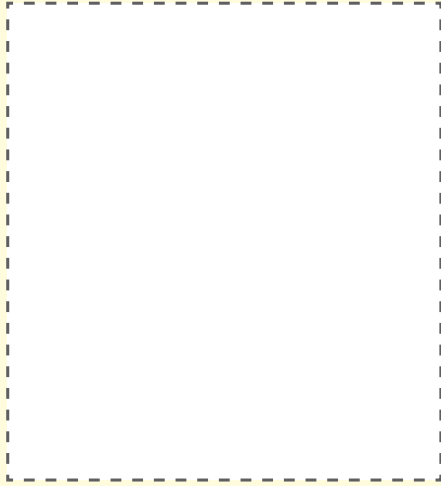


Stirling receives a message:
“Want to earn some easy
money? Keep £100!”

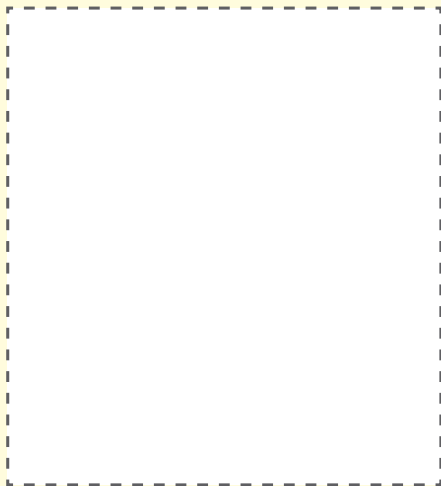


He realises he can buy
his nana a present!

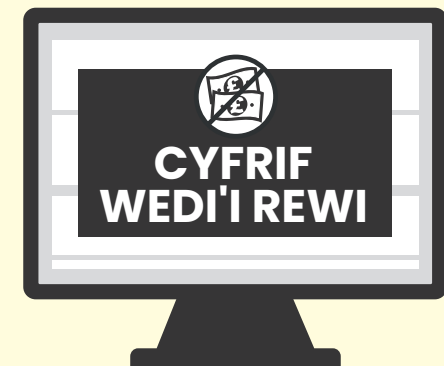


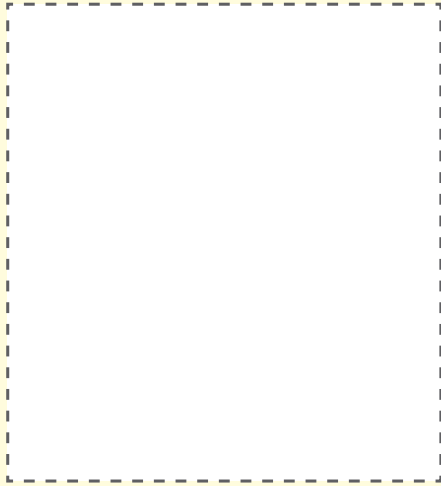


Mae Stirling yn ymateb i'r
neges gan y dieithryn

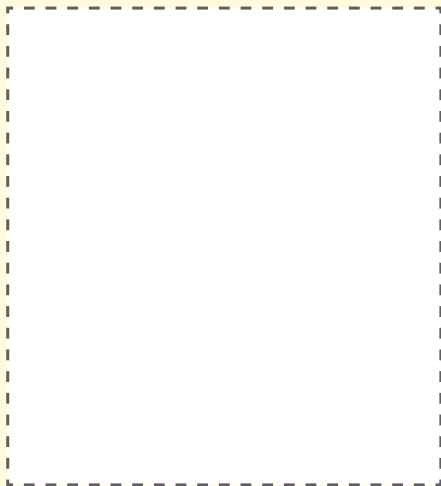
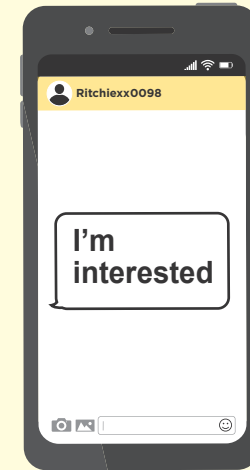


Mae'n trio trosglwyddo'r
arian i'r dieithryn.
"Cyfrif Wedi'i Rewi"



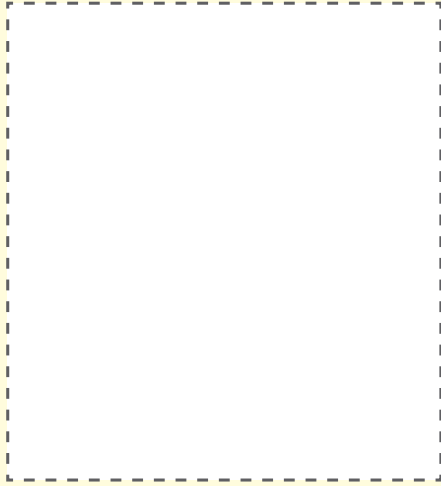


Stirling responds to the message from the stranger

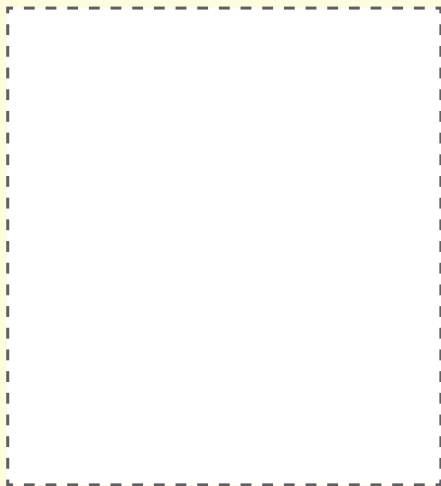
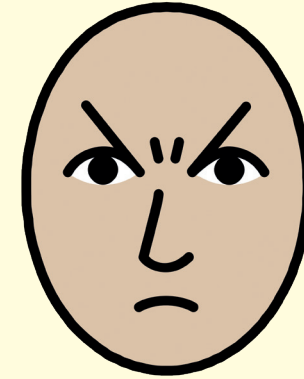


He tries to transfer the money to the stranger.
“Account Frozen”



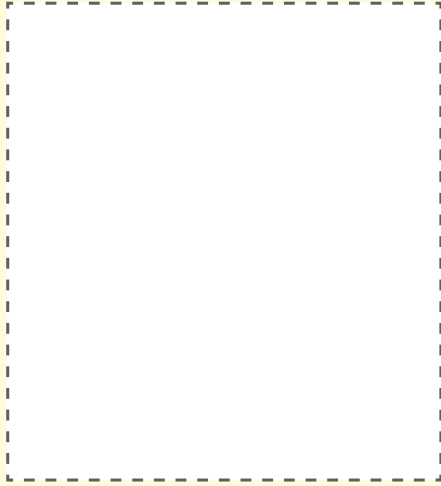


Mae'r dieithryn yn flin.
"Dwi eisiau fy arian yn
ôl. "Dwi'n gwybod lle
mae dy deulu'n byw."

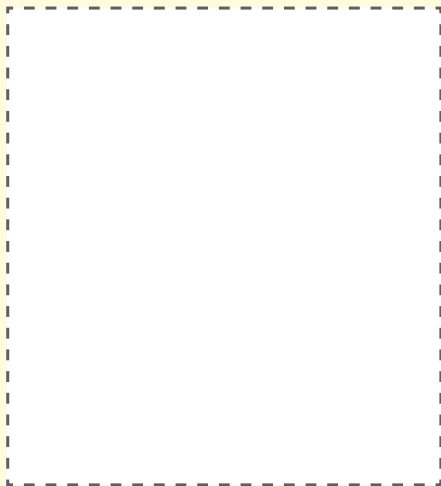
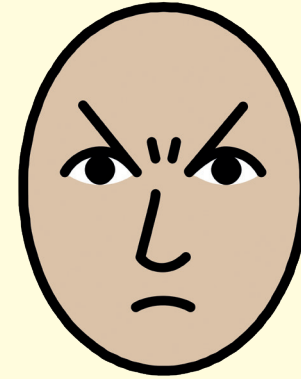


Dyw Stirling ddim yn
gallu cael gafael ar
 unrhyw arian. Dyw e
 ddim yn gallu talu am
 ei ffôn symudol.



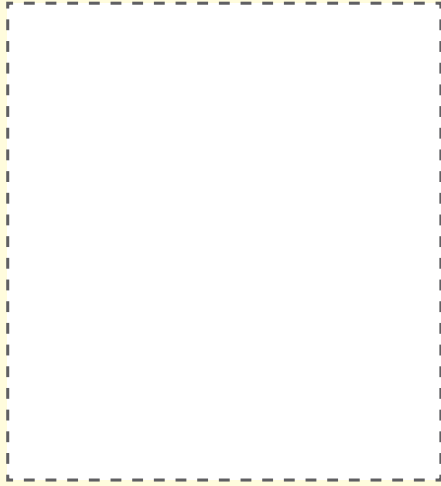


The stranger is angry.
“I want my money
back. I know where
your family live”

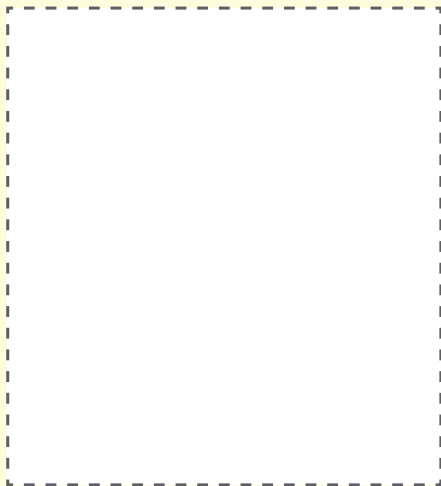
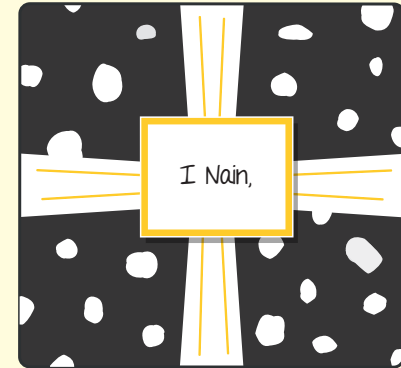


Stirling can't get to any
money. He can't pay for
his mobile phone.



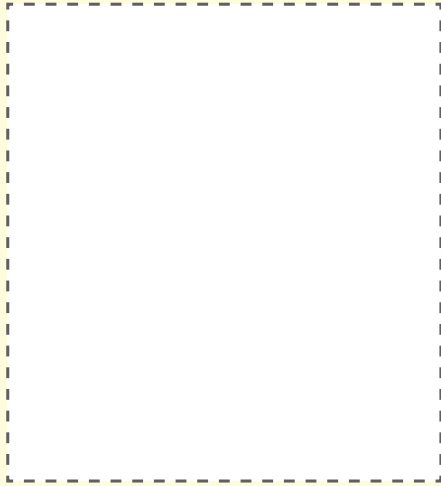


Dyw e ddim yn gallu
prynu anrheg i'w nain.

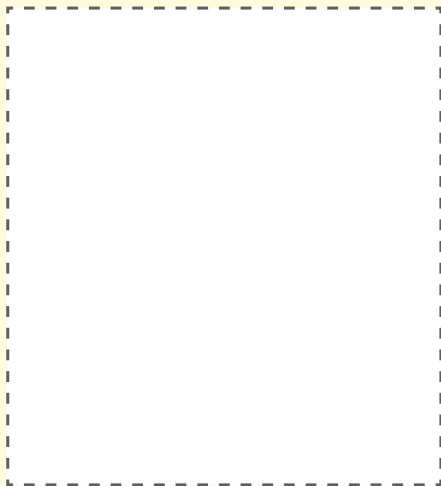
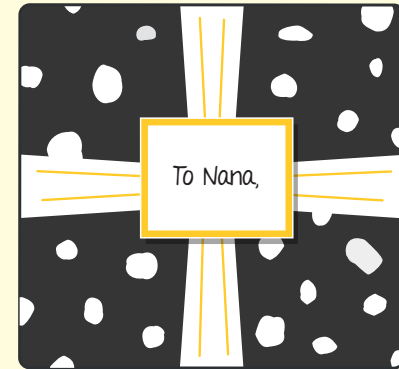


Stori ffug oedd hi! Fe
wnaeth ddileu'r neges a
blocio'r anfonwr go
iawn!

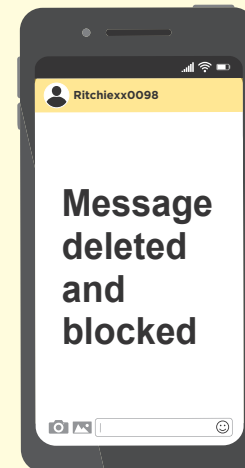




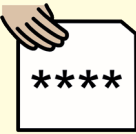
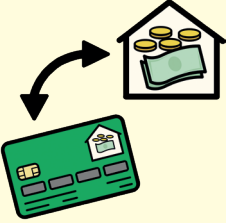
**He can't buy his nana
a present.**



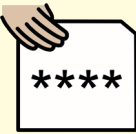
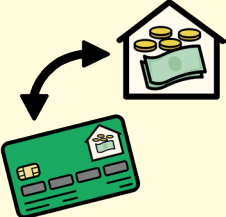
**It was a made-up story!
He actually deleted the
message and blocked
the sender!**



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 eich manylion yn breifat bob amser. 	Peidiwch â rhoi eich manylion personol i unrhyw un. 
Cadwch eich manylion banc yn gyfrinachol. Os nad oes gennych gyfrif banc eto, dyna beth fydd angen i chi ei wneud pan fyddwch chi'n cael un! 	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 your details private. 	Don't give your personal details to anybody. 
Do 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! 	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.	

Peidiwch â chael eich twyllo

Peidiwch â bod yn ful arian



Siaradwch ag athro



Ffoniwch Crimestoppers
yn ddienw ar
0800 555 111



Ewch i
dontbefeooled.org.uk

**Peidiwch byth â derbyn arian
gan ddieithryn**



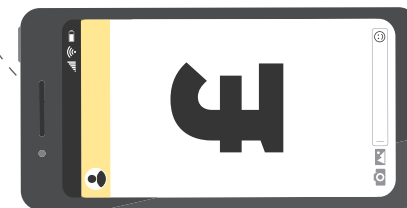
**Peidiwch â chael eich twyllo gan
gynigion o arian parod cyflym**



**Gallai hyn eich rhoi chi a'ch teulu
mewn perygl**



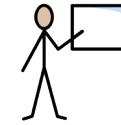
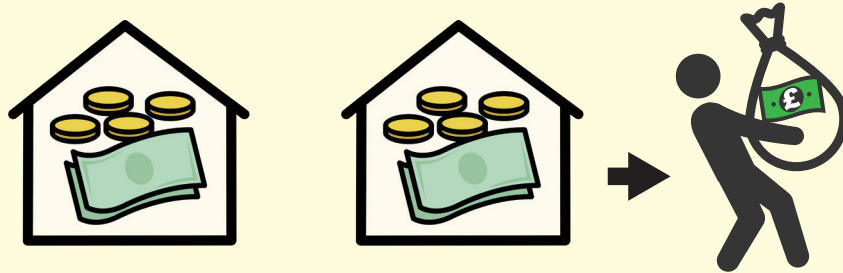
**Bydd cael
contractau
ffôn
symudol
yn anodd**



**Mae'n
drosedd**

Don't be fooled

Don't be a Money Mule



Speak to a teacher



Call Crimestoppers
anonymously on
0800 555 111



Visit
dontbefooled.org.uk

Never accept money from a stranger



Don't be fooled by offers of quick cash



It could put you and your family at risk



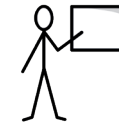
**It will be
difficult to
get mobile
phone
contracts**



**It is a
crime**

Peidiwch â chael eich twyllo

Peidiwch â bod yn ful arian



Siaradwch ag athro



Ffoniwch Crimestoppers
yn ddienw ar
0800 555 111



Ewch i
dontbefooled.org.uk

**Peidiwch byth â derbyn arian
gan ddieithryn**



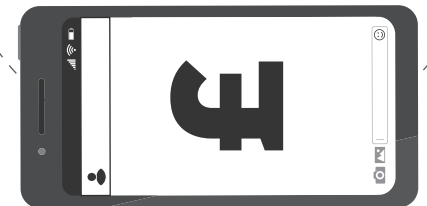
**Peidiwch â chael eich twyllo gan
gynigion o arian parod cyflym**



**Gallai hyn eich rhoi chi a'ch teulu
mewn perygl**



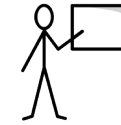
**Bydd cael
contractau
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Peidiwch â bod yn ful arian



**Mae'n
drosedd**

**Peidiwch byth â derbyn arian gan
ddieithryn**



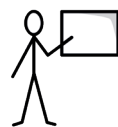
**Peidiwch â chael eich twyllo gan
gynigion o arian parod cyflym**



**Gallai hyn eich rhoi chi a'ch teulu
mewn perygl**



**Bydd cael
contractau
ffôn
symudol
yn anodd**



Siaradwch ag athro



**Ffoniwch Crimestoppers
yn ddienw ar
0800 555 111**



**Ewch i
dontbefeooled.org.uk**

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**It is a
crime**

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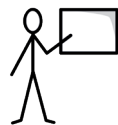
It could put you and your family at risk



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**It will be
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phone
contracts**



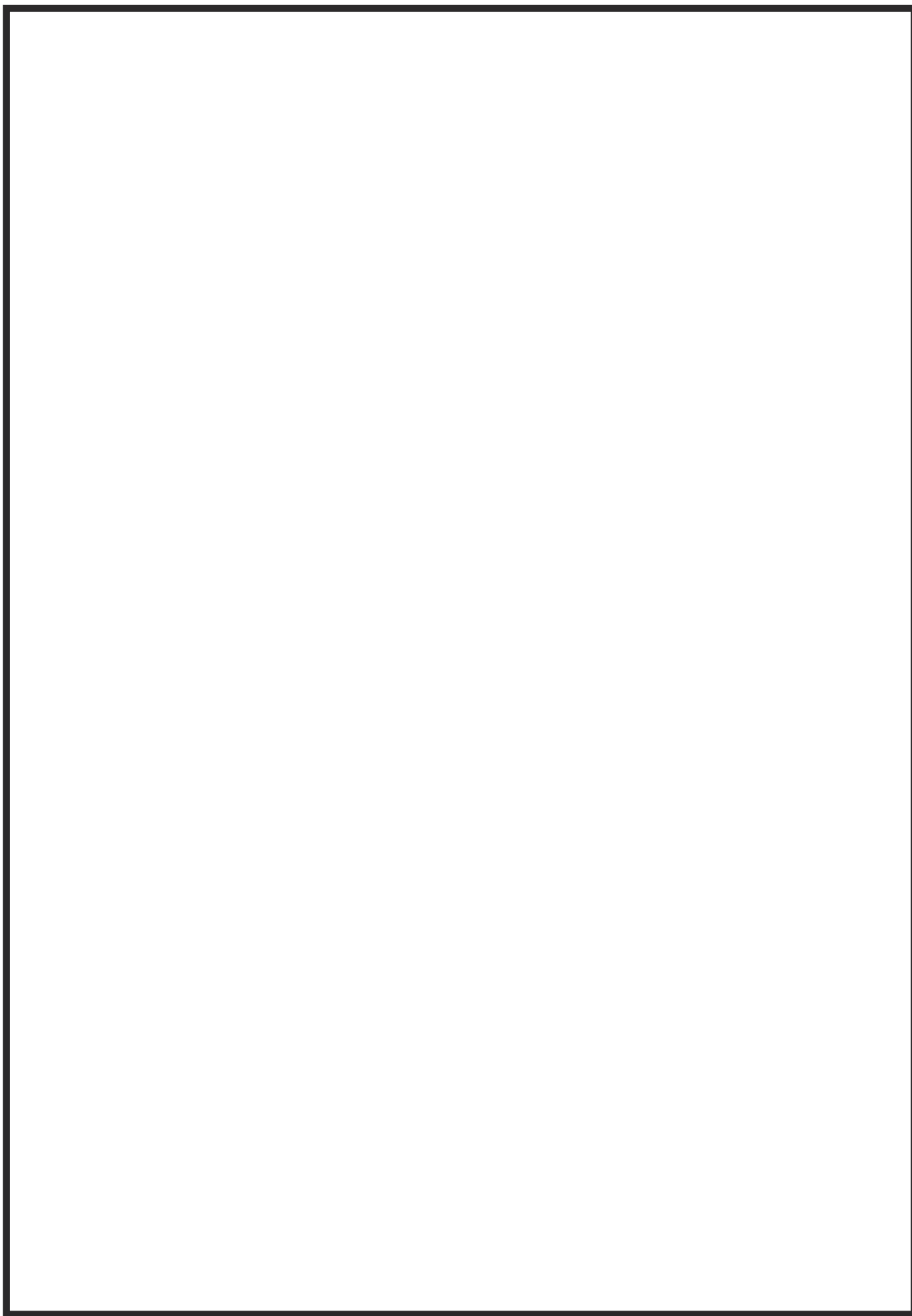
Speak to a teacher



**Call Crimestoppers
anonymously on
0800 555 111**

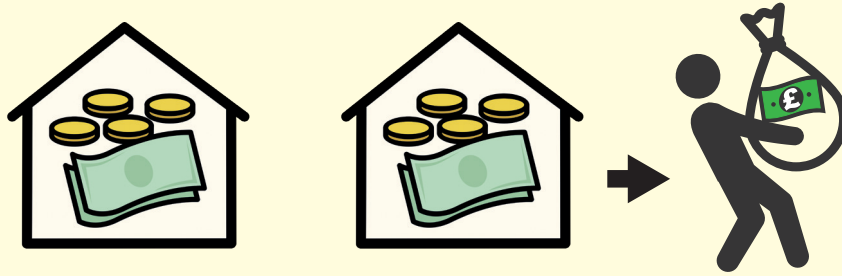


**Visit
dontbefeooled.org.uk**



Peidiwch â chael eich twyllo

Peidiwch â bod yn ful arian



Mae'n drosedd

Peidiwch byth â derbyn arian gan ddieithryn



Peidiwch â chael eich twyllo gan gynigion o arian parod cyflym



Gallai hyn eich rhoi chi a'ch teulu mewn perygl



Bydd cael contractau ffôn symudol yn anodd



Siaradwch ag athro



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Speak to a teacher



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**Visit
dontbefealed.org.uk**

Mulod Arian: Geiriau Pwysig



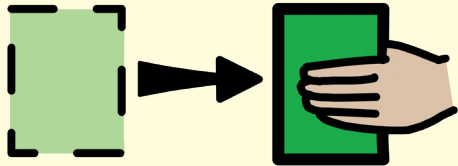
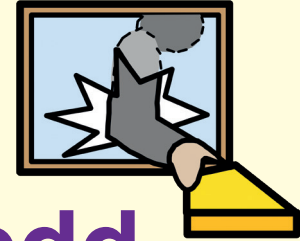
twyll



sgam



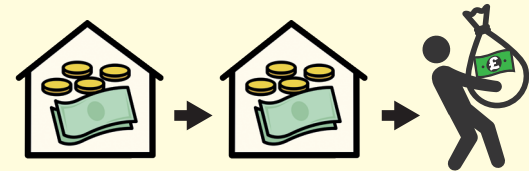
trosedd



trosglwyddo



anghyfreithlon



mul arian

Money Mules: Keywords



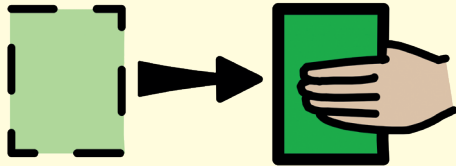
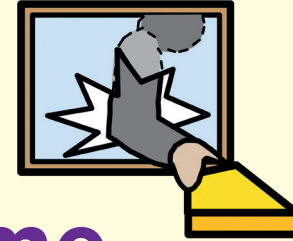
fraud



scam

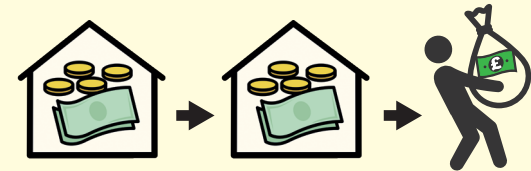


crime



transfer

illegal



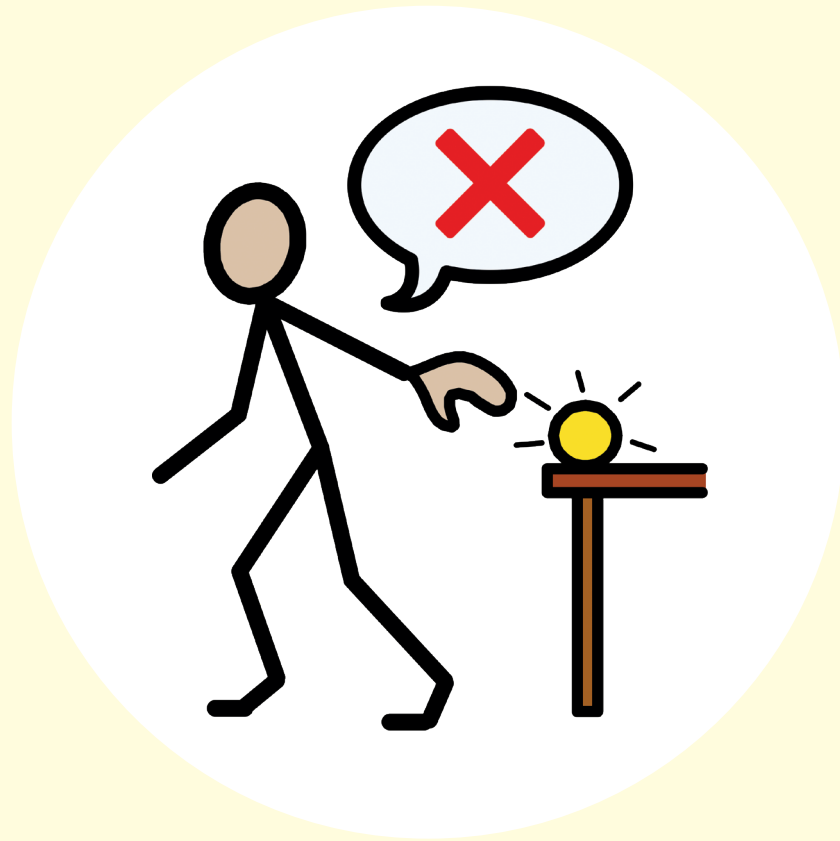
money mule



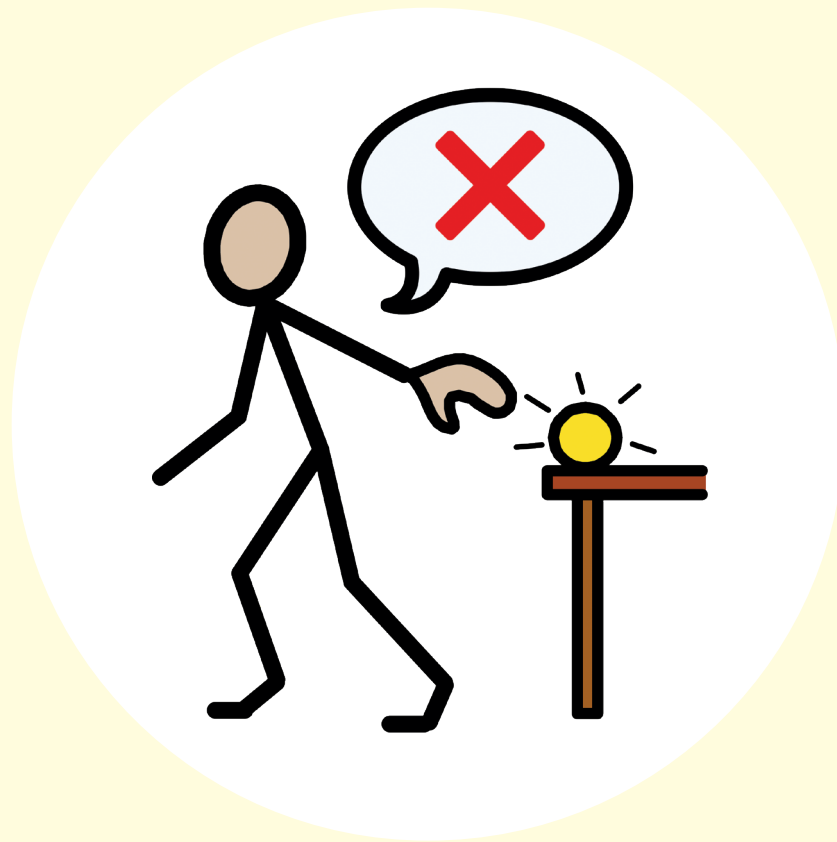
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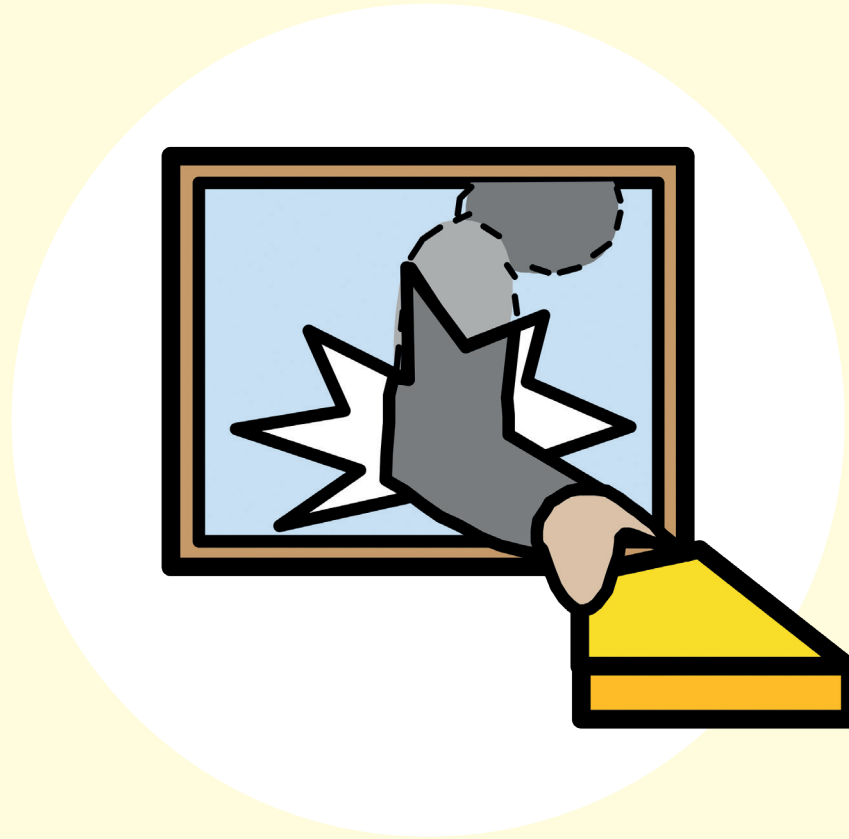
fraud



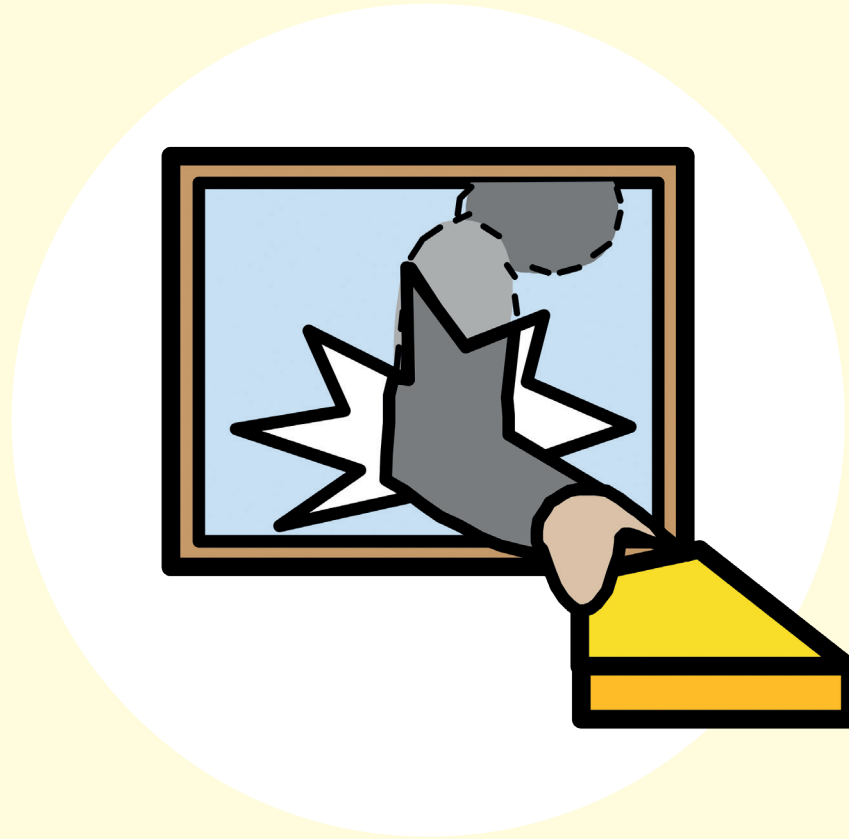
sgam



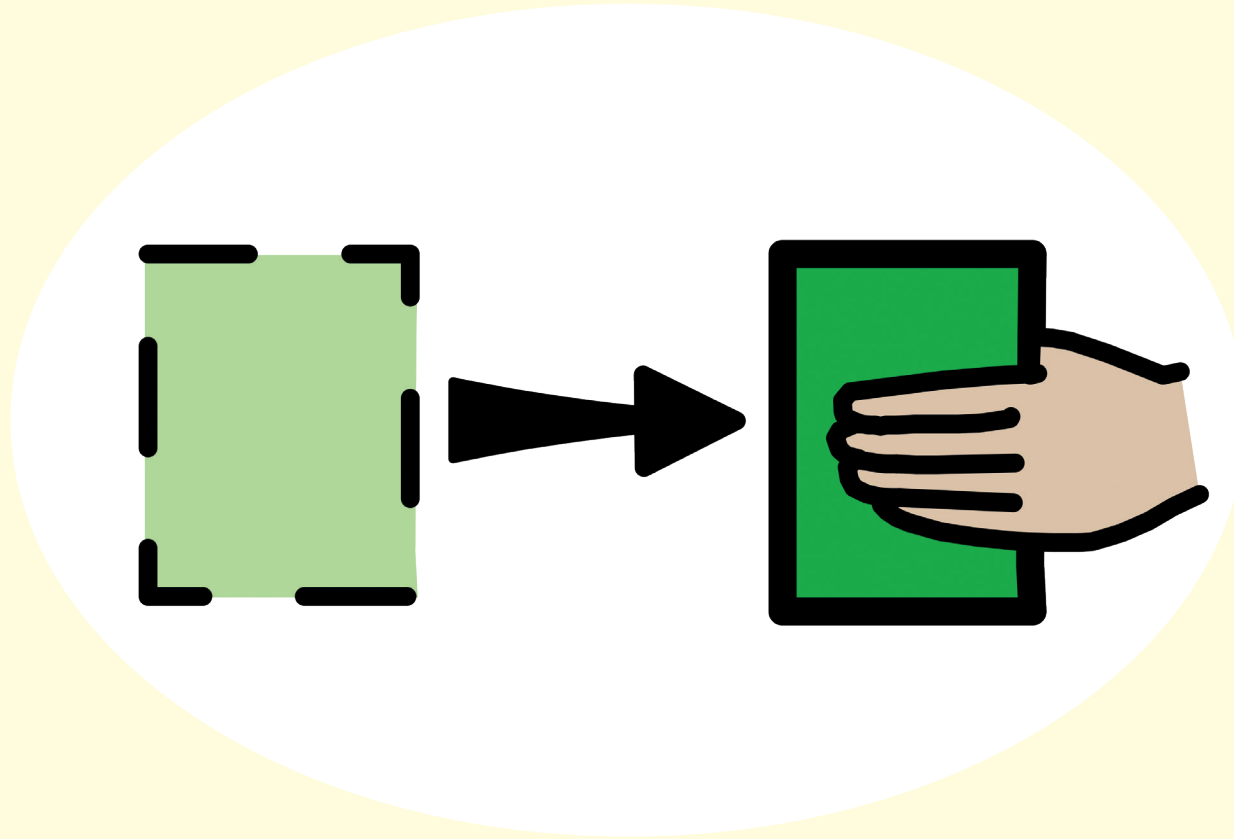
scam



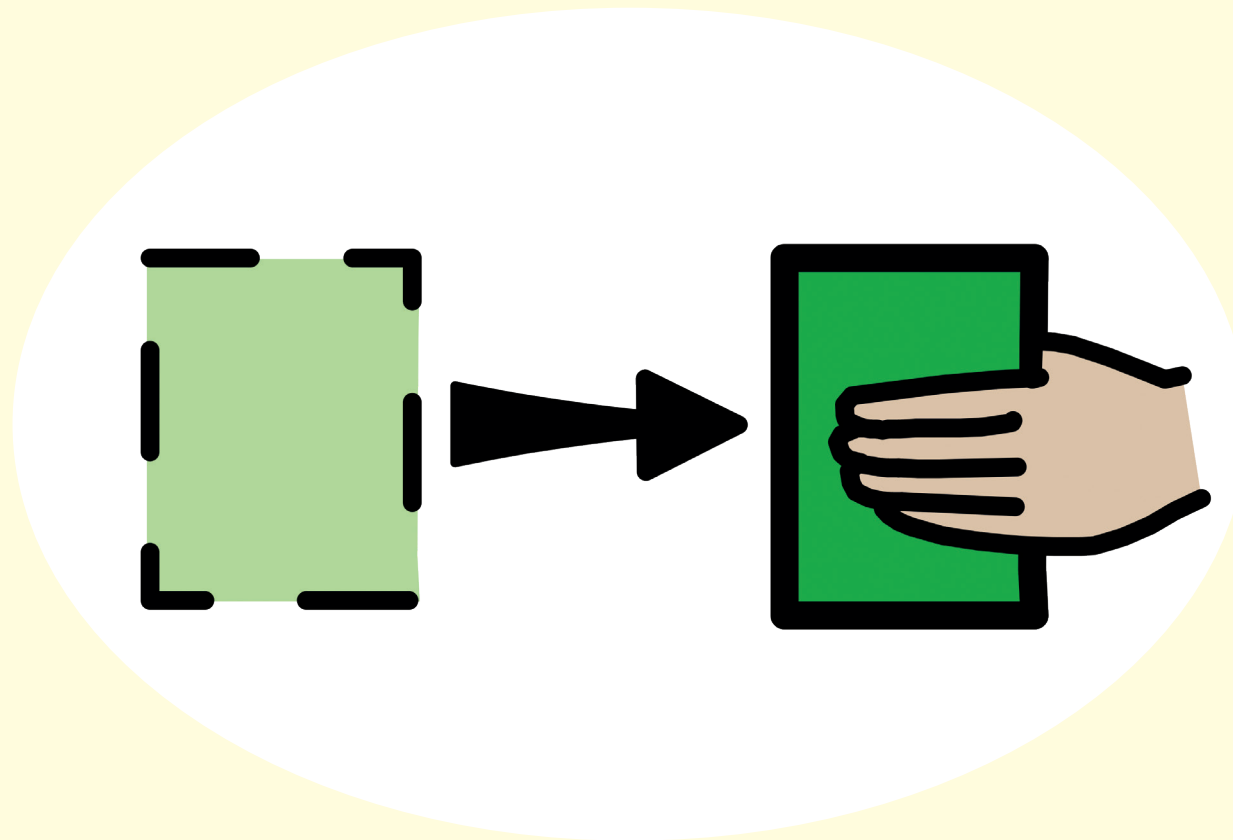
trosedd



crime



trosglwyddo



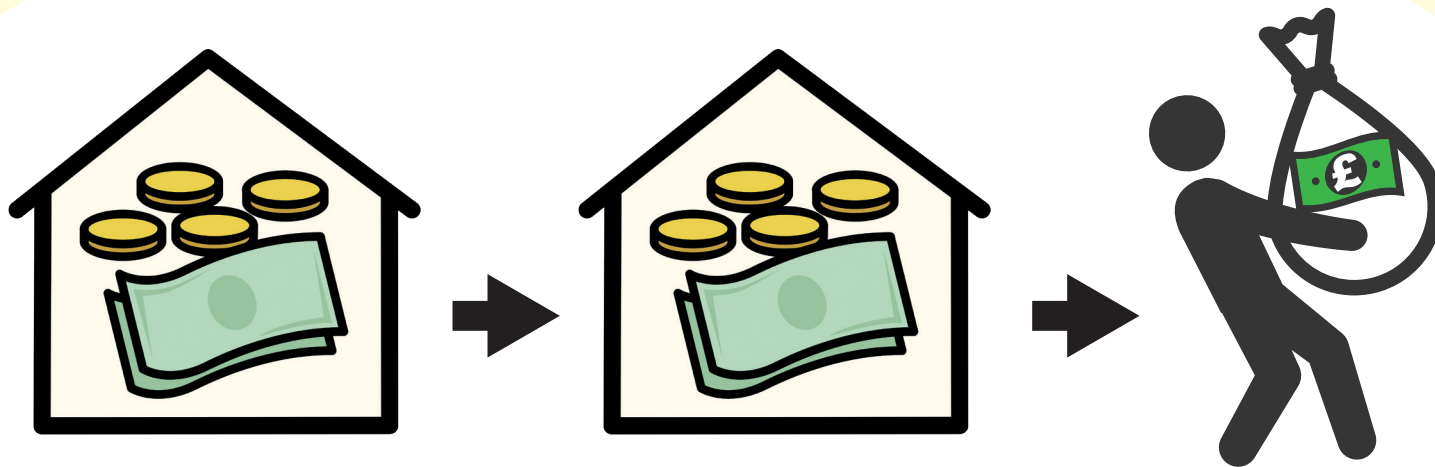
transfer



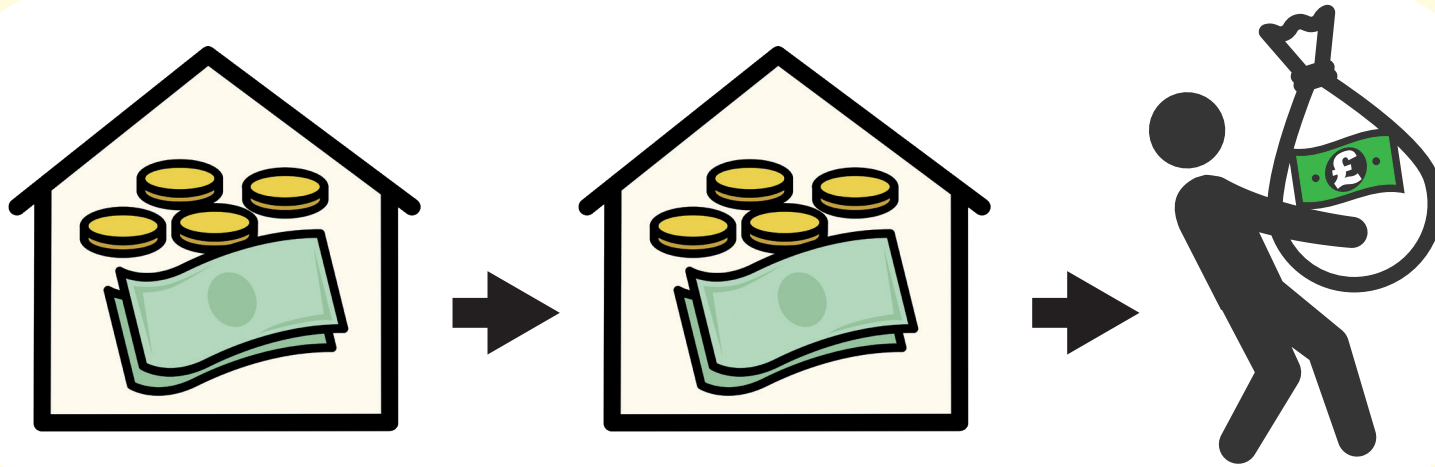
anghyfreithlon



illegal



mul arian

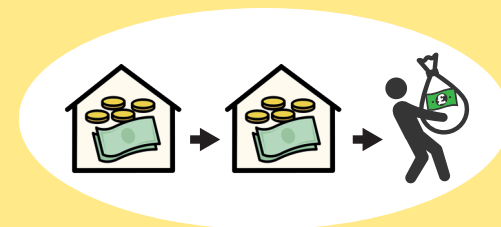


money mule

**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**.

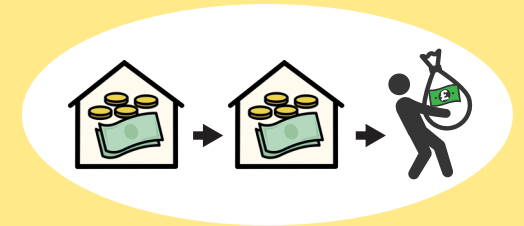


**PEIDIWCH Â CHAEL
EICH TWYLLO**

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



Don't be a Money Mule

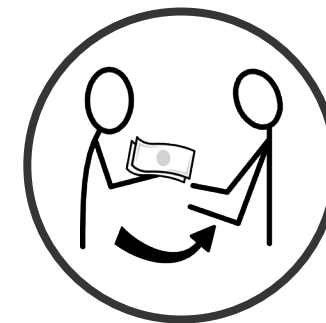


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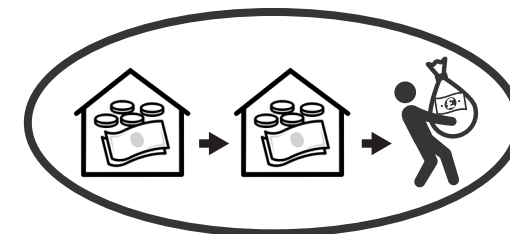


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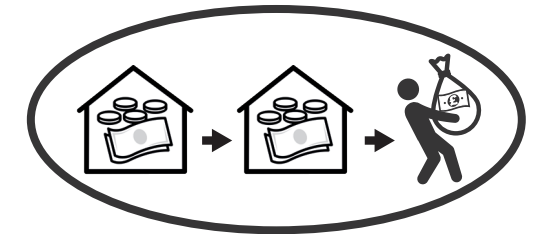


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