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# Money Laundering

## Key Stage 4 | Lesson 1



QUALITY  
ASSURED  
RESOURCE  
PSHE ASSOCIATION



## Resources Required

Box or envelope for questions

Resource 1:

Projecting Back and Forward  
(one per pair, cut up)

Resource 2:

Does Something Feel Off?  
(one per pair)

## Key Words

Money Laundering

Exploited

Complicit

## Context

This is the first of two key stage 4 lessons developed by Cifas, the UK's leading fraud prevention service. These lessons build on two lessons for key stage 3 students and have a further lesson for key stage 5, along with a dedicated lesson for students with SEND. The lessons empower young people to protect themselves from fraud, through building awareness of how to identify fraud and how to protect personal data online. This first key stage 4 lesson focuses on the particular risk of money laundering, why this fraudulent activity might be specifically targeted at young people, and how to recognise and avoid such risks.

## Learning Objective

To learn what money laundering is, the risks, the law and how to seek support.

## Learning Outcomes

Students will be able to:

- define what money laundering is and identify the financial, legal and moral consequences of it
- explain how targets can be complicit or deceived into money laundering and strategies to prevent this
- explain how to seek support if concerned about themselves or a friend

## Climate for Learning

Refer to the Teacher guidance before teaching this lesson. This includes information about establishing a safe learning environment, such as setting out ground rules and language sensitivities. It also supports teacher subject knowledge about types of fraud and consequences of fraudulent behaviour.

# Lesson Summary

| Activity                                     | Description                                                                                                                                               | Timing<br>Total: 60 mins |
|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| <b>Baseline Assessment</b>                   | Students read a scenario about money laundering and write a set of questions they think the character should ask.                                         | 10 mins                  |
| <b>Introduction</b>                          | Revisit ground rules and outline the learning objective and outcomes.                                                                                     | 5 mins                   |
| <b>Timeline: Projecting Back and Forward</b> | Students sort cards into a timeline to identify the financial, legal and moral consequences of money laundering.                                          | 15 mins                  |
| <b>Manipulation Techniques</b>               | Using two examples, students identify manipulation techniques used by fraudsters and consider the difference between being complicit and being exploited. | 10 mins                  |
| <b>Does Something Feel Off?</b>              | Students develop strategies to spot attempts to recruit money launderers online.                                                                          | 10 mins                  |
| <b>Signposting Support</b>                   | Signpost students to where they can seek information and support, including how to report fraud.                                                          | 5 mins                   |
| <b>Endpoint Assessment</b>                   | Students return to their baseline assessment to add to the questions they created and advise the character in the scenario.                               | 5 mins                   |

## Baseline Assessment



Slides 2 and 3

## Introduction



Slides 4-6

# Baseline Assessment Activity

Revisit ground rules and remind students of the importance of keeping personal stories private. Let them know they can use the question box to add a question, with or without their name, during the lesson.

Show the scenario on [slide 3](#) and ask students to answer the following question about it individually, and without discussing their ideas:

What questions do you think Andrea needs to ask about this?

Take brief feedback afterwards to gauge students' critical thinking and existing understanding about this scenario. They might suggest:

- *Who is Penny?*
- *How well does Andrea know her?*
- *Where has the money come from?*
- *Why does Penny want Andrea to transfer it?*
- *Where is the money going?*
- *Why would Penny pay Andrea to do that?*

# Introduction

Introduce the lesson objective and outcomes. Explain that they will be thinking about a type of fraud called 'money laundering' and ask students if they are aware of the term. Ask them to suggest their own definition, before sharing the definition on [slide 5 and 6](#).

Explain that in the scenario, Penny is attempting to recruit Andrea to launder money, which is a criminal act. Andrea should think very carefully and question what she is being told. If something feels suspicious, she should trust her instincts and refuse to transfer the money. Penny wants Andrea to transfer money through her account, so Andrea carries the risk not Penny. The money has come from victims of fraud or other crime, and by asking Andrea to move the money through her account, Penny is getting Andrea to commit money laundering. If Penny did this herself and her bank spotted the activity on her account, she would be the one in trouble, not Andrea.

## Core Activity



Slides 7 and 8

# Timeline: Projecting Back and Forward

Continuing with Andrea and Penny's scenario, explain that this represents a small part of a fraudulent chain of events. Ask students if they can predict what might have happened before this conversation took place, tracing back to where they think the money might have come from. Then ask them to project forward, predicting where they think the money will end up if Andrea agrees to transfer it. Projecting even further forward, students could try to predict what consequences there might be for Penny and Andrea if they are caught transferring illegal funds.

Take brief feedback to share some initial ideas.

Then in pairs, give students [Resource 1: Projecting back and forward](#), and ask them to organise the cards into a time sequence going both forwards and backwards from Penny and Andrea's conversation (the play card .

Finally, ask students to identify different cards that show the financial, legal and moral consequences of Andrea being recruited to launder money.



### Support:

Ask students to organise the cards into two groups: 'before' and 'after', rather than a timeline. This allows more time for students to identify the financial, legal and moral consequences.



### Challenge:

Ask students to choose either financial, legal or moral consequences and to write a short paragraph to Andrea explaining why she shouldn't launder money because of these consequences.

## Core Activity



## Slides 9 and 10

# Manipulation Techniques

Ask students to work in pairs to suggest reasons why someone might agree to launder money. Encourage them to think about both push and pull factors by showing the definitions of these on [slide 9](#).

Show [slide 10](#), which has two different experiences of people targeted by criminals to launder money. In their pairs, students should discuss each one, exploring:

1. Are there any push factors and if so, what are they?
2. What are the pull factors and how did the criminal try to manipulate the person?
3. Was the target complicit or were they being exploited?

Take feedback, ensuring that the following key learning is explored:

### Scenario 1:

1. *Push factors: the character needs to earn money and sees this as a quick and easy way to do this, without thinking about the consequences.*
2. *Pull factors: the fraudster reassures them that it will be quick and easy to do and offers money for a small amount of 'work'. Fraudsters often target people who need money, including students, unemployed or migrant workers. The criminals also created a fake job advert and website, with fake employee testimonials. These can sometimes be very sophisticated, which makes them seem legitimate. The sign that it is illegal is that the 'job' itself is laundering money.*
3. *This person knew something wasn't right but thought this would be a quick way to make money. They didn't consider the consequences but still transferred the funds, so they are complicit.*

### Scenario 2:

1. *Push factors: none – this person is not choosing to launder money.*
2. *Pull factors: being befriended online – the fraudster then tries to persuade the target to launder money based on this false 'friendship'. When this doesn't work, the criminal persists and starts threatening and blackmailing them to launder the money.*
3. *This person is being blackmailed and therefore exploited – it's important they seek support before receiving any money, if possible, but they should also seek support after the event, if the money is transferred through their account. As they have been exploited to take part in this activity, they will be offered support by the legal system, rather than punishment.*



### Support:

Ask students to discuss questions 2 and 3 for each scenario.



### Challenge:

Ask students to discuss the third question in more detail: why might it be difficult to always tell whether someone is complicit or not? What impact might this have on the consequences?

*For example, students might identify that if someone is complicit they have committed a crime, whereas if they were exploited, they need support as they have been targeted by criminals.*

## Core Activity



## Slide 11

# Does Something Feel Off?

Explain that another way criminals try to recruit people to launder money is by creating false job adverts, which could be shared in chat groups, posted online or emailed to hundreds of email addresses.

In their pairs, give students [Resource 2: Does something feel off?](#), and ask them to read through the examples, highlighting and annotating anything suspicious about the job offer.

During discussion and feedback, ensure the following points have been identified:

### **Email:**

- *The email is addressed to Danielle's email address, not her name*
- *She's being offered a job she hasn't applied for*
- *The job title and description are very unclear, and there are spelling and grammar errors*
- *No qualifications or expertise are required*
- *Time pressure and other persuasive devices are used to encourage her to act quickly*
- *The company logo is very poor quality – it doesn't look official*
- *The email has 'what you can earn' in bold to draw attention*
- *The email is from a contact called 'A Person'*

### **Social media advert:**

- *Promises easy money immediately for 'no work'*
- *Lack of clarity about what is being offered*
- *Images suggest wealth and success, implying that this is what the advert can provide*
- *Time pressure to act quickly*

Highlight that whilst there are obvious signs in these examples, some criminals can be very sophisticated and make their adverts look real or even clone real company's websites, particularly through the use of artificial intelligence technology (AI). The key things to look out for with these emails and adverts is the job itself being money laundering. No matter how legitimate things might appear, this is illegal, with serious consequences.

Criminal gangs might also exploit pre-existing relationships, by trying to get one young person to recruit their friends to launder money. Explain that if a friend ever approaches them with this kind of 'deal', they should not take part, offer their friend support and tell a trusted adult.

## Signposting Support



Slide 12

## Plenary/ Assessment for and of learning



Slide 13

## Extension Activity Slide 14

# Signposting Support

If someone is worried about fraud or wants to find out more, explain where they can seek further support.

They can speak to:

- a parent/carer or other trusted adult outside of school
- a tutor, pastoral lead or other trusted staff member in school

And/or visit:

- Report Fraud: [www.reportfraud.police.uk](http://www.reportfraud.police.uk)
- Childline: [www.childline.org.uk](http://www.childline.org.uk) | 0800 1111
- Don't Be fooled: [www.dontbefooled.org.uk](http://www.dontbefooled.org.uk)

# Endpoint Assessment

Ask students to return to the questions they asked in the baseline scenario with Andrea and Penny. Using a different colour pen, they should add any additional questions they think Andrea should ask based on what they now know.

Finally, ask them to imagine they were having a conversation with Andrea to give her some advice:

- What would they say?
- How would they be persuasive?
- What is the most convincing reason they can give for her not to launder money?

# Extension Activity

Ask students to create a vlog or podcast about the rise of money laundering, explaining what money laundering is, how people are targeted and recruited and what the consequences of laundering money are.