



# LESSON THREE

## MONEY MULES

Key Stage 04

# CONTEXT

This is the first in a series of two lessons developed by Cifas, the UK's leading fraud prevention agency. These key stage 4 lessons are designed to extend and build upon two foundational lessons at key stage 3. The lessons aim to 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 lesson focuses on the particular risk of becoming a 'money mule', why this fraudulent activity might be specifically targeted at young people and how to recognise and avoid such risks.

The lesson plan is based on a one hour lesson. The timings given are the absolute minimum time required to deliver the activities. Whilst it is always important for PSHE education lessons to be pacy, it is equally important to meet the needs of your students. More may be gained from spending longer on an in depth exploration of an activity that has fired up discussion and imagination, so long as you are comfortable leading the discussion and feel students are progressing towards the lesson objectives. When this is the case, it may be more appropriate for your group to extend the lesson plan across two lessons.

Neither this, nor any of the other lessons, is designed to be taught in isolation, but should always form part of a planned, developmental PSHE education programme.

## Resources required

**BOX OR ENVELOPE FOR ANONYMOUS QUESTIONS**



**RESOURCE 1: BASELINE SCENARIO**



[optional printed resource]

**RESOURCE 2: PROJECTING FORWARD AND BACKWARD CARDS**



[optional printed resource]

**RESOURCE 3: TOO GOOD TO BE TRUE?**



## Key words

**MONEY MULE  
MONEY LAUNDERING**

## Learning objectives

- We are learning about the risks associated with acting as 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 and evaluate ways to prevent being drawn in to fraudulent actions
- 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

## Climate for learning

- Establish or reinforce existing ground rules. Add or emphasise any ground rules that are especially relevant to this lesson. Local and national support groups or helplines should be signposted.
- 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 lesson for this.

## Baseline assessment/reconnecting activity

### BASELINE ASSESSMENT ACTIVITY



Revisit ground rules and remind students of the importance of keeping personal stories private. Present students with the following scenario (**Resource 1**) – this could be displayed either on the whiteboard or printed and handed out as students enter the room.

*Penny has been talking to Andrea on social media for a couple of weeks now. Penny has asked Andrea if she can keep some money in Andrea's account for a few days and then to transfer it to a friend for her. If Andrea agrees to help out, Penny will give her 10% of the money in cash. Penny wants Andrea to transfer £1,000 so that means Andrea will earn £100 for doing Penny this favour.*

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

Students should annotate around the scenario or write down on paper all the possible questions they think Andrea should ask. As this is a baseline assessment activity, this activity should be completed individually and the teacher should collect their written ideas at the end of the activity.

Ask those who are confident and willing to do so to feedback some of their ideas during class discussion; it may be helpful to record the questions on the board to refer to throughout the lesson. Some possible questions that might be raised are:

1. Who is Penny?
2. How well does Andrea know her?
3. Where has the money come from?
4. Why does Penny want Andrea to transfer it?
5. Where is the money going?
6. Why would Penny pay Andrea to do that?

At this stage, ask the class to vote on whether they think Andrea should agree to help Penny or not. Ask students to share reasons for their opinion.

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## Baseline assessment/reconnecting activity (cont.)

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### INTRODUCTION

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Explain that today the class will be thinking about a particular instance of fraud known as becoming a 'money mule'. Ask students if they are aware of the term, if they have ever heard it used before and in what context. Students may wish to suggest their own definition. Then share the definition with the class:

**A money mule is a person who transfers stolen money, usually through their own bank account, on behalf of others.**

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**NB:** The process of transferring money to hide its criminal source is traditionally referred to as money laundering. Sometimes a money mule knows they are taking part in a criminal act, whilst other times they may be tricked into doing so by another person.

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Explain that in the scenario above, Penny is recruiting Andrea to become a money mule, 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. Money laundering is carried out in order to hide that the money is the proceeds of crime. If Penny did this herself and her bank spotted the activity on her account she will be the one in trouble not Andrea.

## Core activities

### TIMELINE: PROJECTING BACK AND FORWARD

Andrea and Penny's scenario 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 students to project forward, predicting where they think the money will end up if Andrea agrees to transfer the money. Projecting even further forward, students should try to predict what consequences there might be for Penny and Andrea in the future if they are caught transferring illegal funds.



#### For those students who may need support:

Rather than asking students to predict the events, provide a set of cards or statements for students to organise into a time sequence (**Resource 2**), going both forwards and backwards from Penny and Andrea's conversation (the ★ card).

#### For those students who may need further challenge:

Encourage students to return to the questions they asked in the initial scenario, and ask them to attempt to answer the questions they asked in the baseline activity, knowing what they now know.

## Core activities (cont.)

### MANIPULATION TECHNIQUES



Ask students to work in pairs or small groups to mind-map or list reasons why they think someone might agree to become a money mule. Teachers may wish to encourage students to think about both push and pull factors:

#### Push factors:

reasons why a person might choose to become a money mule because of their personal circumstances

#### Pull factors:

techniques used by a fraudster to manipulate an innocent person into becoming a money mule

If students don't mention these themselves, ensure the following points are covered:

- Fraudsters often target vulnerable groups of people who are likely to be in need of money, including migrant workers, university students or the unemployed
- People may think it is an easy and quick way to make money and even if they know it is wrong, they don't care about the consequences or believe they won't get caught
- However, lots of young adults are not aware of this problem and so are likely to be too trusting and naïve if they are targeted by fraudsters
- Fraudsters typically try to befriend their target (often on social media) after finding out information about them from their own profile, making it seem as if they have lots in common, e.g. same music taste, support the same sports team etc. This makes people more likely to be trusting and willing to agree to help out
- Fraudsters use specific pressure techniques to make the 'offer' hard to resist, this usually includes offering (large) sums of money for a small amount of 'work' and putting a time pressure on the person to agree
- These techniques can progress to blackmail and threatening or intimidating behaviour if the person tries to refuse or back out of the agreement

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## Core activities (cont.)

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### TOO GOOD TO BE TRUE?

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Provide students with **Resource 3**. Explain to the class that another way that criminals try to recruit people to be money mules is by creating false job adverts, which are either posted online or emailed out to as many email addresses as possible.

Ask the students to read through the email (either by themselves or in pairs) and to identify, highlight and annotate anything about the email that might make them suspicious that the job offer is not legitimate.

During discussion and feedback, teachers may want to ensure the following points have been identified:

- The email is addressed to Darren's email address, not his name
- 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
- Have made 'what you can earn' in bold to draw attention
- The email is from a contact called 'A Person'
- There are spelling and grammar mistakes throughout

## Plenary / Assessment *for and of* learning

### REFLECTING ON TODAY'S LEARNING



Ask students to reflect on the question: If Andrea had known Penny offline, for example if they had known each other at college, do you think the situation might have been different? How?

Examples might include:

*Students might identify that Andrea might have been more likely to agree to transfer the money if she had known Penny in real life. They might also recognise it is harder to say 'no' to someone she knows offline, or considers a friend. Explain that criminal gangs often exploit preexisting relationships by trying to get one young person to recruit their friends into money muling. If a friend ever approaches them with this kind of 'deal', they should offer them support or tell a trusted adult.*

### ASSESSING (DEMONSTRATING) PROGRESS



At this stage ask for another class vote; how many people think Darren should reply to this email or follow the link? Compare this to the class vote taken at the start of the lesson about how many people thought Andrea should agree to transfer the money.

**NB:** It is likely that less students (or probably none) will vote that Darren should reply to the email, whereas more may have agreed at the start of the lesson that Andrea should transfer the money. Emphasise that the more aware someone is to these risks, the less likely they are to be drawn into illegal activity.

Ask students to choose one of the two scenarios they have looked at today, and to imagine they were friends with either Andrea or Darren when they were being recruited to become money mules. Ask them to imagine they were having a conversation with either Andrea or Darren to give them some advice:

- What would they say?
- How would they be persuasive?
- What is the most convincing reason they can give?

## Extension activities / Home learning

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### EXTENSION ACTIVITY 1

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 in to the practice of money muling?

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### EXTENSION ACTIVITY 2

Ask students to create a news report about the rise of money mules, 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.