



## Money Mules and the consequences

### Lesson plan 2022

Topic	Content	Learning objectives	Presentation slide number
<u>Learning Objectives</u>		We are learning about the risks associated with acting as a money mule	
<u>Intended Learning Outcomes</u>		<ul style="list-style-type: none"> <li>I can define what a money mule is</li> <li>I can explain why someone might be tempted or deceived into becoming a money mule</li> <li>I can explain the consequences of acting as a money mule</li> <li>I can describe how to seek support if I am concerned about myself or a friend</li> </ul>	
Introductions Lesson format	Introduction to presenter/s, Tarian and the RECU.  Introduction to the lesson, its format and learning objectives.	Students will gain an understanding of Tarian and the RECU and its mission and values.	1, 2
	Video (based on a true story) of how someone became involved as a money mule and the consequences	Students will see how a young person became drawn into being a money mule, how it affected him, and how it affected him and his family	3
What is a Money Mule?	Explain what a Money Mule is.  Discuss how and why people become Money Mules. Explain where the money comes from and explain how this money gets 'cleaned' referring to the step by step visual aid (slide 7).	Students will gain an understanding of what a Money Mule is.  Students will gain an understanding of the reasons why people become involved and how people become involved.	4, 5, 6, 7, 8, 9, 10, 11 & 12

	<p>Discuss language and terminology used by criminals.</p> <p>Highlight and discuss current statistics relating to young people (newspaper article) and discuss an example of a scam (TV licence scam).</p> <p>Discuss common methods of recruitment used by organised crime groups (refer to examples of recruitment adverts circulated on social media platforms and discuss).</p>	<p>Students will recognise that large numbers of young people are being targeted as Money Mules across the UK.</p> <p>Students will be aware of the language used by criminals and the methods of recruitment of Money Mules.</p>	
<p>What are the consequences of being a Money Mule?</p>	<p>Highlight the consequences of becoming a Money Mule.</p> <p>Discuss the consequences of allowing criminals to have full control of your bank account. Highlight that you will be in breach of your bank's terms and conditions by allowing an unauthorised person access to your bank account. Highlight the reality of this breach. Highlight that this may result in your bank account being closed and discuss the knock on affect this may have. Discuss how a fraud marker will be attached to your name, reports will be made to credit agencies (which last for six years), you will have a poor credit rating and as such will find it difficult to open another bank account. Highlight that it won't be possible to get credit for simple things like a mobile phone contract or a gaming account and that in the future it won't be possible to get a loan to buy a car, get a student loan, rental agreement or a mortgage.</p> <p>Highlight that by allowing criminal funds to go through your bank account you are committing a criminal offence of Money laundering. Discuss how you could be arrested, have your photograph,</p>	<p>Students will gain an understanding of the consequences of being a Money Mule.</p> <p>Students will understand that the consequences of being a Money Mule will affect them directly now and in the future.</p> <p>Students will understand that if they are identified as a Money Mule by their bank their account will be closed. They will understand the many problems that they will encounter if they are unable to open another bank account.</p>	<p>13, 14, 15, 16, 17, 18, 19 &amp; 20</p>

	<p>fingerprints and DNA taken and receive a criminal conviction.</p> <p>Highlight the maximum sentence for a criminal conviction of Money Laundering.</p> <p>Discuss further potential consequences. Future employment, educational opportunities, travel restrictions etc.</p> <p>Discuss what the criminals may do</p>		
Where does the money go?	Discuss the criminal money. Explain that the money is used to fund and facilitate crime involving drugs and firearms and crimes like prostitution, child criminal exploitation or trafficking, cybercrime and terrorism.	Students will recognise that if they allow criminal money to go through their bank accounts they are facilitating serious organised crime.	21
Make good choices	Provide students with information and advice to prevent them being targeted and recruited as Money Mules. Provide students with simple and memorable hints and tips.	Students will know how to prevent themselves and prevent others from being used as Money Mules.	22, 23, 24, 25, 26 & 27
Support	Provide students with information to help them find any additional support, advice and guidance needed.	Students will know where to look for further information and support.	28

**Learners enjoy activities and discussions. I think that any opportunity to involve the learners should be taken. The topic is quite complex, keeping it as simple as possible is advised. An enthusiastic, knowledgeable presenter goes a long way too.**