

Scams, fraud and money mules

Spot the trick before it catches you

Answers and teaching notes

For the teacher

- **Aim:** Pupils recognise common scams aimed at young people, learn that moving money for someone else is a crime, and know exactly where to report a scam.
- **Curriculum links:** Financial Education Planning Framework, ages 11 to 14: managing risks and emotions associated with money (fraud, scams and keeping money and identity safe) and becoming a critical consumer (too good to be true). PSHE: online safety and economic wellbeing. Citizenship: the law and managing risk. Computing: using technology safely.
- **Watch first:** the Penny Explains video "Spotting scams" at pennyexplains.com.
- **Starter:** Ask: who has had a strange text about a parcel, a prize or a bank? What made you suspicious? Stress that anyone can be fooled, and that there is no shame in it.
- **Support:** Read each message aloud and underline the suspicious parts together before pupils write.
- **Stretch:** Pupils write their own scam text with three hidden warning signs and swap with a partner to spot them.
- **Where to report:** forward scam texts to 7726 and scam emails to report@phishing.gov.uk. Call 159 to reach your bank. Report to Report Fraud at reportfraud.police.uk or on 0300 123 2040 (in Scotland, call Police Scotland on 101). If a pupil says they have been targeted, follow your school's safeguarding policy.
- **Total:** 32 points. Suggested answers are shown in red; accept any answer that is well reasoned.

I can...

- ☐ I can explain phishing, smishing and vishing.
- ☐ I can spot the warning signs in a scam message.
- ☐ I can explain what a money mule is and what to do if I am targeted.

Key words

Phishing: a scam by email.

Smishing: a scam by text message (SMS).

Vishing: a scam by phone call (voice).

Money mule: someone who lets criminals move money through their account.

1 Know your scams

4 points

Draw a line from each word to its meaning.

Phishing	A fake email that tricks you into giving away details
Smishing	A fake text message with a link to tap
Vishing	A fake phone call from someone pretending to be your bank
Money mule	Someone who lets criminals move money through their account

2 Spot the scam: the parcel text

4 points

Jay, 13, gets this text. He is not expecting a parcel. Read it and find the warning signs.

+44 7700 900152

PARCELFAST: We tried to deliver your parcel today. A **£1.49** redelivery fee is unpaid.

Pay within **12 HOURS** or your parcel will be sent back: parce1fast-fee.example/pay

You will need your card number and your bank PIN.

Write 4 things that tell you this could be a scam.

1. An unexpected text from an unknown mobile number.
2. It rushes him: pay within 12 hours.
3. Odd link: a 1 instead of an l, not the real website.
4. It asks for his PIN. No real firm ever does that.

3 Spot the scam: the easy job

4 points

Jay's friend Ellie, 14, gets this direct message on social media. Find the warning signs.

@easycash_jobs · direct message

Hey! Want to earn **£200 this week** from your phone? No experience needed.

We send £2,000 to your bank account. You keep £200 and pass the rest on to our client. Easy!

Don't tell your bank or your parents, they won't get it. Reply **NOW** with your account number and sort code.

Write 4 things that tell you this could be a scam.

1. Too good to be true: £200 for almost no work.
2. Passing money on would make her a money mule.
3. It says: keep it secret from bank and parents.
4. It pushes her to reply now with bank details.

4 What should you do?

4 points

Circle one letter for each question.

a) A stranger offers you £100 to receive money in your account and pass it on. What is really going on?

- (A) It is a normal part-time job
- **(B) You would be a money mule**
- (C) It is a new savings account
- (D) You have won a prize

b) You get a scam text. Which number can you forward it to?

- (A) 999
- (B) 159
- **(C) 7726**
- (D) 101

c) A caller says they are from your bank and asks for your PIN. What is the safest thing to do?

- (A) Give them half of the PIN
- **(B) Hang up, then call 159**
- (C) Stay on the line
- (D) Call the number they give you

d) Where can scams be reported in England, Wales and Northern Ireland?

- **A** Report Fraud
- **B** The Post Office
- **C** The Bank of England
- **D** A phone shop

5 How a money mule gets caught

6 points

This is Ellie's story if she says yes. Number the steps from 1 to 6.



Penny says: Letting someone else use your bank account is a crime, even if you did not know the money was stolen. If you are asked, say no and tell an adult you trust.

4	Ellie keeps £200 and sends the rest on, as she was told.
1	A stranger messages Ellie offering easy money.
5	The bank traces the stolen money and freezes Ellie's account.
2	Ellie sends the stranger her account number and sort code.
6	The police speak to Ellie. The stranger has vanished.
3	£2,000 of stolen money arrives in Ellie's account.

6 What would you do?

5 points

Read the story, then answer the questions.



Penny says: Scam text? Forward it to **7726**. Not sure a call is really from your bank? Hang up and call **159**. Scams can be reported to **Report Fraud**.



Kai, a friend from school, messages you: 'My account is blocked. Can my cousin send **£800** to yours? Just send it on to the details I give you and keep **£50** for yourself. Please don't tell anyone.'

a) What are the warning signs in Kai's message? 2 marks

> Any two: money passing through your account for someone else, a reward for doing almost nothing, being asked to keep it secret, a 'cousin' you do not know.

b) What would you do, and why? Who could you tell? 3 marks

> Say no and do not share bank details: this is how money mules are recruited, and it is a crime even when a friend asks. Tell a parent, carer or teacher. It is not your fault that you were asked, and Kai may be being used too. If money arrives, do not send it on.

7 Unscramble the scam words

5 points

The letters are mixed up. Use the clue to work out each word.

S N I P I H G H	A scam sent by email	P H I S H I N G
F A R D U	The crime of tricking people out of money	F R A U D
O E P R T R	What to do with a scam message: ___ it	R E P O R T
R A S D W S O P	Keep this secret, even from friends	P A S S W O R D
U E L M	A money ___ moves cash for criminals	M U L E

8 Before you go

One thing I learned today

_____

_____

One question I still have

_____

_____

How sure do I feel?

Not yet | Getting there | Got it



Take it home

Show an adult at home how to forward a scam text to **7726**. Then ask: have you ever had a scam message? What gave it away?

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