Penny Explains

Key Stage 3 · Years 7 to 9 | Scams, risk and insurance | About 40 minutes



Scams, fraud and money mules

Spot the trick before it catches you

Name _____ Class _____ Date _____ Score: / 32

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

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. _____
2. _____
3. _____
4. _____

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. _____
2. _____
3. _____
4. _____

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.

- [ ] Ellie keeps £200 and sends the rest on, as she was told.
- [ ] A stranger messages Ellie offering easy money.
- [ ] The bank traces the stolen money and freezes Ellie's account.
- [ ] Ellie sends the stranger her account number and sort code.
- [ ] The police speak to Ellie. The stranger has vanished.
- [ ] £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

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

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

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?

© Penny Explains · pennyexplains.com · Free to print and copy for teaching.

Reporting details checked November 2026. Education, not financial advice.