



Child Financial Exploitation

and PSHE Education

Professionals' Pack

2025

Ellie Chesterton & Natalie McGrath

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Introduction

This pack aims to support education providers to deliver quality PSHE education around Child Financial Exploitation (CFE) through identifying the curriculum links within the PSHE Associations' Spiral Curriculum and the Department for Education's statutory guidance and developing staff's confidence and competence on the subject matter to support them to facilitate PSHE education on this topic within their own setting.

The Department for Education's statutory guidance states that:

- Pupils can also put knowledge into practice as they develop the capacity to make sound decisions when facing risks, challenges and complex contexts.
- Pupils should know how grooming, coercion and harassment can affect current and future relationships.
- Schools should show flexibility to respond to local public health and community issues to meet the needs of pupils
- Should be addressed sensitively and clearly

Education providers are also well-placed to identify any children or young people who may be at risk of CFE and form part of the multi-agency response so all staff, including those not delivering PSHE education must be aware of the signs and how to report concerns for child exploitation.



Local Quality Framework

We believe that for PSHE education to be effective it must:

- Be delivered in a safe learning environment based on the principles that prejudice, discrimination and bullying are harmful and unacceptable.
- Have clear learning objectives and outcomes and ensure sessions and programmes are well planned, resourced and appropriately underpinned by solid research and evidence.
- Be relevant, accurate and factual, including using the correct terminology.
- Be positively inclusive in terms of:
 - Age
 - Gender Identity
 - Race
 - Sex
 - Disability
 - Pregnancy and Maternity
 - Religion or Belief
 - Sexual Orientation
- Designed to include the development of knowledge, skills and values to support positive life choices.
- Use positive messaging, that does not cause shame or victim blaming.
- Challenge attitudes and values within society, such as perceived social norms and those portrayed in the media.
- Be reflective of the age and stage of the children and young people and be tailored to the environment and group.
- Utilise active skill-based learning techniques to encourage active participation.
- Ensure that children and young people are aware of their rights, including their right to access confidential advice and support services within the boundaries of safeguarding.
- Be delivered by trained, confident and competent professionals.
- Empower and involve children and young people as participants, advocates and evaluators in the development of PSHE education.

Best Practice Principles

A safe learning environment enables children and young people to feel comfortable to share their ideas without attracting negative feedback. It avoids possible distress and prevents disclosures in a public setting and enables professionals to manage conversations on sensitive issues confidently.

We have created a guidance document to support professionals to create this safe in their own setting.



No. 01 – Ground Rules

Create in collaboration with the group . As the facilitator role model the agreed ground rules.



No. 02 – Collaborate with DSL

Let them know when the session is being delivered to ensure the correct support is in place should any disclosures be made.



No. 03 – Staff Confidence

Check Staff confidence levels. If anyone is in panic zone it is not safe or appropriate for them or the participants to teach on the topic. This pack should help professionals to move from panic zone to learning or comfort zone



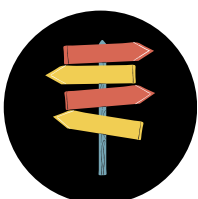
No. 04 Learning Techniques

Use scenarios and stories to help participants engage with the topic. Refer to the third person rather than you e.g. what could this character do?, or people of about your age....



No. 05 – Difficult Questions

Questions are an important part of learning. Sometimes a child or young person will ask a difficult question. As with all questions the first thing is to value the question whilst either allowing time to consider an appropriate answer or to deflect an inappropriate question.



No. 06 – Signposting

It is absolutely essential, that included in the lesson, is information about different organisations and people that can provide support both within the organisation and outside of it.

A more detailed version of this page is available on our [website](#).

Best Practice Principles

Do not use scare/fear or guilt tactics

It is a common misconception that if a child or young person is shocked or scared by what they see in images, videos used in sessions, they will avoid the behaviour in the future.

Whilst young people will often say that they like 'hard-hitting' material and that it engages them more effectively, in fact when experienced in a safe setting (in this case a classroom or youth space), shocking images become exciting (in a similar way to watching a horror film or riding a rollercoaster) and this excitement response can block the desired learning. Equally, for anyone who has previously been affected by something similar, it can re-traumatise them or they can block the message as it is too close for comfort, which again prevents the intended learning. It also presents a scenario which is more likely to make young people think 'that won't ever happen to me' than the desired 'that could be me' response.

The adolescent brain is still developing which means that the perception of messaging and how they react to them is different to our experiences as adults. Furthermore, because their brains are still developing, they often live "in the moment;" when an unhealthy situation arises, they'll make decisions based on what they're feeling then and there, instead of making a reasoned, logical decision.

The pre-frontal cortex or critical thinking/reasoning part of the brain is the last section to develop.

You can find out more about the teenage brain [here](#).

Young people should be informed of risks in a balance and measured way through an approach that supports them to make informed, healthy, safe decisions and empower them to believe they can act on "good choices."

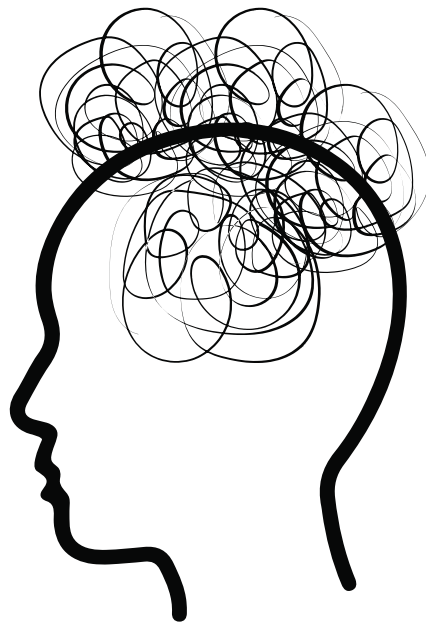
Top Tips:

- Evidence shows that shock and scare tactics just don't work.
- Check resources (including external agencies) for images or scenes that might be shocking, harrowing or scary for the age group – remember that children and young people will have a much lower threshold for what might worry them.
- Remember the purpose of the session is to educate not entertain. Just because young people might watch scary films in their own time, does not mean using similar films within PSHE Education will promote learning.
- Make sure there is a range of examples, case studies and consequences, most of which do not focus on the most dramatic or extreme outcomes.

Trauma Informed Approach

Being Trauma-Informed

It is important to be aware of the risks of educative interventions, if not delivered carefully. PSHE resources – when used with children and young people who have been affected by the topic being covered – can re-traumatise children and young people or induce vicarious trauma – this is defined as the feelings of trauma experienced by a third party when witnessing or engaging with the harm or trauma of another (Eaton, 2017).



The National Youth Agency provides a free e-learning course to help professionals gain a greater understanding of trauma and how it affects mental and emotional wellbeing. The module provides tools and reflection space for professionals to enable them to better support young people in this area.

You can access the course [here](#) – you will need to create a Youth Work One account to be able to access the course.

Top Tips

- Do not use resources that include graphic images, victim blaming or scenes of abuse.
- Ensure that the work is part of a planned, sequential curriculum that builds on prior knowledge.
- Work with your pastoral team to understand if there is anyone who could be affected by this scheme of work. Ask the individuals if they want to be included in the class or if they would prefer to do some other work - explain there will be no explanation given to their absence.
- Use resources only within class-sized groups and not within assemblies.
- Ensure that a trigger/content warning is given beforehand.
- Ensure there is plenty of time for class-based discussions and signposting and that children/young people do not move onto a different topic/lesson before having time to debrief.
- When exploring themes with the participants do not ask “what could x have done to not be a victim of...” or “what signs should they have spotted” this encourages victim-blaming and abuse is never the fault of the child or young person.
- Use distancing techniques - Avoid questions or activities which encourage students to consider their personal experiences, or ask them to put themselves in a particular situation. It is more appropriate to ask “how do you think x is feeling?” or “how would you feel if x was your friend?”. This helps to develop skills of emotional literacy and empathy. You could also ask young people to imagine the response of “a young person, about your age who goes to school around here”
- How can you make it easy for participants to leave the room and communicate this in advance?
- How will you ensure parents/carers have information about this scheme of work to support it within the home?
- You might want to consider a Disassociation Game to close the session. This is a quick, light-hearted, unrelated activity following the plenary on learning from the session. The purpose of this is to help students emotionally detach themselves from the content of the session before they leave.

Knowledge, Skills and Values

Topics explored in PSHE education, relate directly to a child's or young person's life, when they might find themselves in a tricky situation or "crunch" moment – and need to make a quick decision; for example, a child who is dared to run across the road by their friends, or a teenager who is being pressured to start a fire. They will need to recall learning from PSHE education at that moment to help them make a decision.

They will, of course, require knowledge e.g., of the legality (or not) of their actions. However, in order to make a safe decision in the moment, they will also need skills to negotiate with their peers to resist pressure from others, to exit the situation (if they choose to) and access appropriate help or support if necessary. They will need a strong sense of their own values, to make the right decision and the confidence to stick to it.

Knowledge on its own won't necessarily stop someone from trying things. In many cases young people end up in situations where they know what they are doing is "wrong", but they do it anyway, as they lack the essential skills or attributes to help them effectively manage the situation.

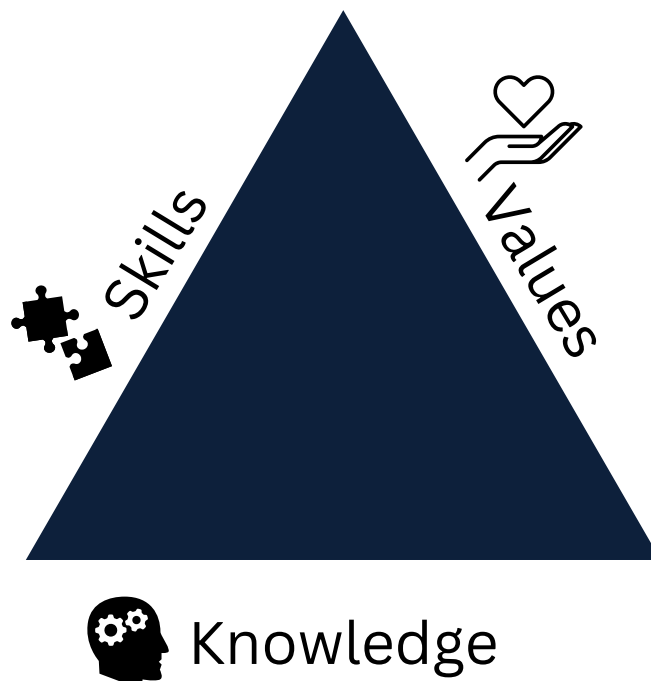
To ensure that sessions are balanced it is important to know the purpose of the activity and create a balanced session that increases or enables reflection on knowledge, skills and values.

The definition of each of these is:

Knowledge: gaining new information on a topic

Skills: gaining new skills on a topic

Values: reflecting on, and potentially altering, your own values in relation to a topic



Tips for Communication

Communication difficulties

Special provision should be put in place to support conversations with children, young people or adult learners who:

- have communication difficulties
- are too young
- are unable to communicate
- cannot or will not explain

You should refer to the child, young person or adult learner's behaviour plan and the information available from any assessments. This may include visual cues to help facilitate discussion, such as picture exchange communication cards.

Mencap has published further information on [communicating with people with learning difficulties](#).

The National Autistic Society has also published [tips to communicate more effectively with an autistic person](#).



The table below shows the learning opportunities from the relevant PSHE Association core themes which can be linked to child financial exploitation.

Primary

PSHE Association

Key Stage 1

H34.	Basic rules to keep safe online, including what is meant by personal information and what should be kept private; the importance of telling a trusted adult if they come across something that scares them
R15.	How to respond safely to adults they don't know
R16.	About how to respond if physical contact makes them feel uncomfortable or unsafe
L10.	What money is; forms that money comes in; that money comes from different sources

Key Stage 2

H42.	About the importance of keeping personal information private; strategies for keeping safe online, including how to manage requests for personal information or images of themselves and others; what to do if frightened or worried by something seen or read online and how to report concerns, inappropriate content and contact
R18.	To recognise if a friendship (online or offline) is making them feel unsafe or uncomfortable; how to manage this and ask for support if necessary
R23.	About why someone may behave differently online, including pretending to be someone they are not; strategies for recognising risks, harmful content and contact; how to report concerns

R27.	About keeping something confidential or secret, when this should (e.g. a birthday surprise that others will find out about) or should not be agreed to, and when it is right to break a confidence or share a secret
R28.	How to recognise pressure from others to do something unsafe or that makes them feel uncomfortable and strategies for managing this
R29.	Where to get advice and report concerns if worried about their own or someone else's personal safety (including online)
L21.	Different ways to keep track of money

SEND

PSHE Association:

SSS2 - Keeping Safe

Development	Name and describe feelings associated with not feeling safe (e.g. worried, scared, frightened) and identify trusted adults who can help us if we feel this way
Enrichment	Explain why it is important to persist with asking for help if our initial requests are not met or understood.

SSS3 - Trust

Encountering	Respond to stimuli about what we mean by keeping a secret and what we mean by a surprise.
Foundation	Identify someone who can help us if we are afraid or worried
Core	Explain why 'trust' is not the same as 'like'.
Core	Give examples of what is meant by trust.
Core	Identify how we feel when we trust someone.

Development	Recognise that we do not have to trust someone just because they say we should.
Development	Explain that we should not keep any secret that makes us feel uncomfortable, afraid, worried or anxious, no matter who asks us
Enrichment	Give examples of how others may put us under pressure to do something.
Enhancement	Explain or demonstrate strategies to resist pressure to behave in inappropriate ways.
Enhancement	Demonstrate what we can say and do and where to get help if we have been pressurised, or seen someone else being pressurised, to do something risky

SSS4 – Keeping Safe Online

Development	Explain that there may be people online who do not have our best interests at heart.
Development	Identify things that we should never share online without checking with a trusted adult first.
Enrichment	Explain how to respond if we're not sure if someone online is who they say they are.
Enhancement	Describe strategies to help us stop and think about the possible consequences for ourselves or others before we post something online
Enhancement	Identify whom we can talk to, or report concerns to, if someone asks us for, or sends us, an image or information that makes us feel uncomfortable.

DfE Statutory Guidance:

By the end of Primary pupils will know:

FR2.	The characteristics of friendships, including mutual respect, truthfulness, trustworthiness, loyalty, kindness, generosity, trust, sharing interests and experiences and support with problems and difficulties.
FR5.	How to recognise who to trust and who not to trust, how to judge when a friendship is making them feel unhappy or uncomfortable, managing conflict, how to manage these situations and how to seek help or advice from others, if needed
BS2.	About the concept of privacy and the implications of it for both children and adults; including that it is not always right to keep secrets if they relate to being safe.
BS7.	How to report concerns of abuse, and the vocabulary and confidence needed to do so.
M7.	Isolation and loneliness can affect children and that it is very important for children to discuss their feelings with an adult and seek support
IS7.	Where and how to report concerns and get support with issues online.



PSHE Association

Key Stage 3

H30.	How to identify risk and manage personal safety in increasingly independent situations, including online
R17.	Strategies to identify and reduce risk from people online that they do not already know; when and how to access help
R23.	The services available to support healthy relationships and manage unhealthy relationships, and how to access them
R24.	That consent is freely given; that being pressurised, manipulated or coerced to agree to something is not giving consent, and how to seek help in such circumstances
R37.	the characteristics of abusive behaviours, such as grooming, sexual harassment, sexual and emotional abuse, violence and exploitation; to recognise warning signs, including online; how to report abusive behaviours or access support for themselves or others
L15.	To assess and manage risk in relation to financial decisions that young people might make
L19.	To recognise financial exploitation in different contexts e.g. drug and money mules, online scams

H4.	Strategies to develop assertiveness and build resilience to peer and other influences that affect both how they think about themselves and their health and wellbeing
H23.	Strategies for identifying risky and emergency situations, including online; ways to manage these and get appropriate help, including where there may be legal consequences (e.g. drugs and alcohol, violent crime and gangs)
R1.	The characteristics and benefits of strong, positive relationships, including mutual support, trust, respect and equality
R3.	To respond appropriately to indicators of unhealthy relationships, including seeking help where necessary
R31.	The skills and strategies to respond to exploitation, bullying, harassment and control in relationships
L20.	The skills to challenge or seek support for financial exploitation in different contexts including online

Key Stage 5

R13.	How to recognise, and seek help in the case of, sexual abuse, exploitation, assault or rape, and the process for reporting to appropriate authorities
R20.	To recognise and manage different forms of abuse, sources of support and exit strategies for unhealthy relationships
L19.	To evaluate the risks in different financial ventures including illegal schemes e.g. illegal money transfers

PSHE Association:

SA4- Managing Pressure

Development	Identify some of the ways in which pressure might be put on us by other people, including online.
Enhancement	Describe strategies that can be used if someone is using pressure to persuade us to do something, including online.

SSS2- Feeling Frightened or Worried

Core	Explain that we should always tell someone if anyone makes us feel worried or uncomfortable, whoever they are
Development	Explain why no one has a right to make us feel frightened or uncomfortable and how to recognise harassment, including online.
Enhancement	Explain how feeling frightened, worried or uncomfortable is one of the ways we know that something is wrong.
Enrichment	Explain that someone we like may not always be trustworthy

Core	Recognise that not all information seen online is true.
Development	Identify some possible risks of using social media.
Enrichment	Identify sources of advice and support, and ways to report online concerns.
Enrichment	Identify some ways in which we can recognise when we are being manipulated by online content or contact, and ways to respond.

DfE Statutory Guidance:

By the end of Secondary pupils will know:

RR6.	That some types of behaviour within relationships are criminal, including violent behaviour and coercive control.
O8.	How information and data is generated, collected, shared and used online.

NYA Youth Work Curriculum:

HW2.	Helping young people make informed choices about how they live, approach risk and take responsibility for their own behaviour in relation to their lifestyle
HW4.	Making appropriate support and services accessible when necessary

Useful Resources

Please check all resources are suitable for your settings and children before use

Child Financial Exploitation

Videos:

BBC - [Scam Stories: The Money Drop](#)

Cifas & UK Finance - [Don't Be Fooled](#)

Europol - [What is money muling in 60 seconds or less](#)

Fearless.org - [Gabi's Story](#)

Natwest - [Money Muling: A Student Crisis](#)

NatWest - [Honest Job Ad](#)

Sky News - [Fraudsters are scamming teenage 'money mules' on Instagram and Snapchat](#)

Lesson Plans:

Please sign up to our [Resource Library](#) and visit our [Exploitation Page](#). Here are a few select lesson plans:

11-14 years - Cifas - [Anti-Fraud Lesson Plans](#)

13-14 years - FLIC- [Financial Exploitation](#)

16-19 years - Barclays Life Skills- [Financial fraud, scams and identity theft](#)

Locally:

11-13 years - Catch22- [Catch On](#)

Professionals - PSHE Education Service - [Child Criminal Exploitation & PSHE](#)

Professionals - PSHE Education Service - [Child Sexual Exploitation & PSHE](#)

Professionals - PSHE Education Service - [Pressure & PSHE](#)

Professionals - PSHE Education Service - [Friendships & PSHE](#)

Training:

PSHE Education Service - [Bitesize Practice Development Session - Exploitation](#)

DEVELOPING SUBJECT KNOWLEDGE



CHILD FINANCIAL EXPLOITATION

with thanks to...



Definition

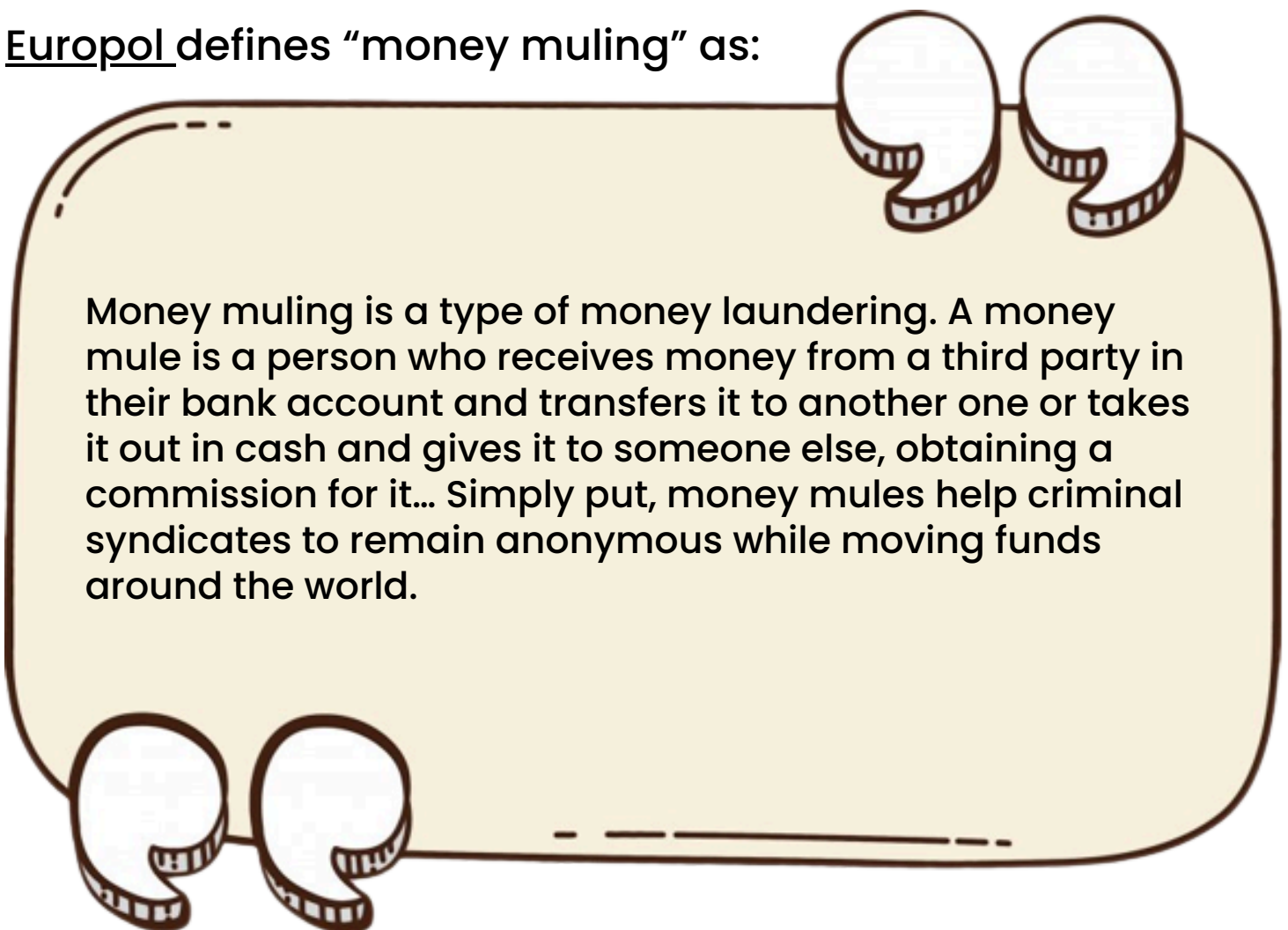
Child Financial Exploitation (CFE) is a form of abuse. It may be referred to as “money muling”. The term refers to the action of using a young person’s bank account to move money obtained through illegal sources.

Through the process of money laundering, criminals will introduce the proceeds of their crimes into the banking system as a way of trying to disguise the original source, making it appear as though it has come from a legitimate source.

Young people may be asked to help transfer money by:

- An online friend or love interest
- Someone offering a way to make ‘easy money’
- Someone claiming to need help as they can’t use their own bank account.

Europol defines “money muling” as:



Money muling is a type of money laundering. A money mule is a person who receives money from a third party in their bank account and transfers it to another one or takes it out in cash and gives it to someone else, obtaining a commission for it... Simply put, money mules help criminal syndicates to remain anonymous while moving funds around the world.

- Child Financial Exploitation (CFE) is often seen as secondary to other forms of exploitation and is not recognised as exploitation in its own right.
- This means that often the responsibility for tackling CFE is not coordinated and safeguarding responses are disconnected. It is important that professionals display professional curiosity.
- It is important to remember that children and young people from all backgrounds are affected, including many more from more affluent backgrounds - as they are more likely to have their own bank accounts.
- More often its small amounts of money that can sometimes reduce the likelihood that exploitation is noticed.
- Different types of currency can be used - travel cards, gaming currency, crypto-current, holding accounts, material goods.
- There is a lack of knowledge around laundering and fraud - this is often seen as a victimless crime - it is not it is linked to Organised Crime Gangs and Human Trafficking. PSHE education can help to raise this knowledge and safeguard children and young people by increasing their financial literacy.

Key Terminology

Below are some other key terms, definitions and features that are associated with Child Financial Exploitation:

Money Mule

Some who lets someone else use their bank account to transfer money, often keeping a little bit for themselves.

Mule Recruiter

Works on behalf of criminal groups to recruit money mules to move money obtained through illegal sources through their bank account. May also be referred to as Fraud Boys/Fraud Stars

Mule Herders

Recruits money mules. They search social media profiles for information, use it to befriend or trick a person into receiving stolen money into their bank account. A herder might approach someone online, through a messaging app or in person.

Money Laundering

The process that criminals use in an attempt to hide the illegal source of their income. Underpins and enables most forms of organised crime, allowing crime groups to further their operations and conceal their assets. Although there are no exact figures there is a realistic possibility that the scale of money laundering impacting the UK annually is in the hundreds of billions of pounds.

Squares

Terminology used by abusers to refer to cards.

Squaring

Means money laundering

Barks/Natty/Sants

Used to describe Barclays, Natwest and Santander

Drop

This is the term used to state money will be put into the account

Smurfing

Using specialist software to arrange lots of small bank deposits that are not usually flagged

Deets

Account details

Scratch/Lizzies/Gwop/Ps/bars

Refers to money

Language

The Children's Society reminds professionals that the term "money mule" is unhelpful as it describes children and young people who are being exploited as animals. This dehumanises them and could reinforce negative stereotypes that these children and young people who are being exploited are offenders.

The phrase "money mule" focuses conversations about the fraudulent bank activity, and ignores the complexity of the situation and that the child/young person is being exploited as it implies consent that a child/young person chooses to be involved in the activity.

It is important for professionals to remember that children and young people whose bank accounts are utilised for criminal activity are being controlled, coerced and abused.

The recruitment of these children and young people follows a familiar pattern to other forms of child exploitation. They are **targeted** by perpetrators and then **groomed**, often through promises of payment or gifts (such as online gaming credits or skins), they may be **tested** through small transactions and are eventually **trapped** in debt bondage and potential poverty through funds being confiscated and accounts shut down. Exploiters will then capitalise on this and use the situation to coerce the child into other forms of exploitation - criminal or sexual.

It is important that, as professionals, we use appropriate language moving the conversations away from fraud, criminality and choice to one of exploitation and abuse. This enables professionals to make the appropriate safeguarding interventions and provide improved support to children and young people who are being financially exploited.

The Children's Society have produced this guide for professionals - [Appropriate Language in Relation to Child Exploitation](#).

Inappropriate Term	Rationale	Suggested Alternative
Money Muling	<ul style="list-style-type: none"> • Dehumanising • Negative self-image for the person being exploited 	<ul style="list-style-type: none"> • Child is being financially exploited by being forced or coerced to hold/carry money/criminal property • Child is targeted by perpetrators through promises of payment. • Child is trapped in debt bondage and potential poverty through funds being confiscated and accounts shut down.
Mule Herders	<ul style="list-style-type: none"> • Dehumanising • Often young people are exploited to do this • Minimises the reality of the crime 	<ul style="list-style-type: none"> • A person who uses a dedicated social media account to exploit others into sharing bank details for the use of money laundering
Need to take responsibility for their behaviour	<ul style="list-style-type: none"> • Implies child is free to make choices and to blame for decisions. • Moves responsibility from perpetrator to young person or family. • Disregards the coercion involved 	<ul style="list-style-type: none"> • We need to support the young person to understand the complex nature of exploitation or what exploitation is, and how they have been groomed. • They need support to understand that only the exploiter is responsible for what happened to them and they aren't to blame. • They need help and support to understand how the exploiter is harming them and does not have their best interests in mind.

Young people are often targeted through social media and online gaming, but it is important to remember it can also occur in person, such as being approach at a cash point.

The recruiters will target those looking for work or looking to earn easy money by posting fake adverts on job website and social media.

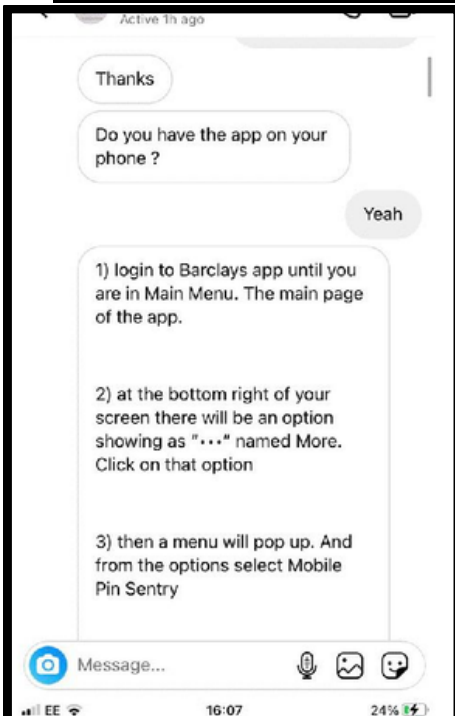
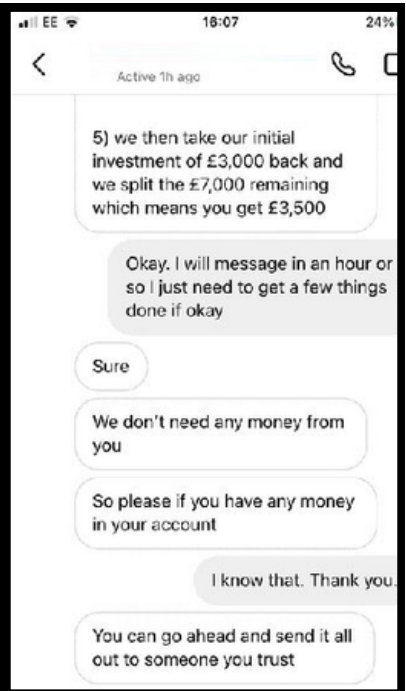
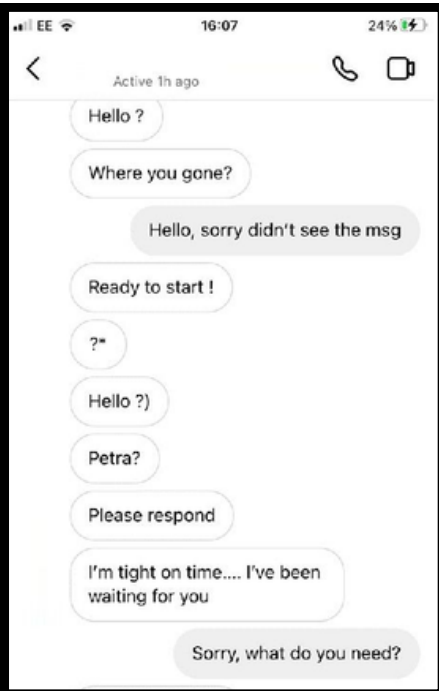
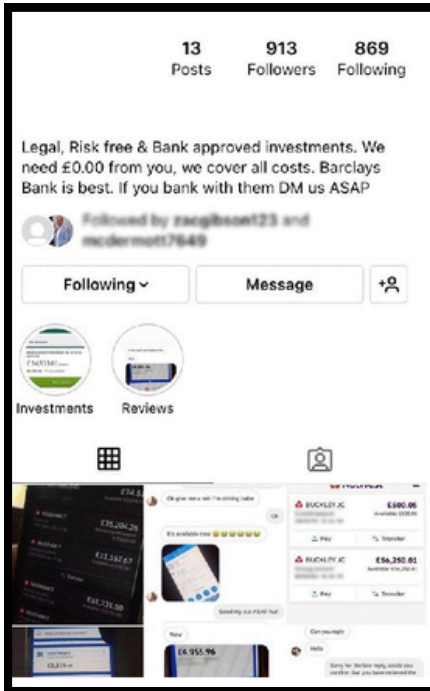
Figures obtained by Sky News show under 25s are six times more likely to fall victim to criminals using social media platforms than over 50s.

A study commissioned by NatWest of 1,00 18–30 years old discovered that four in ten (39%) have been targeted by 'quick money' jobs ads on social media, with three quarters (74%) seeing an increase in these ads in the last two years – and of those 91% said the number of times they have seen this type of advert had more than doubled.

The recruiters will typically post adverts on legitimate jobs websites or social media, using terms such as “money transfer agents” or “local processors” to recruit people to launder the profits of their crimes.

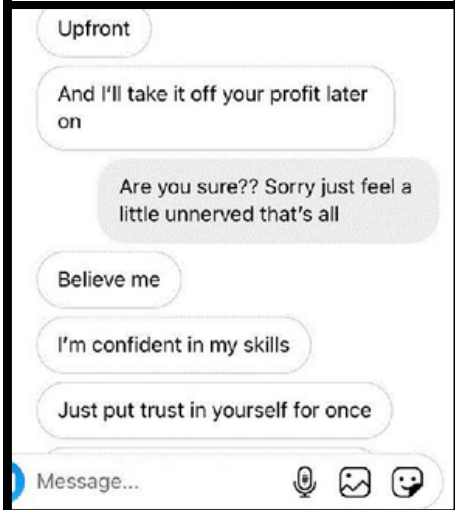
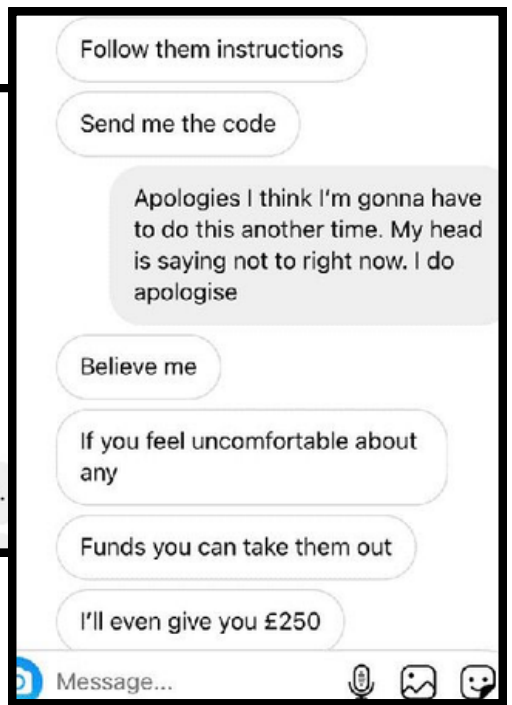
They may also create profiles on social media platforms, infiltrate popular groups or special interest pages to seek out suitable targets, and post images showing off a luxury lifestyle – for example expensive cars or large quantities of cash – to entice young people. Increasingly, financial exploitation recruiters are making use of heavily encrypted instant messaging services to avoid detection.

This example conversation has been created by Barclays to show what a conversation with a recruiter may look like.



4) Once you click on mobile pin sentry it'll give you 3 options which are (Sign, Identify & Respond). Click on the "identify" option and enter your passcode.

5) Then you will be given a 8 digit code. Please send me the 8 digit code as quick as possible



If someone thinks they are being tricked, block their account and report it.

Online Safety Bill

The Online Safety Bill is a new set of laws (2023) designed to protect adults and children online. It will make social media companies more responsible for their users' safety on their platforms.

The Bill will make social media companies legally responsible for keeping children and young people safe online. It will protect children and young people by making social media platforms:

- Remove illegal content quickly or prevent it from appearing in the first place. This includes removing content promoting self harm
- Prevent children from accessing harmful and age-inappropriate content
- Enforce age limits and age-checking measures
- Ensure the risks and dangers posed to children on the largest social media platforms are more transparent, including by publishing risk assessments
- Provide parents/carers and children/young people with clear and accessible ways to report problems online when they do arise

OFCOM have been put in charge as a regulator to check that platforms are protecting their users.

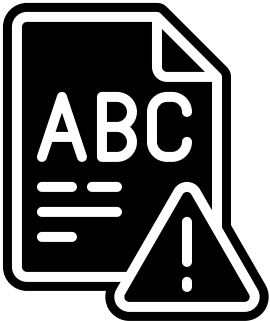
Ofcom will have powers to take action against companies which do not follow their new duties. Companies will be fined up to £18 million or 10 percent of their annual global turnover, whichever is greater. Criminal action will be taken against senior managers who fail to follow information requests from Ofcom. Ofcom will also be able to hold companies and senior managers (where they are at fault) criminally liable if the provider fails to comply with Ofcom's enforcement notices in relation to specific child safety duties or to child sexual abuse and exploitation on their service.

Spotting the Signs

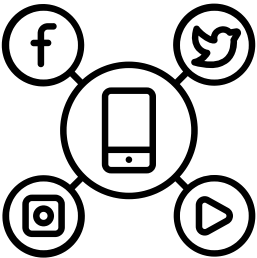
Below are a number of signs that may help someone to recognise financial exploitation:



Often recruiters will share a job advert on social media that may include phrases like “easy money”, or “no experience necessary”, “Work from Home” “Money Transfer Specialist”. Some of these adverts may also be accompanied by images of lots of cash. Remember if the advert sounds too good to be true, then it usually is.



Job Adverts – A genuine job advert will rarely have spelling errors, so lots of spelling mistakes can also be a sign this is not legitimate.



Messaging through social media – Private messages asking if someone wants to make quick cash or easy money. If someone suspects an account on social media is acting suspiciously, they can report it and block that account.



Asking to share bank details – information about your PIN should not be shared.



Deals – someone met online offering deals that sound too good to be true or someone who wants to buy a valuable item and insists on paying by bank transfer

Here are some examples, from Nationwide of what young people can do if they are worried about financial exploitation.

- *Always be suspicious of the promise of money in exchange for moving funds through your bank account.* Trustworthy companies will never ask you to do this. And never respond to any job adverts that promise high financial reward for minimal effort – it's likely to be a scam.

- *Never open a bank account in your name for anyone else or accept money into the account that you don't know where it is from.*

You should also never disclose your passwords, PINS and passcodes with anyone.

- *Do your research on any advertised jobs.* Check to see if their contact details are genuine. Do they have a website? Are they listed at Companies House? Do they have online reviews for their products or services? By doing your own research, you'll get a good idea about whether the opportunity is real or not.

- *Be careful of adverts from overseas as it can be hard to check if they're legitimate.* It's easier to create a company and make it look like the real thing in certain countries. And as they don't have the same safeguards that we have in the UK, it can be impossible to check up on their validity.

- *Stick to well-known sites for job searches – don't apply for jobs that are only advertised on social media.*

- *Talk to someone you trust.* If your bank account is being used to move money, speak to a Trusted Adult, such as a parent/carer, teacher or youth worker; particularly if you are being pressured into accepting money into your account.

Impact of CFE

Handling money that came from illegal activity is a crime, even if they person did not know what they were doing. A child or young person could be arrested as laundering the proceeds of crime is a criminal offence under The Proceeds of Crime Act (2002).

5-7
Years

The length of time a child/young person can have their bank account suspended

14

The maximum number of years for a prison sentence.



If the bank thinks the account is used for fraud, the individual's credit file will receive what is called a "first party fraud" marker from Cifas (who manage the largest database of fraud instances in the country).

This marker will stay on file for six years and will let everyone who checks the person's file know that their account was used for fraud purposes. This means they'll usually be barred from opening a bank account – and that can have more knock on effects later.

A lack of awareness of CFE means that children and young people are not aware of their rights, boundaries and where they can go for help and support. It is essential that PSHE addresses this as children and young people:

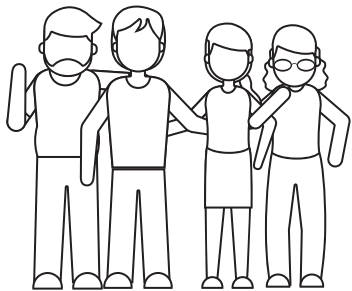
- Do not always have the knowledge to recognise that they are being abused
- May feel as if they are betraying the person who is abusing them
- Are often coping with multiple issues at once
- May feel that something is not 'right' but lack confident to speak to someone
- May not say anything as they think the person abusing them will not be prosecuted

PSHE works most effectively when delivered as a sequenced, spiral programme that builds on prior learning as children and young people grow and mature and provides age- appropriate information and opportunities for children and young people to disclose.

Dealing with Disclosures:

- Listen carefully
- Display empathy and understanding.
- Be attentive and display positive body language.
- Be patient
- Convey belief through your communication.
- Acknowledge the person has shown courage talking to you and be clear that sexual assault or sexual abuse is never the fault of the person who is assaulted or abused.
- Be clear about your role and boundaries including safeguarding and confidentiality.
- Offer practical support in line with your organisation's policy.
- Provide information if you can, but don't overwhelm the person e.g. details of sexual health services.
- Ensure that you remember self-care for you and your colleagues.
- Remember the importance of a consistent, whole-school approach.
- Do not question the person or ask for details of the assault or abuse.
- Do not ask why they did not stop it - this can feel like you are blaming them.
- Respect their decisions.

In 2022 firms reported more than 39,000 accounts linked to “muling” activity to the National Fraud Database.



The key age range for financial exploitation or “money mules” is 21-25 years.



Social media and online gaming platforms are the most common places used for recruitment.

78% of young Brits do not know what “money muling” is – 25% believe it refers to someone who tops up cash machines (Natwest)



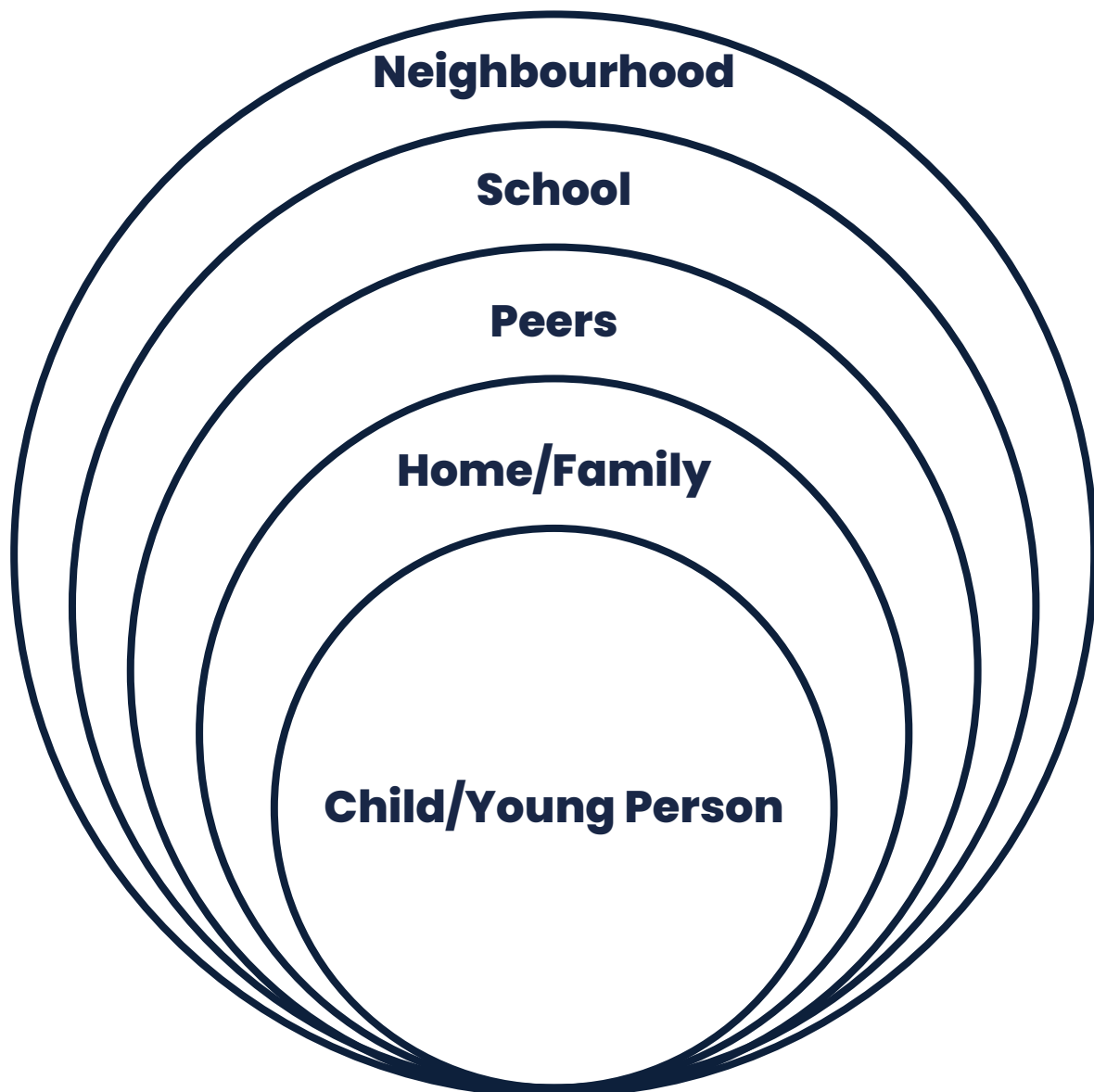
The cost of living crisis is being utilised by recruiters with adverts offering help to those struggling with bills.

Cifas reported that between January and October 2018, around 30,000 money mules were identified in the UK – around a third were aged under 21 and almost 5,000 were younger than 18.

Contextual safeguarding recognises the impact of the public/social context on young people's lives, and consequently their safety. Contextual safeguarding seeks to identify and respond to harm and abuse posed to young people outside their home, either from adults or other young people.

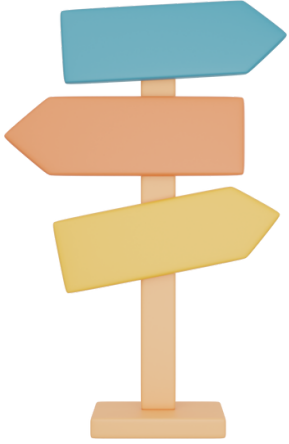
Using Contextual safeguarding can enable professionals to build a holistic picture of the child or young person's individual factors and also identify where and by whom interventions can occur

More information on contextual safeguarding can be found [here](#)



Signposting

Information:



It is important to signpost children and young people to relevant local and national organisations who can provide further advice and support.

Local Services

- [Staffordshire Police](#)
- [Catch22](#) - Commissioned Service if child/young person is being criminally exploited
- [Staffordshire Child Exploitation Team](#)

National Services

- [Childline](#)
- [Action Fraud](#)
- [Fearless.org](#)
- Own bank

Referral Process - Staffordshire

37

To ensure that appropriate support is offered to children at the right time, all referrals for CE support will be considered within a **weekly triage meeting held on Wednesday's** which will have oversight from the CE Team, Catch22 and YOS Prevention who can share knowledge and agree the best service to offer intervention.

Where there are concerns of Child Criminal Exploitation (CCE), referrals can continue to be made to the below services which offer an individual referral form that can be accessed through contacting them directly.

YOS Prevention - For when there are concerns of CCE and the child is coming to the attention of police via:

staffordshire-yot-north@staffordshire.gov.uk (Newcastle, Moorlands & Stafford) and staffordshire-yot-east@staffordshire.gov.uk (Cannock, South staffs, Tamworth, Lichfield & East Staffordshire)

Catch22: For concerns of CCE:
catch22cce@catch-22.org.uk

For children at risk of Child Sexual Exploitation (CSE), Risk Factor Matrix Forms will continue to act as the referral mechanism however, these can now be sent directly to the CE Team via the below email address and all referrals will be triaged by the CE Team and contact will then be made with the referrer to confirm support after the weekly triage meeting.

CE Team: CSEinbox@staffordshire.gov.uk

Please note: All children felt to be at risk of or exposed to exploitation MUST have an up-to-date [Child Exploitation Active Risk Screening Tool](#) which will be the responsibility of the referrer to complete in line with the [current CE Policy](#) under Staffordshire's Safeguarding Children's Partnership.

If you have any additional queries or concerns, please contact Stacey Black, CE Team Manager at Stacey.black1@staffordshire.gov.uk

Referral Process - Stoke-on-Trent

Catch 22 provide specialist support for children at risk of child criminal exploitation (CCE). Catch22 have an independent referral form. For further information please contact catch22cce@catch-22.org.uk

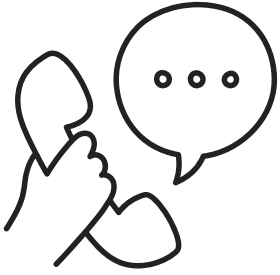
The Risk Factor Matrix (RFM) will still be required (as per Stoke on Trent Children's Safeguarding Partnership Policy) as an assessment tool and also to be able to access the multi-agency support plans around harm outside the home. The frequency of completing an RFM will extend to 8 weekly (where this used to be 6 weekly). A new RFM is due to be launched in the coming weeks and further information will be shared about this shortly.

For young people identified as dual risk (both CSE and CCE), a RFM should be completed which will be discussed at a multi-agency triage meeting and a plan outlined detailing appropriate support will be agreed. Any outcome will be communicated back to the referrer.

As always any concerns about a child that require a referral to social care or early help should be sent through to CHAD as per the existing process and please continue to use the child.exploitation@stoke.gov.uk e-mail address to contact the CE coordinators for advice or if you have any queries in relation to this process.



Useful Contacts:



If you would like more information or support about Child Financial Exploitation please contact:

Catch22 - catch22cse@catch-22.org.uk

Staffordshire Child Exploitation Team - CSEinbox@staffordshire.gov.uk

Staffordshire YOS Prevention - Newcastle, Moorlands, Stafford only

Staffordshire YOS Prevention - Cannock Chase, South Staffordshire, Tamworth, Lichfield, East Staffordshire only

Stoke Child Exploitation Team - childexploitation@stoke.gov.uk

If a referral to Children's Social Care is required, please contact:

Staffordshire:

Staffordshire Children's Advice Service - 0300 111 8007
Monday - Thursday 8.30am - 5pm and Friday 8.30-4.30pm
Out of Hours - 0345 604 2886 / 07815 492613

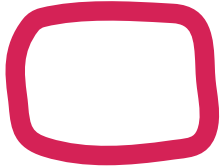
Stoke:

CHAD - 01782 235 100

Monday - Thursday 8.30am - 5pm and Friday 8.30-4.30pm
Out of Hours - 01782 234 234



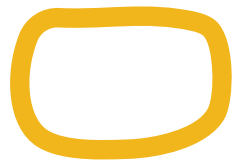
Children Tricked into Opening Criminal Bank Accounts



I was a teenage 'money mule'



PI was a 15-year-old money mule after criminals hired me at the school gate



A third of Brits WOULD apply for a job as a money mule - at the risk of a 14 year prison sentence



The dangerous world of teen "money mules"

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PSHE

Education

STOKE-ON-TRENT
STAFFORDSHIRE

www.pshestaffs.com

Ellie Chesterton
PSHE Coordinator
Stoke-on-Trent
ellie@staffscvys.org.uk

Natalie McGrath
PSHE Coordinator
Staffordshire
natalie@staffscvys.org.uk

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