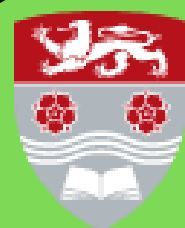




PREVENTING CHILDREN AND YOUNG  
PEOPLE FROM BECOMING

# MONEY MULES

A RESEARCH INFORMED, EVIDENCE BASED, &  
LIVED EXPERIENCE DRIVEN APPROACH



Lancaster University  
Law School



LLOYDS BANK



WE FIGHT FRAUD  
and all financial crime



CITY OF LONDON  
POLICE

**42% of all of my money mules are age 21-30, and im approaching younger and younger mules all the time.**

A student's bank account is extremely valuable to me, I push through £3-7k a transaction, and it will only cost me a few hundred pounds

I've already  
approached  
3 in every 5  
students  
before they  
have even  
started  
University

**Students  
help my  
world 'clean'  
around  
£72 million  
of criminal  
funds in the  
UK each year**

**WHY ARE MONEYMULES SO  
VALUABLE TO CRIMINALS?**







# The true story

- Prior to watching “Crooks on Campus” **57.9% of students** were not aware of what a money mule is.
- **57.5% of students** had already been approached either in person and online (17.5%) or online only (40%) to become a money mule.
- **100% of students** said they feel confident that after watching Crooks on Campus they would be able to spot an approach by a criminal for general scams and fraudulent activity.
- 80% of students saying they would report all approached to Crimestoppers after watching the film.

**We found that students are more susceptible to recruitment by criminals than they perceive themselves to be.**

Hii! Can you do me a massive favour pls. I got a new job and was hoping you could fill out this survey, I get paid everytime someone fills it out and i really need the money tbh. They also said if other people are interested they are always looking for people. Youll be really helping me out :)

This is the survey link: <https://survey.zohopublic.eu/zs/ISDHwS>

11:23

Hey can you please fill in the survey it would really help me out

20:36

hi again, times about to run out on the survey plsplspls can you fill it in i just need 2 more people to respond to get paid more! Please help me out

Sorry, done now :)

Thank you so much :)

Message...

[survey.zohopublic.eu/zs/ISDHwS](https://survey.zohopublic.eu/zs/ISDHwS)

11:24

Hey can you please fill in the survey it would really help me out

14:07

Yessir holdup

thank u so much man

16:19

Photo

Photo

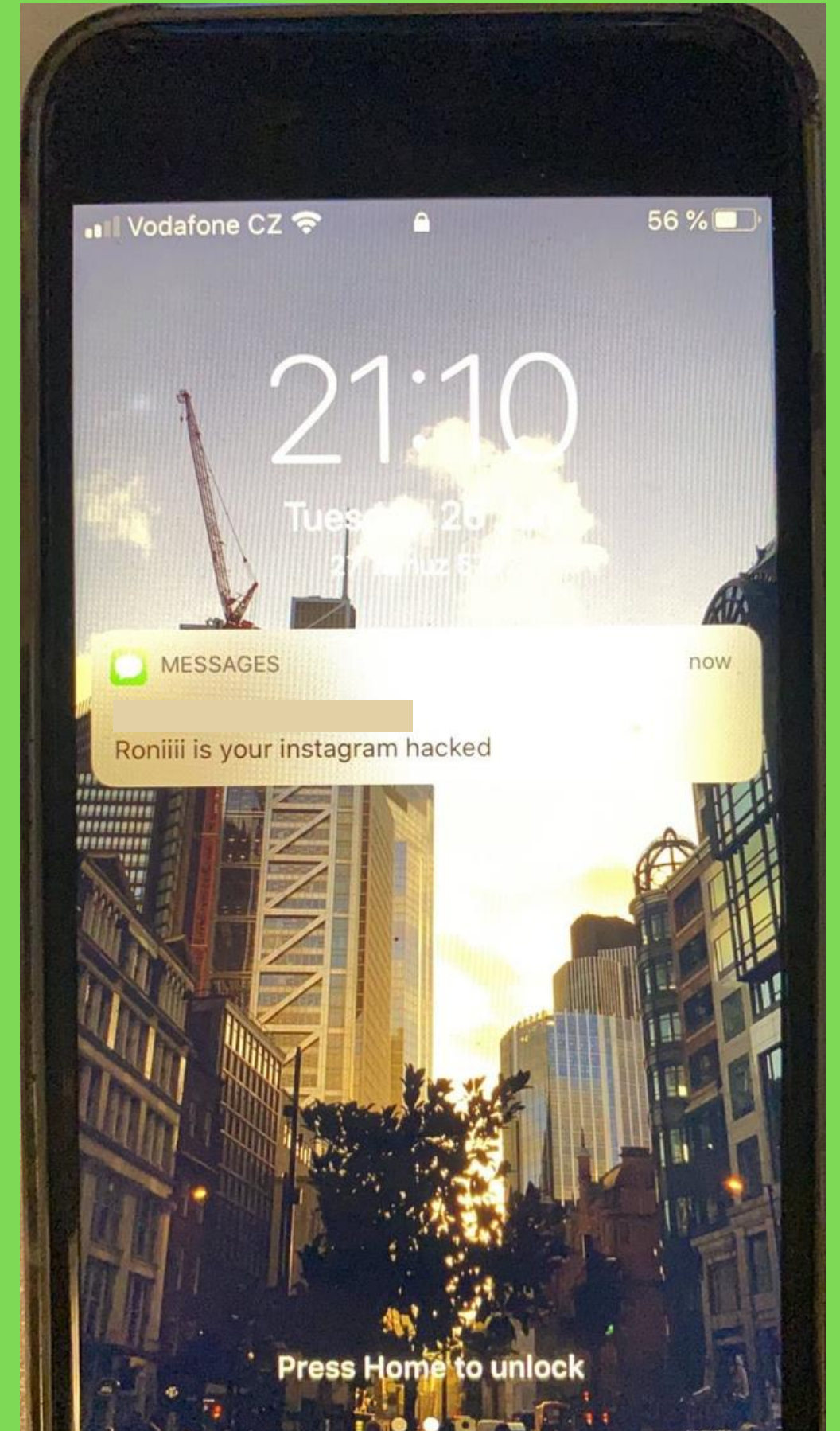
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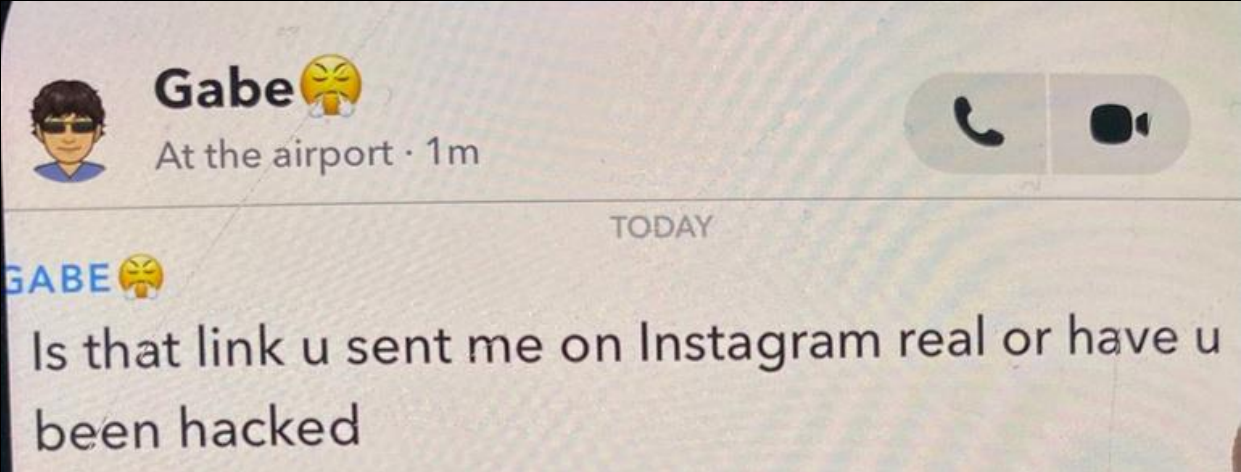
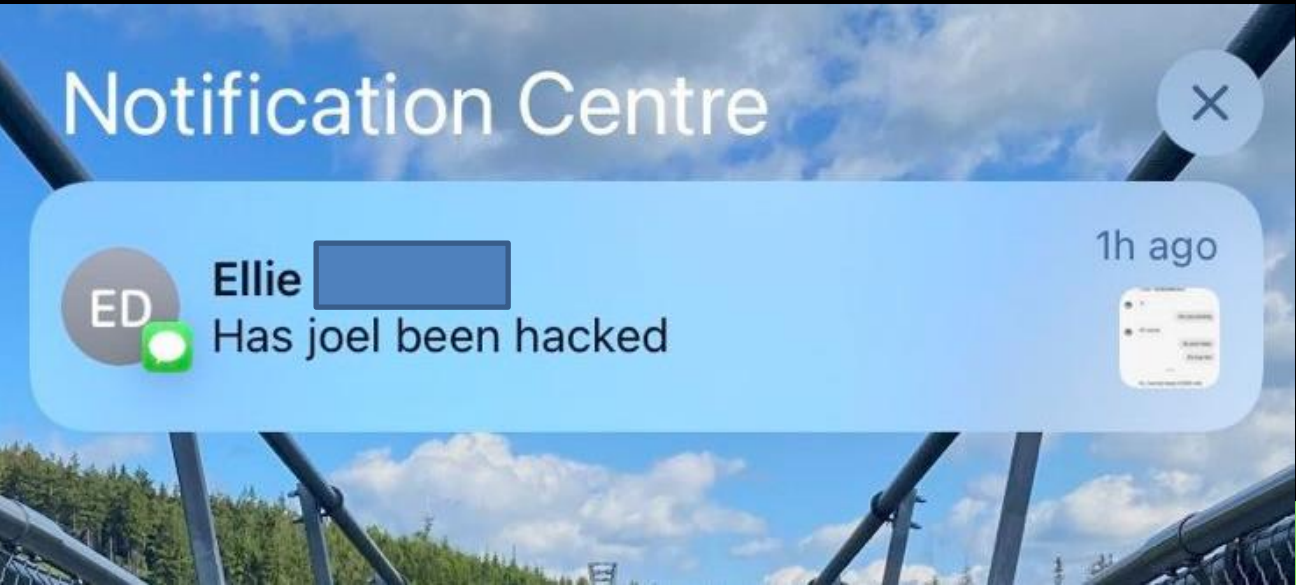
hi again, times about to run out on the survey plsplspls i just need 2 more people to respond to get paid more! Please help me out

I did itt

Thank u!

Message...

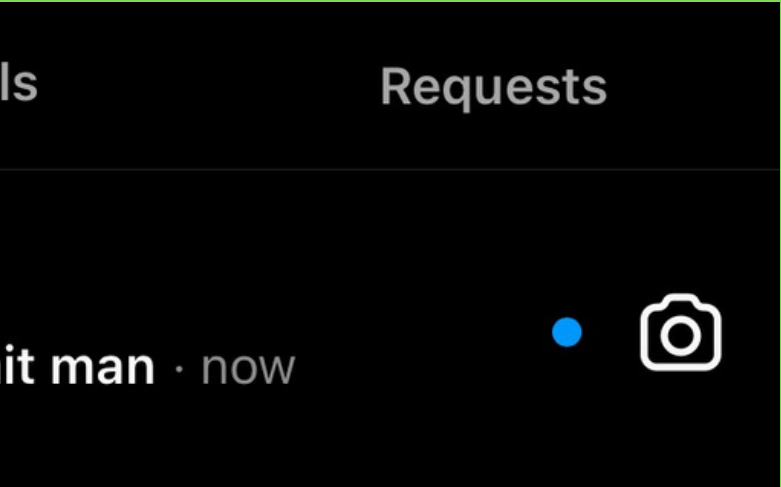
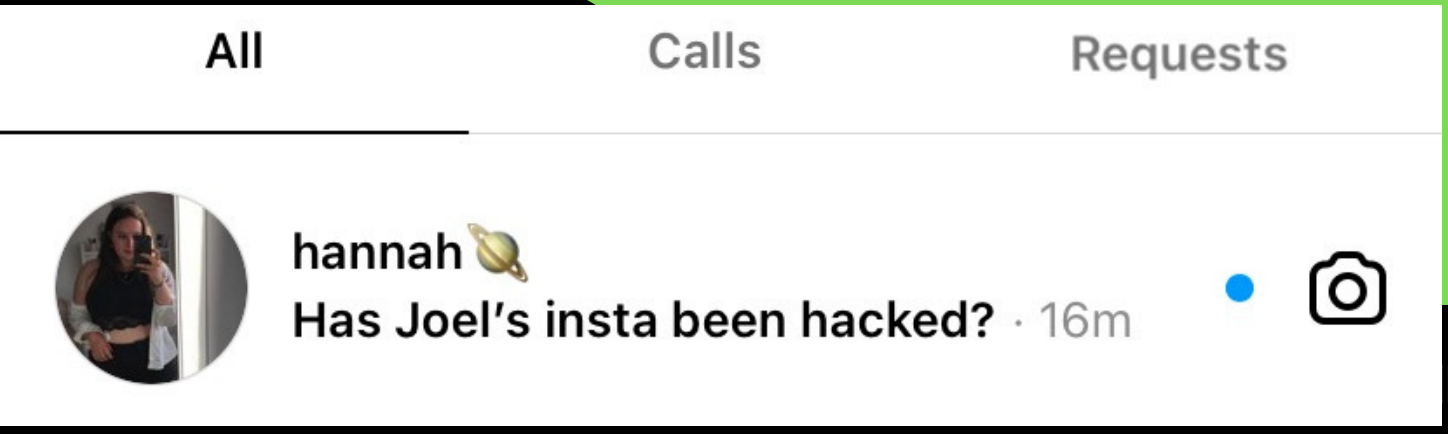
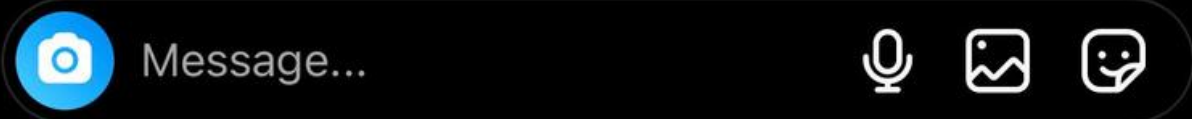




Hi, I earned nearly £1000 with no hassle the other day, dead simple to do. All you need to do is follow this link and can do too. <https://survey.zohopublic.eu/zs/k9B8hw>

Is this a pyramid scheme?

Are you okay?



## **PROVEN BEHAVIOUR CHANGE**

- 95.2% of students said that they would not accept an approach from a social media contact.
- However, when approached in a 'mock-recruitment' exercise 20 students (out of 30) submitted information, suggesting they would be open to becoming a money mule with further social engineering.
- After watching Crooks on Campus, just 2 out of 30 students submitted data, producing a 90% reduction in risk taking behaviour (around money mule and fraudulent scam recruitment).

**SO, WHAT DO WE DO NEXT..?**



# Talk about it

Share on social media **#cashdonkey #crooksoncampus**

# Challenge it

Tell your friends and family what to look out for, talk to your "crooks on campus" and get advice and support from your university

# Report it

Crime**Stoppers.**

0800 555 111

100% anonymous. Always.



# LESSONS LEARNED

**This is not an issues that can be tackled alone.**

- Partnership working between law enforcement, educators, financial services, social services, researchers, experts with lived experience, parents/guardians is needed...
- ... with children and young people central to the process.

**Awareness campaigns are not enough.**

- Raising awareness does not change behaviour alone.
- New behaviours need to be taught in creative and impactful, layered, ways.
- This needs to be embedded within the curriculum in schools, HE & FE.

**Who's responsibility is it anyway?**

- We all have our role to play in stopping financial child exploitation.
- Money muling has significant consequences for the people who get involved.
- It is necessary for the facilitation of organised crime, county lines, and terrorist financing.
- The consequences are increasing as money mules are viewed less as victims and more as enablers.

# Any questions?



#crooksoncampus

**visit [crooksoncampus.co.uk](http://crooksoncampus.co.uk)**

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[www.wefighfraud.org/money-laundering-training](http://www.wefighfraud.org/money-laundering-training)**