



HackShield Lesson Manual
Class Quest 6 - Money Muling

Lesson duration

45 minutes

Target group

Suitable for students between 8 and 12 years.

Learning objectives

Students learn...

- what a money mule and what a money wolf is.
- what happens if a money wolf uses you as a money mule (money muling).
- what the consequences are of lending your account or accounts.
- that you should never lend out accounts, pincodes or bills.
- why a money wolf wants your data.

Requirements

- Interactive board
- Teacher account for HackShield (create it [here](#))

Concepts*:

- **Money mules:** is a term used by criminals (money wolves) for people who are recruited to hand over their debit card and pin code. Often, they will receive money for this. If you lend your debit card and PIN to criminals who will then use your bank account to channel stolen money, that is called: money muling. That money is stolen from another account, for example by scamming people, and then deposited into your account. The criminals then transfer the money with your debit card. As a money mule you are guilty of money laundering, and in addition you have to pay back all the stolen money (even if you meant well and wanted to help someone). The criminals are gone without a trace, they have the money which has been funneled away without anyone knowing that they are behind it (= money laundering).
- **Money laundering:** Money laundering is the channeling of money to hide its illegality. The purpose of money laundering is to be able to spend the money earned or received illegally without it being possible to prove that the possession was illegal. Criminals thus cover their tracks. In this way they prevent the money from being confiscated by the courts or the tax authorities. Money laundering is punishable by law.

** Would you like to know more about the above topics? Go to joinhackshield.com and watch the videos for inspiration and in-depth knowledge. Then you are fully prepared for this class!*

General

In this class quest students learn what a money mule is and how to avoid becoming one yourself. In this lesson students see what happens if a money wolf uses you as a money mule, they learn the consequences of lending their account and accounts, and can also empathize with a money wolf. Then it also becomes clear to them why a money wolf wants to have the data of another. Richy takes them on a trip, but should they trust Richie?

Good to know

Take a look at the website HackShield so you can see what the game environment and the class quest look like, so you know what your students can expect. This takes about thirty minutes.. Don't forget you need a teacher account for this, which you can create [here](#).

Elaboration

Introduction - 10 min

Explain to the students that you are going to talk about the term money mule and what it exactly is, and that you are going to play a game about it together. Also tell them this:

We are online so much that we can even manage our money through an online app. We transfer money from one account to another over the internet. But there are also dangers.

Introduction questions

- Who has their own account? Do you have your own debit card?
- Have you ever lent your card to someone else? Why did you do that?
- Has money been stolen from your account?
- How could that happen?

Core - 30 min

Start the quest on the interactive whiteboard. Indicate that you are now going to start the game and discuss rules that suit your class when you play a game on the IWB as a class.

Tips

- Do you want to mute the sound in the quest? You can do this in the game's menu via the gear (see images on the right). Move all sliders to the left (Music, SFX & Video).
- In the quest Richy and André tell a lot about money mulling. This is described in text. You can choose to have children read the text of a specific character (for example child x reads André's text and child y reads Richy's text).
- During the quest choices will have to be made. You can choose to use an active work form. For example: If you think we should choose answer A, you may stand. If you think we should choose answer B, you can sit on the floor.

Class activities in the quest

The questions below are shown as class activities in the purple Queries (a kind of robot) in the quest. As a teacher you can choose whether you want to do the activities. We recommend discussing these questions with your class to promote awareness of the online choices they can make. Of course you can choose to skip this or discuss it at another time.

- **How credible do you think Richy's story is? How's your Cyber Agent Radar?**
- **Who has ever lent their bank card with a PIN code? Did that go well then?**
- **What would you do if you accidentally became a money mule?**

Possible answer: Go to your parents/guardians and ask for help. Then file a report together with the police

Closing - 5 min

Ask the students what they have learned.

Final questions

- **What happens if you become a victim of a money wolf and are used as a money mule?**
Possible answer: A money mule has his or her account used to transfer or launder money from criminals to another account. . Money mules are often found through social media. It seems like a good way to make a quick buck, but you are dealing with criminals.
- **What can happen if you are a money mule?**
Possible answer: If you have been used as a money mule, you are a victim. But, at the same time, you are also seen by the police as a suspect because you unknowingly participated in a crime. The following can then happen:
 - *you can get a bank blockade. As a result, you cannot open an account or take out a loan for 8 years.*
 - *the bank calls in the police for a criminal investigation.*
 - *you have to go to the police station.*
 - *you will be given a (pro bono) lawyer.*
 - *you will likely get a criminal record.*
 - *you may have to pay for the damage.*
- **What should you do if you encounter a money wolf?**
Possible Answer: If a story seems too good to be true, it probably is. Do not respond and never give your bank account number, pincode or bank card to strangers or to non-strangers such as relatives, friends, acquaintances. It is important that you report it to the police if you have been approached for the loan of a card or PIN code, always do this together with parents/guardians. This reduces the chance that criminals can find money mules. And you help the police to catch criminals when you report them.

Shield & points

When you complete the quest with the students, you will receive a code at the end. When students have created their own profile on joinhackshield.com (look at the appendix to know how you could guide them in this), they can fill in this code, which earns a shield and extra points.

Tips

- Write the code on the board or have students write the code themselves to take home. In this way, you encourage students to delve further into cyber security at home. What else do you want!?
- Do you want your students to play HackShield more in the classroom? That is of course also possible. The appendix explains step by step how you can guide the children to create an account.

Appendix

How to create a HackShield account with the students

The students can continue their cyber path in HackShield at home or at school, but they need their own account for that. By encouraging them to come up with a suitable username and password, you help them make safe choices online. Below are some tips:

(Do you only want to know how to create an account on joinhackshield.com? Then only read the bold text at point 4)

1. Take the password crack test as a class. Have students count the number of characters in their most commonly used password. So also ask whether it contains capital letters or numbers, for example. Enter a password on the website and you will see how many years or sometimes even seconds it takes to crack a password.
2. State that a passphrase is a good and safe option. Such a sentence does not have to be difficult. As in a written sentence, have them also use the spaces between the words as characters. Bet that a hacker can crack that difficulty? Hackers, as well as automated password crackers, have a hard time trying to figure out many consecutive characters. Just count the characters of a passphrase and fill it in on a password cracking test. Do you see the difference?
3. Hackers always check what they can already find about you online. So never use your name or date of birth in your username or passphrase!
4. **Show the students that they can click LOGIN/REGISTER at the top right of joinhackshield.nl. Then they have to click on the big blue REGISTER button and they can fill in all their details there. Have they created an account? Then they can click on the big orange PLAY button at the top right of the website.**
5. Before everyone gets started, you go through the first steps together. The game speaks for itself. Mention that this game is not about speed, but about answering most questions RIGHT. It contains tips and new insights that can come in handy to prevent hacking.
6. There are a lot of difficult words in it. Students can of course always Google them! It is useful if they write it down immediately, so that you can discuss a number of those concepts with each other at the end of the lesson (power of repetition).