

Lesson plan

Year 9 | Session 3 'Financial exploitation'

Learning objectives

1. Identify situations where young people are vulnerable to exploitation
2. Explain the impact of financial exploitation
3. Rehearse strategies to respond to unwanted pressures

Resources needed for the lesson [worksheets, print-outs etc]

- Year 9 | Session 3 Resource 1 - Exploitation and fraud

Activity	Description	Timing
LO 1 Identify situations where young people are vulnerable to exploitation		
Starter - What is fraud?	Students review three scenarios of financial fraud and analyse what they have in common. This is followed by a discussion.	5 mins
Case study	As a class, walk through the Yaz and Adnam case study. Invite students to quietly, and by themselves, note down any red flags or thoughts on the situation described on their worksheet (Resource 1). Then students talk to their neighbour to discuss their findings. The case study is then walked through as class. Invite student feedback before sharing feedback through slides.	15 mins
Consolidation	Using the prompt questions on the slide, students learn about the concept of money mules and reflect on various aspects of the case study - which characters are money mules, which characters do they consider to be criminals or responsible; and what environments might lead them to share bank details.	5 mins
LO 2 Explain the impact of financial exploitation		
Impacts	Watch the video. Students to make notes of the consequences for the young person that was used as a money mule.	10 mins
LO 3 Rehearse strategies to respond to unwanted pressures		
Keeping safe	Read the case study and have students write and share potential strategies to respond. Ask students to consider different ways they might respond given the different character traits they might be presented with, as shown in the bubbles.	10 mins
Questions and signposting	Take questions from the class or invite students to anonymously submit questions. Then signpost to students key organisations that they can contact if they have further questions or concerns.	5 mins