

Cash traps scenarios

Print a copy and cut out each card.

Scenario 1: 'Easy cash'

You're chatting with someone at school who's a bit older. They tell you about an easy way to make £100 – all you have to do is let them use your bank account for a day to “hold some money” for a cousin who doesn't have an account. They say, “No one will know, it's not a big deal. You don't even have to do anything.”

Questions:

- How would this make you feel?
- What are some red flags in this situation?
- What could you do instead of saying yes?

Scenario 2: 'Online opportunity'

You get a DM from someone on social media. They're offering you a “work from home” job where you help move money between accounts. They say you'll get paid weekly, and it's “all legit.” They ask for your bank details to get started.

Questions:

- Why might someone your age be targeted?
- What might happen if you share your details?
- Who could you talk to about this?

Scenario 3: 'Friend in trouble'

A close mate messages you saying they're in a tight spot. They need to send some money to a relative but can't use their account because it's "acting up." They ask if they can transfer the money to your account and then you send it on.

Questions:

- Would you feel pressured to help?
- How can you help a friend without risking your account?
- What would you say if you felt unsure?

Scenario 4: 'The suave stranger'

Someone new joins your local youth club. They've got designer clothes and talk about how they're "making bank" without doing much. They offer to "put you on" - just lend your account for a few hours and you'll get paid.

Questions:

- Why do you think they're offering this?
- What might the risks be?
- What would make you feel uncomfortable here?

Scenario 5: 'Family request'

You get an email that looks like it's from your older cousin. They say they've lost their wallet while travelling and need you to receive some money and send it to them via another app. They say not to tell anyone because it's embarrassing.

Questions:

- How can you check if this is really your cousin?
- Why might someone pretend to be a family member?
- What could you do to stay safe?