



CHILD FINANCIAL EXPLOITATION

What is Fearless?

Fearless.org is the dedicated youth service from the independent charity Crimestoppers. Developed through consultation with young people, Fearless aims to break down any barriers that might prevent young people from reporting crime. Whether this is a fear of the process or a distrust of the police, we want to empower young people to speak out. We do this by promoting our unique service that gives anyone the opportunity to speak up to stop crime, 100% anonymously.

How it works?

Young people can pass information about crime to Fearless 100% anonymously via an online form on the Fearless.org website or by calling our **0800 555 111** phone line, 24/7, 365 days a year. After receiving the call or a completed anonymous online form, we create a report that brings together all the information given to us. Our specially trained contact centre staff make sure it doesn't contain any information that could identify who or where the information came from, protecting anonymity. The sanitised report is then sent to the relevant authority with the legal responsibility to investigate crimes, make arrests and charge people in order to bring them to justice. This could be a local police force or an agency such as the UK Border Agency or HM Revenue & Customs.

Anonymity promise

Anonymous means that your identity is completely unknown. Our promise of anonymity is vital to us as it is what makes our charity unique. We guarantee to young people, indeed everyone, that:

- They can give us information about crime without giving their name or any personal details.
- They will not be asked for their gender or age.
- We will not record any personal details they might mention.
- We physically cannot trace their phone number, email or IP address as our system is designed to protect their identity.



fearlessORG



fearlessuk



fearless.org



fearlessORG



fearlessagainstcrime

Empowering young people to speak up about crime.



For more information, visit
www.fearless.org
Empowering young people to speak up about crime.

About this resource

This resource has been produced for professionals working with young people throughout the UK. It provides information about Child Financial Exploitation including a description of the term, how to recognise the signs and guidance on use of appropriate language when discussing the topic. You can use this resource to help you

to discuss young people's perceptions, stimulate debate and encourage conversation around crime and crime reporting.

Fearless is committed to empowering young people to make informed choices about crime that affects them and their communities.

We hope that by using this resource with the young people you work with, they will;

1

Have a greater understanding of specific crimes that affect them and their peers

2

Have a greater awareness of safe routes to report crime and criminal behaviour

3

Take positive action to make their communities safer for everyone

Note: Using this resource for debate and conversation may lead to disclosures from young people. It is important that any disclosures made to you are managed through your local safeguarding arrangements, and that you follow your settings safeguarding policy. Fearless.org are unable to take information from victims of crime, but at the back of this booklet you will find other agencies that maybe able to provide advice, support and guidance.

With thanks to:



This resource was funded and supported by Kent and Medway VRU and Kent Police and Crime Commissioner.

For more information contact
the Fearless team
fearless@crimestoppers-uk.org





What is CFE?

Child Financial Exploitation is the term used to describe the action of using a young person's bank account to move money obtained from illegal sources. Through the process of money laundering, criminals will introduce the proceeds of their crimes into the banking system as a way of attempting to disguise its origin, making it appear as though it has come from a legitimate source.

Laundering the proceeds of crime is a criminal offence under The Proceeds of Crime Act (2002) and carries a maximum prison sentence of up to 14 years.

Young people may often be targeted online through social media or online gaming, but Child Financial Exploitation can also occur in person. The exploiter will demand for the young person to disclose their bank details to them; on receiving these details they will then transfer a sum of money into the young person's account. The young person will then be coerced into either transferring this on to another account or withdrawing the money. The exploiter may leave a percentage of the money in the young person's bank account, which is part of the exploitation process.

In most cases, the young person will not know where this money has come from and therefore the role they have been exploited to play in laundering the proceeds of crime.

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Signs to spot

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



Job adverts – often criminals will share a job advert on social media that may include phrases like 'easy money' or 'no experience necessary'. Some of these adverts may also be accompanied by images of lots of cash. If the advert sounds too good to be true then it usually is.



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



Messages 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.

Whilst there are key signs and indicators that a young person is being exploited, it is important to recognise that not every young person who is being exploited will exhibit these signs and not every young person exhibiting these signs, is being exploited.

Appropriate language

Child Financial Exploitation is more commonly known as 'Money Muling' and young people who have been financially exploited may be referred to as 'Money Mules'. However, it is important that those terms are not used.

Guidance from the Children's Society Appropriate Language Guide highlights the concern with referring to young people as 'money mules' explaining how this dehumanises the young person. The use of

this term focuses people's attention on the actions of the young person, ignoring the complexity of the situation, often meaning the young person is not identified as a victim of exploitation.

The full guide can be read via the link below
<https://www.childrenssociety.org.uk/information/professionals/resources/child-exploitation-language-guide>

Are you fearless?

It's easy to embed Fearless within your school, youth group or organisation.

Our positive call to action can be easily slotted into existing health and wellbeing topics, PHSE lessons, assemblies and awareness days.

Fearless five top tips

1

Ask IT to add Fearless.org to the list of secure websites that staff and young people can access and add our homepage as an icon to all computer desktops/tablets.

2

Visit our website Fearless.org and request FREE posters to display in your school, youth club etc.

3

Follow us on X @Fearlessorg and retweet our campaigns.

4

Include information about our service within parent newsletters.

5

Tell young people that our service is there for them.

You can also use the Fearless Playing Cards, which can be downloaded from our website, as a prompt for having conversations with young people around knife crime.

www.fearless.org/en/professionals/resources/downloads

We have a team of Fearless Outreach Workers across the country, delivering workshops to young people and professionals. To find out if there is a Fearless Worker in your area, please email fearless@crimestoppers-uk.org



Support services

The Children's Society
www.childrenssociety.org.uk

CEOP www.ceop.police.uk

Action Fraud
www.actionfraud.police.uk

CIFAS www.moneymules.co.uk



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