



Taking care of your money

This resource was created with support from BNY



This presentation will cover

- What is a scam
- Keeping safe from scams
- What is a money mule
- What to do if you're scammed



What is a scam?

What is fraud?

Fraud is when a criminal tricks a person so that they can steal their money.



What is a scam?

A scam is the name for one of the tricks that the criminals use.

They are usually done by phone call, text or email.

They are clever.

It is very easy to think that they are real.



What is a scam?

Have you ever come across a scam?

Share your experience.

- What happened?
- How did it happen?
- What did they want?



What do scammers want?

Scammers want you to trust them enough to give them your personal information.

They will try to use this information to steal your money.



What is your personal information?

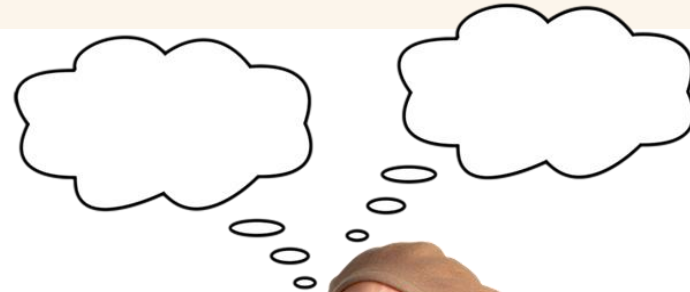
Personal information can be any of these:

- your full name
- your date of birth
- your phone number
- your address and postcode
- where you work
- your username and passwords
- your bank account details
- your PIN



Stop and think...

Personal information is very important. Do not give it out.



Personal information

Criminals try to trick you into telling them your personal information.

They might pretend that they need it to help you.

By finding things out about you, they might be able to get into your bank account.



Practical task: information lottery

You can use pieces of paper, pens, and a box for this game...

- Write down or draw something personal about yourself on a piece of paper without showing anyone else. E.g. your favourite colour, your age.
- Fold it up and put it in the box.
- Take it in turns to pick a paper out of the box and read it to the group.
- Try to guess who the information belongs to.
- Discuss if there was any information shared that is not safe to share online and why.

Before posting online...

Can someone work out where you are or where you will be?

Can they work out your date of birth?

Can they see where you live?

Have you given any hints to your password, like your pet's name?



What scams look like

What could a scam look like?

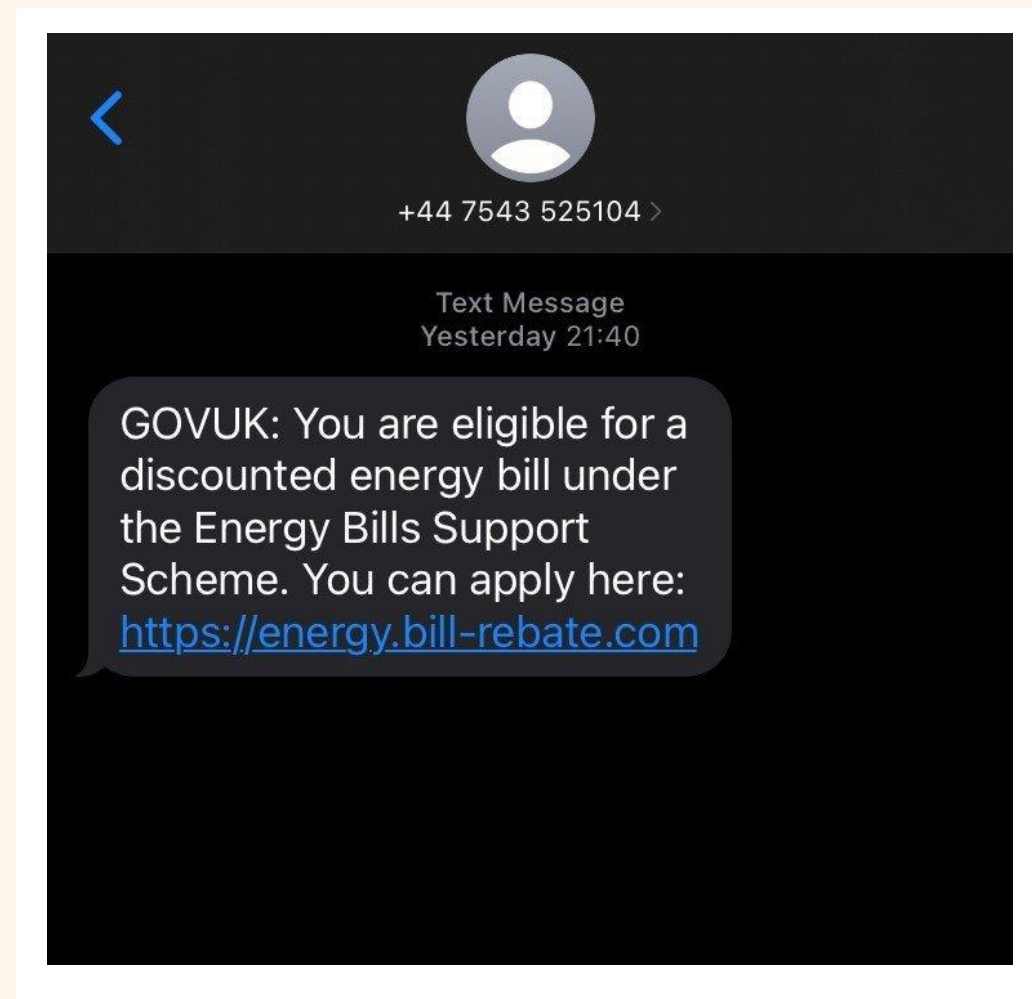
An email or text message pretending to be a shop or a business that you know.

They might:

- try to trick you into going to a fake website and putting in your personal details
- ask for lots of information like your username and bank details
- rush you to make a quick decision.



Remember that a bank **will not** ask for your card details, PIN or password.



What could a scam look like?

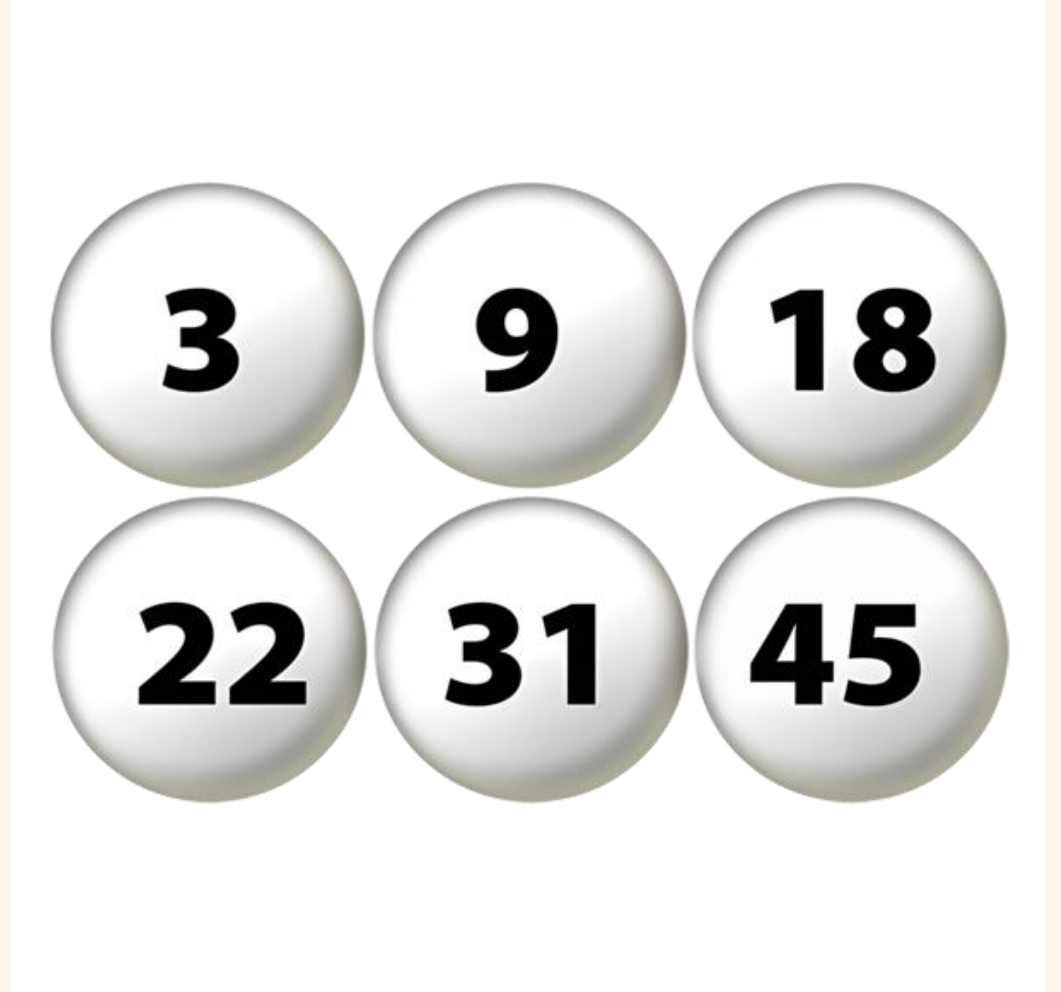
A text or email that says you have won a prize but asking you for money before they send it.



Stop and think...

- If it sounds too good to be true, it is.
- If you didn't enter a lottery, you didn't win it.

Don't give information or send money to people you don't know.



What to look out for

An email that, when clicked, infects your computer with a harmful virus that steals your personal information.



Stop and think...

- Don't click on messages or emails that you weren't expecting.
- Ask somebody you trust before you click.



What to look out for when spotting scams?

- Contact that you are **not expecting**
- Things that are **too good to be true**
- Ways you are being **rushed**
- Asking for **money**
- Asking for **personal information**

Be cautious about new friends...

If you meet someone new:

- tell someone you trust about new friendships
- don't tell people you have just met your personal information
- don't send them money
- meet them in a public place
- tell people where you are going.

Even if you really like them, it is okay to say no to them.



What about relationships...

What is a romance?

A romance is a relationship between two people who are in love with each other.

A **romance scam** is when someone tries to get you to fall in love with them or pretends they are in love with you.

They are doing it to make you trust them.



How do I know that it might be a romance scam?

What might they do?

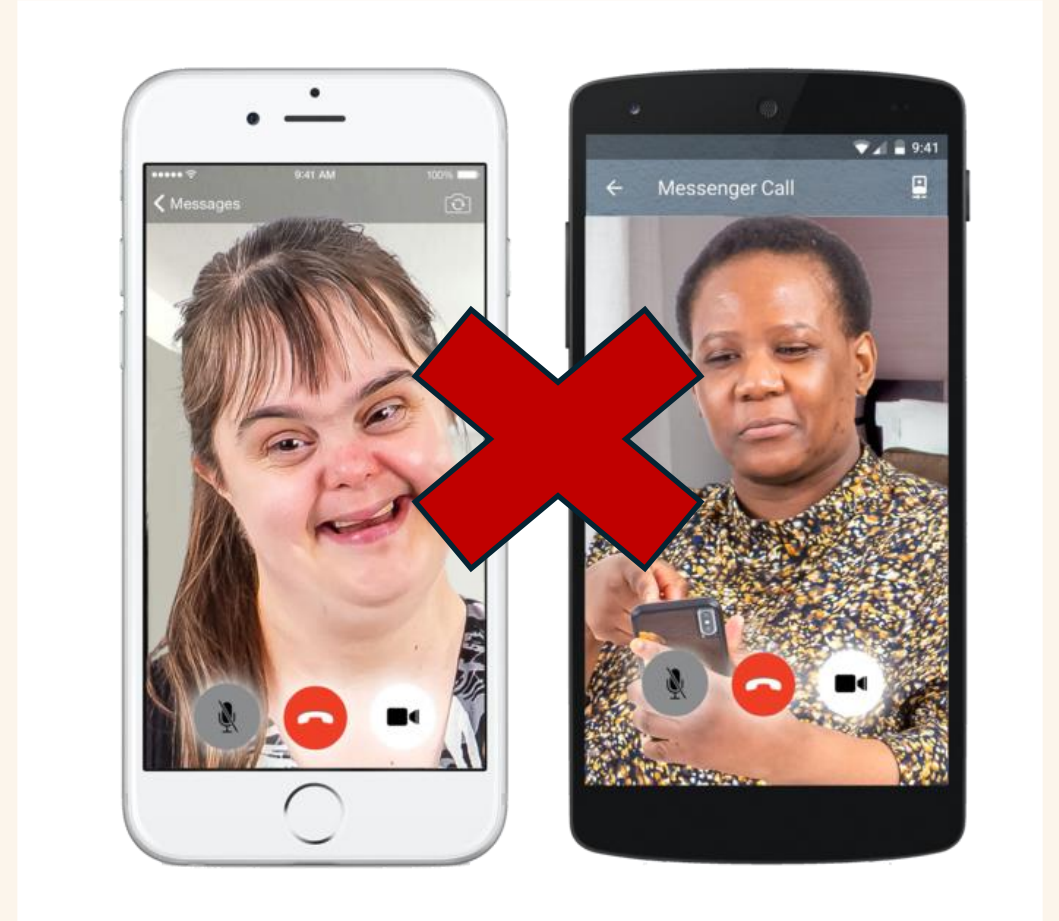
- try to start a relationship with you on social media
- look you up online to find out what you look like
- make up sad stories to make you feel sorry for them
- say they love you very quickly.



How do I know that it might be a romance scam?

What won't they do?

- they don't want to video call
- they don't want to meet in real life.



What should I do about a romance scam?

If you are worried or think you might be involved in a romance scam, you should:

- talk to someone you trust
- get help to block them
- don't send them money.



How to keep myself safe from romance scams...



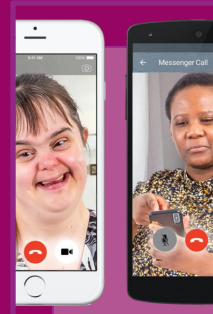
Ask somebody you trust to help you set your privacy settings.



Speak to family and friends if someone makes you feel unsure.



Only accept friend requests from people you know and trust.



Don't trust people who don't want to meet in real life.



Do not send money to a person you have never met.

What is a money mule?

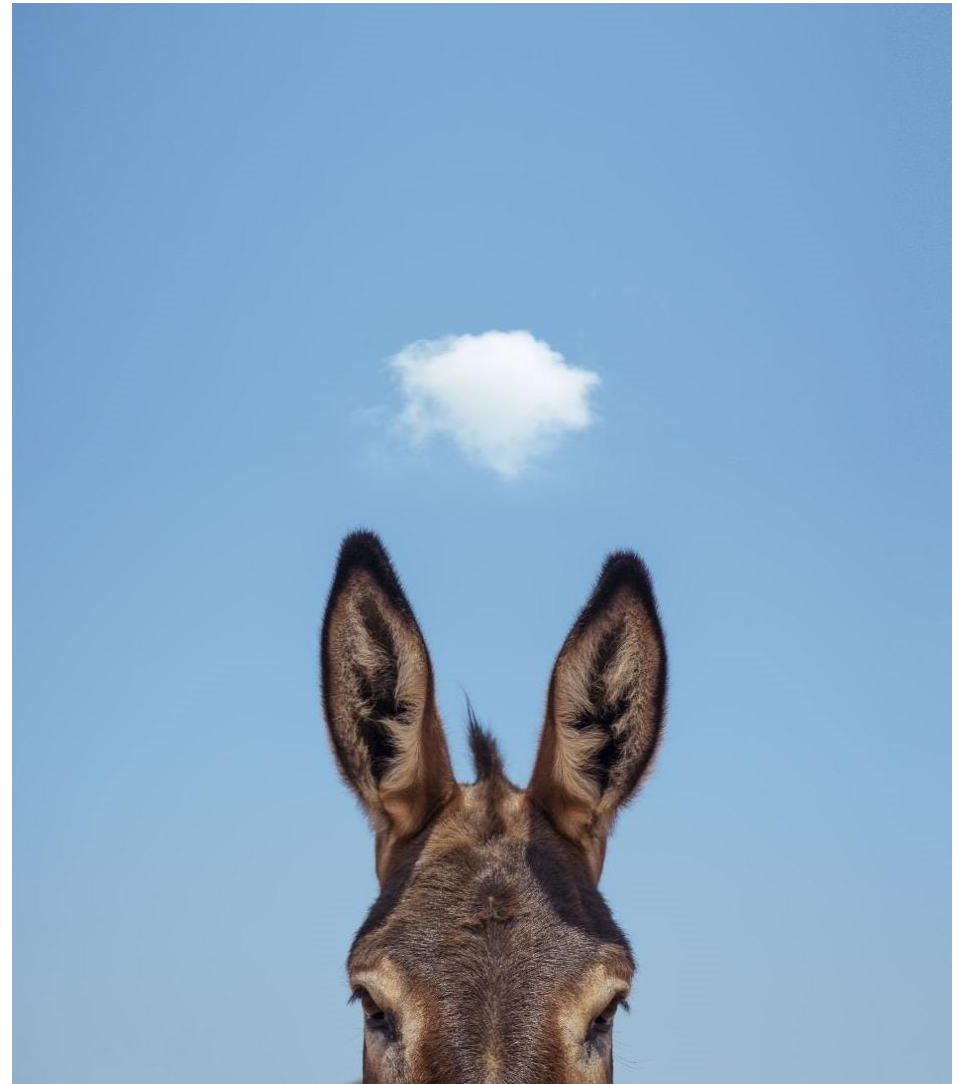
What is a money mule?

A money mule is somebody who helps a criminal.

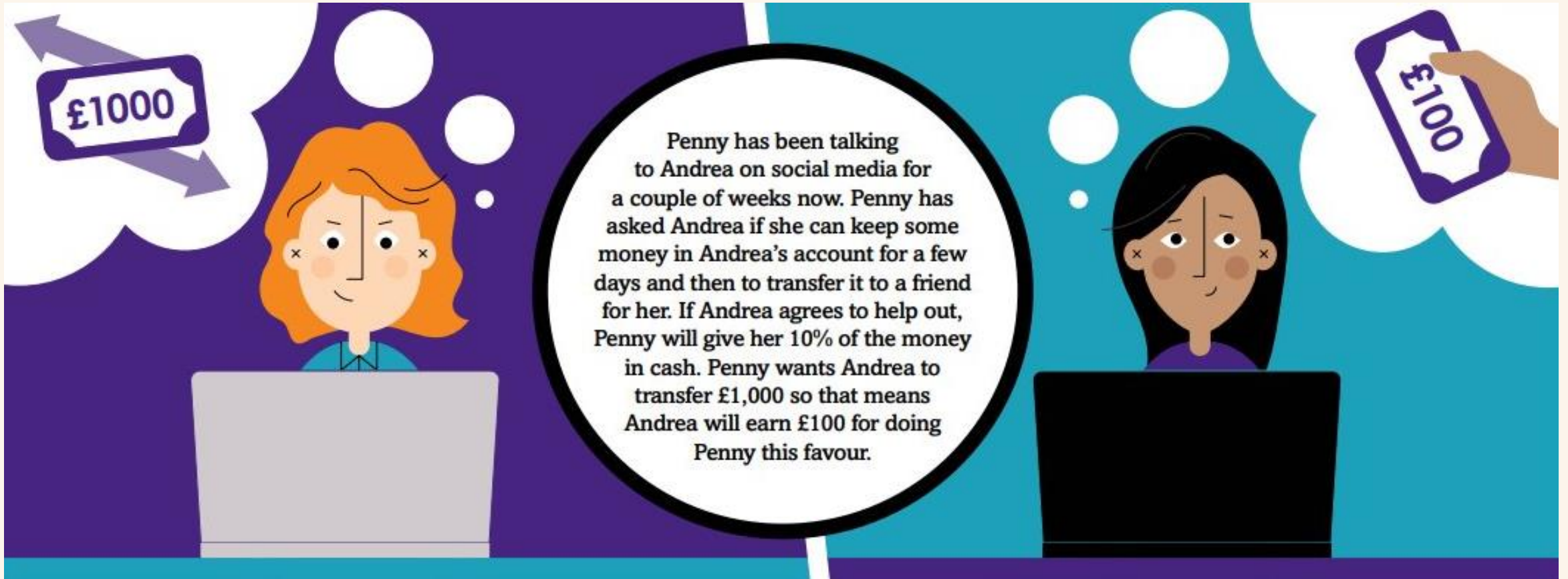
They let them put money in their bank account and then send the money to another account.

The criminal might say that you can keep part of the money.

Criminals can target people



What questions do you think Andrea needs to ask about this?



What do I need to know?

- it is a serious crime
- don't give people you don't know money
- don't let them give money to you, even if they say you can keep some of it.



Remember how to keep safe...

I don't give out my personal information

I don't give money to or take money from people I don't know

I don't share personal information on social media

I don't trust companies that contact me unexpectedly

I don't trust anyone who is trying to make me make a quick decision

I don't trust things that sound too good



What to do if you've been scammed

What to do if you've been scammed

If you think you might have been scammed, you need to:

1. **End communication** with the scammer
2. Ask for help from a trusted person
3. **Contact your bank** straight away to get help to cancel payments
4. **Report the scam** to Report Fraud online, or call: 0300 1232040
5. For more help contact Citizens Advice Adviceline - 0800 1448848



Where to get more help?

Visit: <https://www.mencap.org.uk>

Contact the Mencap Learning Disability Helpline

Tel: 0808 808 1111

Email: helpline@mencap.org.uk

