**Teaching Topic: Fraud and Money Laundering**

**Introduction**

The involvement of young people in fraud and money laundering offences in recent years is a cause for concern. Criminal syndicates often take advantage of young people's eagerness to make ‘quick money’ by luring them to act as ‘errand boys’ to collect fraudulent payments, or to lend or sell their personal bank accounts to become ‘stooge accounts’ for them, for a meagre reward. Many young people are inadvertently caught by the law due to their weak legal awareness, misplaced trust in friends or trust in luck, and they have to bear heavy criminal consequences, thus ruining their promising future once and for all.

The aim of this lesson plan is to enhance students' awareness of crime prevention through real cases, short videos, interactive discussions and situational analyses, so that they can understand the seriousness of the relevant offences, learn to protect themselves.

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| **Part 1: Question Navigation** | **Key Points** |
| Teachers ask questions first to guide students' thinking and arouse their curiosity.  If your best friend asks you to borrow a bank account, claiming that it is just a favour to help him collect a sum of money for his business, and then he will return the account to you and give you $1,000 as a thank you, is it a crime to do such a favour? Is it an offence to do a simple favour without participating in any scheme?  Common misconceptions: ‘It's not a crime if you don't actively participate’ and ‘It's righteous to help your friends’. Many teenagers think that as long as they are not planning a scam or cheating someone themselves, but only passively providing the tools (bank account), they do not need to be legally liable.  The teacher leads the students directly to the core definition of money laundering - ‘dealing with the proceeds of crime’, whether or not you know the exact source of the money. Afterwards, the teacher will show the video and lead students to discuss it in groups:   1. Why did Mr. Bad Luck agree to lend his account? 2. Does it make sense for Mr. Quick Buck to say ‘you don't have to do anything to get paid’? 3. Why do you think Mr. Bad Luck was eventually arrested by the police? 4. What is the penalty for participating in money laundering? 5. Can Mr. Bad Luck get away with his offence or have his sentence reduced on the ground that he had no knowledge of the offence?   Conclusion: Fraud syndicates would take advantage of people's financial difficulties and greed to lure them into committing crimes by using ‘easy money’ as an incentive. | * Starting point of fraud: Fraud syndicates often use false job advertisements such as ‘no skills required, high pay’ or referrals from peers as a starting point, targeting young people's desire to make quick money and recruiting them. * Key link in money laundering: ‘Lending bank accounts’ is a crucial link in the money laundering criminal chain. Criminal syndicates use a large number of ‘dummy accounts’ to handle the proceeds of crime (e.g., fraudulent payments), making them difficult to trace by law enforcement. * Personal Liability: Account holders are liable for transactions in their accounts even if they claim ignorance. |
| **Part 2: Concept Breakdown and Data Presentation** | **Key Points** |
| Students already have an initial understanding of fraud and money laundering. Teachers need to point out the definitions of the two.  Consolidate students' knowledge base, demonstrate the relevant trends, and through the figures, let students understand that the relevant behaviours are not individual incidents, but social phenomena affecting a large number of people of the same age group, and that students need to be more alert, and then they can debunk the myths of the general misconceptions of young people.  ‘Does claiming ignorance equate to innocence’: Wrong! The court has repeatedly pointed out that ignorance is not an excuse. Each person has the responsibility to ensure that his/her account is not used for illegal purposes.  ‘The person is only doing a favour to a friend and the degree of involvement is low, so the criminal liability will be lower’: Wrong! In a fraud case, the collection of the fraudulent money is the key element; in a money laundering case, the person who provides the account is an important player, and the criminal liability is serious.  ‘Young people will get a lighter sentence’: Wrong! Judges have made it clear that the principle of leniency will not be used as a tool for criminal syndicates to take advantage of young people to commit crimes, and that the courts must impose deterrent sentences for serious offences. | * Clearing up common misconceptions and cutting off the mentality of students to leave things to chance. Emphasise the legal point that ‘dealing with the proceeds of crime’ is an offence. * The consequences of a conviction can be devastating to a young person's future. |

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| **Part 3:** **‘The Price of Fast Money’ Role-playing and Exploration** | **Key Points** |
| Make reference to pages 16 and 17 of the ‘Youth Crime Prevention Booklet (2025 Edition)’, to invite students to do role-playing.  Students were invited to role-play the ‘Scene from the back alley of the restaurant’ to the scene when Ah Ho was arrested by the police.  After the vocal performance, students need to devise a summary of Ah Ho's reaction after hearing the judgement in the courtroom and reflect on the ending to bring the story to a close. The teacher may ask the following questions:   1. Ah Ho hesitated at first, ‘Is it going to be okay?’ But why he finally said yes? 2. Why did the grandma believe the cheater? What was her mood at that time? 3. Ah Ho just ‘say a word, receive an envelope’, why the charge is so serious - ‘conspiracy to defraud’? 4. Do you agree with the judge said that Ah Ho ‘was not just an errand boy, but an intentional deceiver’? Why?   Endings and Reflections:   1. Students have just designed Ah Ho's reactions and reflections in the courtroom. What do you think he regretted in the end? Was it the money he received? Or did he lose something more important? 2. If we rewind the time and go back to the back alley of the restaurant, how could Ah Ho reject the criminals? | * Criminal liability: Anyone who assists a fraudster to collect fraudulent money will be liable if they have been involved in the fraudulent process. * No excuses: ‘not knowing’, ‘being young’ or ‘just helping a friend’ are not excuses. * To remind students: not to lend/sell their accounts or personal information or help others to receive money from unknown sources for small gains. |

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| **Part 4: Reflection and Conclusion** | **Key Points** |
| Legal Consequences: Chance of being sentenced to imprisonment.  Personal Impact: A criminal record will be kept for the rest of your life.  Emotions and Family: Loss of freedom during imprisonment, separation from family and friends, family members will be very worried.  To sum up the key to crime prevention:  Decisively refuse unlawful behaviour and seek help in a timely manner. | * Seriousness of the consequences of breaking the law: To make students understand that a wrong decision made at one time may affect their whole life. * Deterrence and prevention: To create a deterrent effect through real and severe sentencing cases, so that students will know what to fear. |