



# CHILD FINANCIAL EXPLOITATION

5 signs a child may be being financially exploited:



**MONEY LAUNDERING** is when criminals try to hide the source of money made from crime. They want it to look like it came from a legitimate source so they can use the money without raising suspicion from banks or the police.

Criminals recruit and exploit young people to help them move money. They may get paid or receive “gifts”. These people are often called Money Mules.

Transferring criminal money through your bank account is an offence with consequences that can affect your future.

## SUDDEN WEALTH

They suddenly have new clothes, gadgets, or cash and they can't clearly explain where it's from. Secretive about money or their bank account.

## BEHAVIOUR

Defensive or withdrawn when asked about money, phone activity, or spending. Nervous when their phone goes off, or unusually anxious – possibly out of fear if someone is pressuring them.

## RELATIONSHIPS

Influence from new or older friends. Spending time with new people you haven't met, and seems to be doing things at their request – like transferring money.

## TRANSACTIONS

Suspicious Bank Activity. If you have access to their bank account, you may notice unusual transactions – large sums going in and out, especially if they don't have an income source.

## FAST CASH ADS

Talking about making easy money through social media, messaging apps, or people they've met online, with vague or unrealistic job descriptions. They may claim they are helping a friend or doing somebody a favour.

If you notice any of these signs, it's important to have a non-judgmental conversation with the young person. Often unaware of criminal activity, they may feel trapped or threatened. Reassure them they can talk to you and seek help together – through school staff, local authorities, or organisations that specialise in youth exploitation.