

It's Not Your Fault: Empowerment After Financial Fraud

Many victims feel helpless after experiencing fraud. Not only do you have to overcome the financial loss, but you might also be experiencing a tremendous emotional impact.

Master Manipulators

Scammers are master manipulators. They use persuasive techniques and influence tactics based on psychology in order to defraud their target. If you have been victimized by financial fraud, you are not alone and among millions of individuals of all ages, education levels, and financial status who share this experience.

Some common emotions resulting from financial fraud are:

- **Grief**
- **Anxiety**
- **Shame**
- **Depression**
- **Fear**
- **Embarrassment**
- **Guilt**
- **Loss of trust in others**
- **Anger**
- **Loss of a sense of security**

Practice Self-Care



Have a toolbox of things you can do in a moment to relieve negative thoughts or emotions, such as deep breathing, a mantra, or going for a walk.



Engage in regular activities that you enjoy, such as hobbies or spending time with friends and family.



Have good boundaries. This means knowing your limits in what you do and say, as well as letting others know how you want to be treated.

Stay Connected

Adverse effects of fraud trauma like depression, anxiety, and suicidal thoughts can intensify due to isolation. To counteract this, stay engaged with your social network. Regularly spend time with family and friends. Even if you don't talk about your experience, this connection is vital. Also, consider connecting with peers who have undergone similar experiences. This peer support can provide a safe space for you to share your story, easing the process when you choose to discuss the experience with family and friends.

Focus on What You Can Control

Report the crime. Reach out for help from family, friends, other victims of fraud, or a mental health professional. Get educated on scams and psychological tactics scammers use to prevent re-victimization. Take your focus away from what happened and focus on your power to heal.

Overcoming Shame & Blame

Many victims of fraud report feeling profound shame and self-blame. This is when our minds direct pain and anger inward, resulting in thoughts of hopelessness and sometimes even worthlessness. When it comes to addressing the impact of any trauma, including financial fraud victimization, overcoming these emotions is key to healing.

Practice Self-Compassion

Give yourself grace. Try saying encouraging and compassionate things to yourself instead of focusing on negative self-talk.

Accept Your Emotions

Recognizing what you are feeling can help you understand why you are feeling this way. With that understanding will come a power over your emotions that will ultimately decrease the intensity of the feelings.

Forgive Yourself

Write yourself a forgiveness letter and give yourself the permission and understanding to learn from the past. Use your experience to grow, then get rid of your letter as a symbol of the end of your self-blame.