

# FINRA Module 3: Clinical Companion Resources

## Supporting the Emotional Recovery of Fraud Survivors

This companion document was developed to support mental health providers participating in Module 3 of the FINRA Foundation Fraud Recovery Training, focused on the emotional and psychological impacts of financial fraud.

- Rooted in trauma-informed care, this resource includes clinical tools and language guidance designed to:
- Normalize and validate the emotional fallout of financial fraud
- Support safe, shame-sensitive client engagement
- Equip providers with practical, evidence-informed interventions

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### Contents Include:

- Trauma-Informed Reporting Prep Tool
- **When Your Loved One is Being Scammed: A guide for family members**

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### Usage

This document is designed for use alongside the Module 3 slide presentation and facilitator guide. It may be distributed to CE participants, clinical trainees, or supervisors seeking to implement trauma-informed fraud recovery practices.

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### Contributor Note

These materials were developed in collaboration with Debbie Deem an Elder Justice Advocate and fraud victim consultant and former FBI Victim Specialist. Debbie serves as a subject matter expert at Give an Hour, whose extensive work with fraud survivors has directly informed the language, structure, and therapeutic framing throughout this training.

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# Trauma-Informed Reporting Prep Tool

## For Clients Preparing to Report Financial Fraud

This guide is designed to emotionally and practically prepare clients for the process of reporting fraud, to banks, law enforcement, or regulatory agencies, with realistic expectations and emotional safety in mind.

### Before You Report

#### What to Expect:

- You may not hear back right away, or at all.
- You might need to repeat your story multiple times.
- The process can feel invalidating, even when it's working.

#### Where to Report Fraud

You may need to report to more than one place depending on the type of fraud.

#### **Best single place to report:**

##### **IC3 (Internet Crime Complaint Center)**

[www.ic3.gov](http://www.ic3.gov)

For online scams, romance scams, sextortion, investment fraud

##### **FTC (Federal Trade Commission)**

[www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov)

For consumer fraud, identity theft, scams

##### **State Attorney General's Office**

[www.naag.org](http://www.naag.org) → "Find My Attorney General"

For local consumer protections and investigations

##### **National Elder Fraud Hotline for those 60 and older**

833-FRAUD-11 or 833-372-8311

#### **Additional Resources:**

##### **Better Business Bureau (BBB)**

[www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)

Tracks scams and fraud attempts

##### **AARP Fraud Watch Helpline**

877-908-3360

For peer support and scam prevention education

#### **If Financial Institutions Are Involved:**

- Contact your bank's fraud department immediately
- Ask to speak with someone trained in elder fraud or romance scam recovery
- Request a freeze or flag on your accounts if needed

#### **Local Law Enforcement:**

- Even if they don't investigate, it can help to file a report:
- Ask for an incident number (for documentation)
- Clarify whether they will forward your case to IC3 or other agencies

#### Prepare the Facts

Use this space to gather what you'll need:

- ✓ Timeline of events
- ✓ Bank transactions or messages
- ✓ Screenshots or email addresses
- ✓ Any communication history

(Tip: Only share what feels safe—your story belongs to you.)

#### Emotional Safety Checklist

- ✓ I have someone I can talk to afterward.
- ✓ I feel emotionally steady enough to tolerate disbelief or dismissal.
- ✓ I understand that lack of response does not mean it wasn't fraud.
- ✓ I can separate the system's response from my own truth.

#### Advocacy Options

You don't have to report alone.

Consider bringing:

- ✓ A trusted support person
- ✓ A mental health professional
- ✓ Your therapist on speakerphone during the call
- ✓ A written script if you're nervous

Just reporting is a powerful  
reclaiming act.

Your effort matters, regardless  
of outcome.

[www.giveanhour.org/financial-fraud](http://www.giveanhour.org/financial-fraud)

# When Your Loved One is Being Scammed

A TRAUMA-INFORMED GUIDE FOR FAMILIES



## You're Not Alone

Watching someone you love be victimized by a scam can feel heartbreaking, infuriating, and helpless. You may feel like you've "lost" them, even though they're still here.

- Your loved one is the victim of a crime
- This is not your fault.
- Their vulnerability does not reflect your failure.
- Their denial does not mean they don't love you.

## What Not to Do

- ❌ Don't confront with anger or sarcasm: "How could you fall for this?"
- ❌ Don't demand they "snap out of it"
- ❌ Don't assume logic will work, it likely won't

## What Helps

- Stay connected. The scammer may isolate them—you are a lifeline and a protective factor against revictimization.
- Validate the relationship (even if it was fake): "I know it felt real. I'm not here to shame you."
- Offer choices, not ultimatums
- Remind them of who they are: smart, loving, generous
- Seek support for yourself. You need care, too.

## You Don't Have To Do It Alone

- ☎ Reach out to a therapist or elder justice advocate
- 🧠 Ask for someone trained in financial trauma
- 🤝 Join a support group or peer network (e.g., Give an Hour, AARP Fraud Watch)

## But, Why Can't They See It?

Scams often create emotional dependence—especially in romance or affinity fraud. Victims are not "stupid"—they've been manipulated through:

- ✓ Attachment and emotional bonding
  - ✓ Reinforcement and withdrawal (a.k.a. grooming)
  - ✓ False hope, urgency, isolation, and shame
- ! They may still believe the scam is real, even if part of them knows it's not.

## Understanding Their Behavior



They might:

- Send money repeatedly
- Lie to cover up involvement
- Get angry or secretive when questioned
- Appear "brainwashed" or unreachable

*This is trauma bonding.*

*Like other forms of emotional abuse, fraud rewires how people think and feel.*

## When Safety is at Risk



- Consult with an attorney
- Explore representative payeeship or conservatorship
- Involve Adult Protective Services (APS)

*"You were targeted because you had something beautiful in you—hope, love, trust. That's not something to be ashamed of."*

## Your Loved One May Feel



- Ashamed
- Isolated
- Grieving a relationship they thought was real
- Unable to forgive themselves

# CLINICIAN COMPANION: SUPPORTING FAMILIES

## PURPOSE OF THIS RESOURCE

To help clinicians:

- Support families experiencing the emotional toll of fraud in a loved one
- Reframe family frustration through a trauma-informed lens
- Prevent relational rupture while encouraging protective action
- Use the family guidance sheet effectively in session

## CLINICAL FRAMING FOR FAMILIES

Remind families:

- Fraud is often relational abuse, not a mistake in logic
- Their loved one may be in a trauma bond with the perpetrator
- Repetition, secrecy, or re-engagement are expected, not signs of failure
- Loss of trust in systems (banks, police, even therapists) may compound the isolation

## WHEN TO REFER OR ESCALATE

Help families recognize red flags for immediate support:

- Cognitive decline or dementia signs
- Threats of harm or self-harm
- Life-threatening financial jeopardy
- Total isolation from all real-world contact

Use care teams when possible: Elder Law, APS, social workers, and mental health providers.

## HOW TO USE THE FAMILY HANDOUT IN SESSION

### Normalize Family Experience:

"It makes total sense you're angry or scared. But reacting from panic might push them deeper into isolation."

### Share the Handout Gently: Frame it as a Tool NOT a Judgement

"This sheet might give you a way to stay connected, even when it feels impossible."

### Process Their Grief:

Highlight ambiguous loss—the pain of "losing" someone still alive. Offer space to name both resentment and compassion.

### Build a Support Plan Together:

Help family members identify:

- Who they can call when they feel overwhelmed
- What boundaries they want to set (e.g., financial, emotional)
- When intervention (e.g., APS, payeeship) may be needed
- How to stay present without enabling

## COACHING TIPS FOR FAMILY MEMBERS

Use these phrases to support connection, not confrontation:

"I love you, and I want you to be safe—even if it doesn't feel unsafe to you right now."

"I hope this person is exactly who you believe they are. But just in case they're not—can we make a plan together?"

"Have you tried verifying who they are with a reverse image search or other tools? I can help with that if you'd like."

"Can you make a commitment to me not to send them any more money—at least until we talk again?"

"I believe this felt meaningful. That's what makes it so painful. But no one who truly cares would ask for money like this."

"You don't have to go through this alone. You were targeted and manipulated—this isn't your fault."



Therapeutic Approach	Core Strategy	Best Used For
Values-Based Recovery Work	Reconnect identity to core values and future goals.	Identity rupture, lost sense of self.
Narrative Therapy	Externalize blame, rebuild coherent self-narrative.	Self-blame, loss of narrative control.
Psychoeducation + Emotional Regulation	Normalize trauma responses and teach manipulation tactics.	Cognitive overload, emotional reactivity.
Relational-Cultural Therapy (RCT)	Use relationship to model healthy, safe connection.	Relational trauma, emotional isolation.
Internal Family Systems (IFS) / Parts Work	Integrate emotional 'parts' involved in trust and betrayal.	Internal conflict, complex trauma histories.
Cognitive Behavioral Therapy (CBT)	Identify and reframe distorted beliefs; reduce shame and anxiety.	General anxiety, shame, and cognitive distortions post-fraud.
Trauma-Focused CBT (TF-CBT)	Combine CBT structure with trauma narrative and emotional regulation.	Clients with trauma histories or deeply violating scam experiences.
EMDR (Eye Movement Desensitization)	Process trauma through bilateral stimulation to reduce emotional charge.	Clients overwhelmed by trauma who don't respond to talk therapy.
Somatic Experiencing	Regulate nervous system, release stored trauma, increase bodily awareness.	Clients with chronic stress, dissociation, or somatic symptoms.
Motivational Interviewing	Support client ambivalence while reinforcing self-protective decision-making.	Clients hesitant to disengage from scammer or report experience.
Group Psychoeducation & Peer Support	Educate on fraud tactics, emotional responses, boundaries; reduce shame/isolation.	Normalizing the experience and reducing stigma through peer connection.