

FINRA Module 4: 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

1



Contents Include:

- Identity and Trust Repair Worksheet
- Worldview and Meaning Making Reflection Tool

2



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.

3



Contributor Note

These clinical companion tools were developed in collaboration with Vanessa Zinke, LCSW, licensed clinical social worker and co-founder of Reaching Resilience Therapy in New York City.

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Clinical Companion: Identity & Trust Repair Worksheet

Fraud impacts more than finances — it can shake how we see ourselves, our roles, and our ability to trust. Many survivors say things like ‘I feel stupid,’ or ‘I don’t trust myself anymore.’ These feelings are not signs of weakness — they’re a normal response to betrayal trauma. This worksheet is designed to help you explore how fraud has affected your identity and sense of trust, and to begin reclaiming the strengths, values, and roles that are still yours. The goal isn’t to minimize what happened, but to help you reconnect with who you are and build back trust in yourself and others.

Clinician Guidance: How to Use This Tool

When to Use:

- Introduce after initial stabilization — once grounding skills are in place.
- Appropriate for individual therapy, support groups, or as homework between sessions.
- Use flexibly — clients may complete one section at a time rather than all at once.

How to Use in Session:

- Normalize Identity Rupture
- Begin by framing identity disruption as a common trauma response.
- Example language: “Many people feel their sense of self is shaken after fraud — let’s explore how that shows up for you.”
- Guide Reflection Gently
- Work through sections at the client’s pace.
- Pause if shame or distress spikes; return to grounding before continuing.
- Highlight Strengths
- Draw attention to continuity: values, roles, or strengths that remain intact.
- Reinforce small commitments as evidence of reliability.
- Reinforce Progress Over Time
- Revisit the worksheet in later sessions.
- Compare how self-descriptions evolve (e.g., shifting from “broken” to “resilient”).

Clinical Goals:

- Externalize shame through structured reflection.
- Support meaning-making and self-narrative repair.
- Provide a bridge from self-trust → relational trust → broader identity reclamation.

Clinical Companion: Identity & Trust Repair Worksheet

Part 1: My Identity Before Fraud

(gentle exploration of self-concept and roles)

Before fraud, I saw myself as:

A role I felt proud of (parent, provider, professional, caregiver):

Words I would have used to describe myself then:

Part 2: My Identity After Fraud

(naming shame, rupture, and grief)

Since the fraud, I sometimes feel:

A role that feels shaken or lost:

Words I find myself using about myself now:

Part 3: Holding Both

(acknowledging continuity of self — strengths that remain)

Even after fraud, a strength I still carry is:

A value I still live by is:

Someone who would describe me positively would say:

Clinical Companion: Identity & Trust Repair Worksheet

Part 4: Steps Toward Self-Trust

(micro-commitments and self-reliability practices)

A small daily action I can commit to this week:

When I follow through, I will remind myself:

One way I can track or celebrate small wins is:

Part 5: Rebuilding Trust With Others

(gentle calibration — not cynicism, not blind faith)

Someone in my life who has earned my trust through consistency is:

A small way I can practice extending trust safely is:

A boundary that keeps me safe while staying open is:

Part 6: Looking Ahead

(meaning-making and reframing)

I don't want to be defined by this fraud. Instead, I want to be seen as:

A new role or identity I am stepping into (e.g., survivor, advocate, helper):

One message I want to carry with me from this experience is:



Clinical Companion: Worldview & Meaning-Making Reflection Tool

Fraud often changes the way we see people and the world. Survivors may say things like 'I thought people were basically good' or 'I believed the world was fair' — until the betrayal of fraud shook those beliefs. This worksheet is a place to explore how your worldview has shifted, to grieve the loss of those beliefs, and to begin shaping a new perspective. The goal is not to rush into finding silver linings but to help you stay open to connection while also feeling safer and more discerning.

Clinician Guidance: How to Use This Tool

When to Use:

- After initial stabilization and trust-building.
- Especially helpful for clients expressing moral injury, existential questioning, or bitterness toward humanity.
- Can be used in session or as reflective homework.

How to Use in Session:

Normalize Worldview Disruption

- Frame betrayal as something that shakes assumptions.
- Example language: "Many victims/survivors say their view of people or the world has changed after fraud — let's explore what feels different for you."

Guide Gently Through Reflection

- Don't push for meaning-making too early; sit with the loss.
- Let clients articulate anger, grief, or confusion before introducing reframing.

Model Dialectical Thinking

- Encourage both/and perspectives: people can be capable of harm and kindness; the world can be unfair and hold opportunity.
- Helps clients move out of binary worldviews that increase vulnerability to revictimization.

Reinforce Agency

- Emphasize that worldview shifts are part of reclaiming power and discerning new boundaries.
- Encourage clients to name protective beliefs that allow openness with discernment.



Clinical Companion: Worldview & Meaning-Making Reflection Tool

Part 1 – Before Fraud

- What did I believe about people before this happened?
- What did I believe about the fairness of the world or life in general?
- Which of those beliefs gave me comfort, purpose, or safety?

Part 2 – After Fraud

- How has this experience shaken or changed those beliefs?
- Are there beliefs I've lost or no longer trust?
- What feelings come up when I think about this shift (anger, grief, sadness, confusion)?

Part 3 – Moving Toward Balance

- What new perspective might allow me to stay open but also feel more protected?
- Can I hold both realities — that harm exists and that goodness exists too?
- What small belief or value feels important to carry forward?

Clinical Companion Guide: Identity Disruption After Financial Fraud



Fraud does more than drain bank accounts — it shakes the very core of identity. Survivors often say things like “I feel stupid,” “I can’t trust myself anymore,” or “I don’t know who I am now.” Identity disruption can impact how survivors see themselves, their roles, their relationships, their work, and even their worldview or faith. Clinicians play a vital role in helping survivors name these ruptures, externalize shame, and gradually rebuild a sense of self with agency and dignity.

Identity Domains, Survivor Voices, and Clinical Approaches

Self-Concept and Competence

“I thought I was smart. Now I can’t even trust my own judgment.”
“How could I have fallen for this? I must be stupid.”

- Normalize fraud as a crime designed to manipulate, target, and deceive.
- Use micro-commitments to rebuild self-trust.
- Reframe: from “I was stupid” → “I was targeted.”

Moral Identity / Worldview

“I’ve always believed people are basically good — now I don’t know what to believe.”
“I can’t wrap my head around how someone could do this on purpose and feel no remorse.”

- Validate grief and moral injury.
- Don’t rush meaning-making — allow space for anger and disbelief.
- Encourage dialectical reframing (world holds both harm and goodness).
- Use meaning-making tools when appropriate.

Role Identity

Parent: “I was supposed to pay for my daughter’s college. I feel like I’ve failed her.”
Retiree: “I worked 40 years to retire, and now I’m back at work. What was it all for?”
Protector: “I was supposed to protect my family — instead I put us at risk.”

- Acknowledge grief over lost or altered roles.
- Use narrative therapy to highlight enduring values.
- Support clients in reclaiming agency through new or adapted roles (e.g., advocate, peer supporter).

Relational Identity

“If my kids knew, they’d never see me the same way again.”
“My husband says he forgives me, but I still feel he looks at me differently.”

- Teach boundary-setting and assertive communication.
- Normalize relational strain.
- Couple/family therapy to coach supportive responses.
- Peer/community support as supplemental belonging.

Social Identity / Belonging

“I stopped going to church because I was afraid someone would ask about my finances.”
“I don’t talk to my friends anymore. If they knew, they’d think I was gullible.”

- Normalize social withdrawal as protective, not pathological.
 - Address stigma and externalize blame onto the fraud.
 - Identify safe spaces for gradual re-engagement.
 - Role-play simple disclosure responses to reduce anxiety.
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Clinical Companion Guide: Identity Disruption After Financial Fraud



Identity Domains, Survivor Voices, and Clinical Approaches

Survivor vs. Victim Identity

"I don't want to be seen as a victim. That's not who I am."

"I'd rather say I'm a survivor — but right now I don't feel like one."

- Validate ambivalence about labels.
- Explore language clients find empowering.
- Reinforce agency by highlighting steps already taken.
- Narrative therapy to shift storylines from "what was done to me" → "how I am rebuilding."

Professional Identity

"I manage people's money for a living. If I couldn't protect myself, how can I be trusted at work?"

"I used to be confident in meetings. Now I second-guess every decision."

- Normalize professional shame as part of trauma, not incompetence.
- Separate domains of work competence from victimization.
- Use gradual exposure to rebuild confidence in professional settings.
- Support narrative repair of professional identity.

Spiritual Identity

"Why would God let this happen to me? I've always tried to do the right thing."

"Maybe this is a test. Maybe there's something I'm supposed to learn."

- Validate spiritual questioning as normal.
- Allow lament and doubt without rushing to resolution.
- Support meaning-making when clients are ready.
- Connect to faith leaders or practices if client desires.
- Integrate spirituality only if aligned with client's values.

Key Clinical Takeaways

- Identity disruption is as painful as financial loss, treat it as central, not secondary.
- Survivors need validation before reframing. Don't rush meaning-making or silver lining.
- Clinicians can help clients re-author their self-narratives with agency, dignity, and balance.
- Companion tools (Identity & Trust Repair Worksheet, Worldview & Meaning-Making Reflection Tool) provide structured ways to engage in this work.
- **Name it** (normalize identity rupture as trauma, not personal failure)
- **Validate it** (hold space for grief and shame without rushing)
- **Reframe it** (shift from blame → targeted, from victim → survivor, from rupture → adaptation)
- **Rebuild it** (micro-commitments, new roles, meaning-making, community connection)

Integration with Trauma-Informed Principles

Safety → clients need secure spaces before exploring identity rupture.

Trustworthiness & Transparency → reinforce that the fraud was a betrayal, not a reflection of their character.

Peer Support → highlight that identity repair is often accelerated in groups.

Empowerment, Voice, Choice → central to reclaiming self-identity.