

Working With Scam & Fraud Survivors

Additional Information and Resources for Give an Hour Providers

What is Financial Fraud?



“Financial fraud is when someone takes money or other assets from another individual through deception or criminal activity.”

Stigma leads to victim blaming, & victim blaming leads to shame.

There is a great deal of stigma associated with fraud, especially for the scam victim. Stigma stems from victim blaming and a lack of understanding about fraud and scams. The shame victims experience often deters them from seeking help, and tragically, some attempt or complete suicide without ever reaching out for help. Increasing awareness and understanding of these dynamics can promote support for victims.

Common Scams

- Romance/Crypto investment scams (blend of investment and romance/friendship).
- Authority figure imposters (e.g., IRS, law enforcement).
- Advance money schemes (e.g., the target is asked to pay something upfront; such as, in order to get proceeds from a transaction, you need to pay the upfront taxes).
- Fabricated emergencies (e.g., family member in jail).
- Phishing (e.g., fake emails or texts leading to scam websites).
- Tech support scams (e.g., computer freezes and virus warning pops up with a number to call tech support).

Some Target Mental Health Professionals:

- Authority figure impersonation (e.g., claiming to be law enforcement with a client-related arrest warrant).
- Advance money ploy (e.g., posing as a client paying upfront for multiple sessions).

Tips for Providing Support

Examining Core Beliefs

Scams, often highly sophisticated, carry a significant stigma. Examining our beliefs about fraud and its victims is crucial. Many struggle to comprehend how someone can be deceived, often attributing it to stupidity or gullibility.

- Many practitioners and scam victims hold this belief. However, such notions hinder effective support.
- Intelligence or gullibility isn't the primary factor, victims are emotionally manipulated.

Be Aware of the Following

- Victim blaming and language choice matter greatly (the victim didn't fall for it, the money was stolen by a criminal).
- The fundamental attribution error, a common bias, can perpetuate victim blaming.
- Scammers excel in their craft, utilizing deception, psychological tactics, and ample resources to effectively carry out their schemes.

Frequently Presenting Clinical Issues

- Shame
- Extreme, distressing emotions like anger, depression, anxiety, fear
- Trauma
- Grief
- Betrayal (if it was a romance scam, or someone the person knew)

