



# It's Not Your Fault:

## Empowerment After Financial Fraud

Many people feel helpless after experiencing financial fraud. Beyond the financial loss, you may also be coping with a profound emotional impact. These reactions are normal — and recovery is possible.



### Master Manipulators

Financial criminals (scammers) are master manipulators. They use psychological tactics to persuade, pressure, or influence people in order to steal from them.

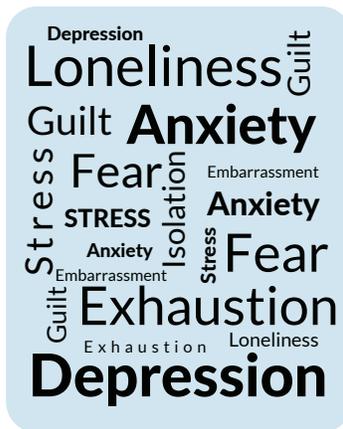
If you have been victimized by financial fraud, you are not alone — millions of people of all ages, education levels, and financial backgrounds share this experience.

### Common Emotional Reactions Post-Fraud

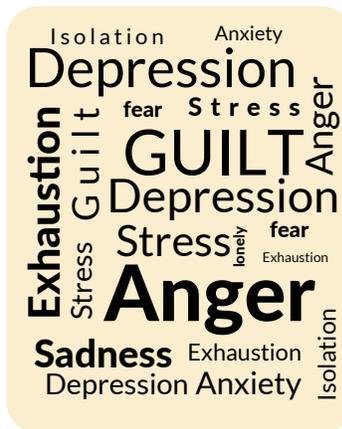
#### 0–3 Months



#### 3–6 Months



#### 6–9 Months



#### 9+ Months

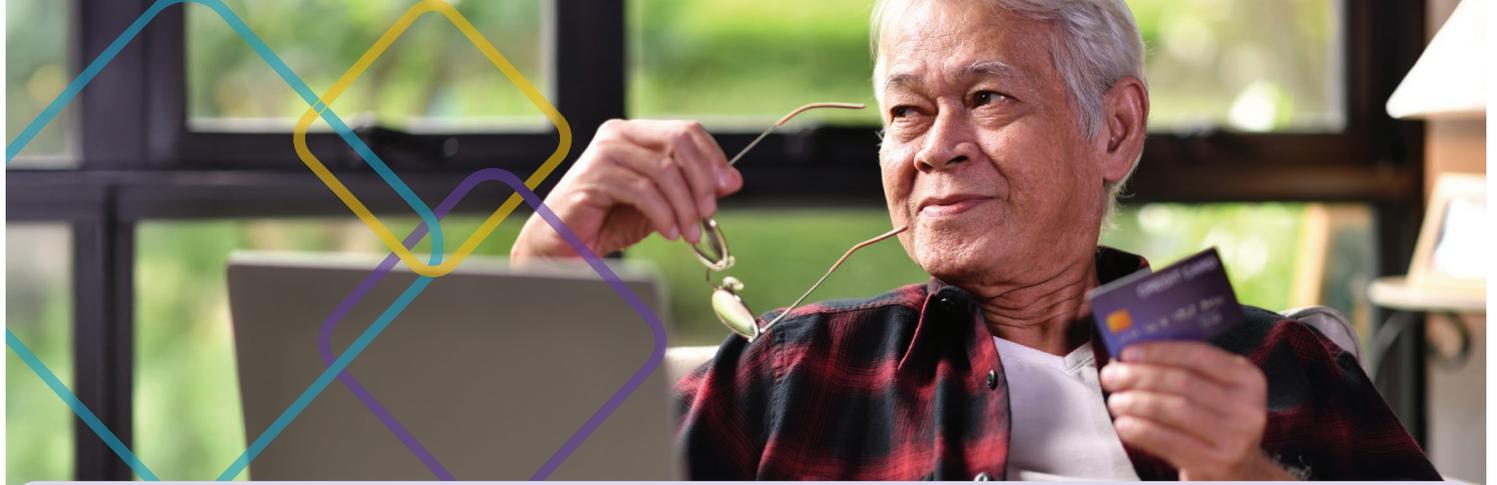


Adapted with permission from the FINRA Foundation and Give an Hour.



### Recovering Emotionally

**It's completely normal to feel overwhelmed, angry, ashamed, or confused after being defrauded.** These emotions don't mean you've failed — they mean you're human. Recognizing the emotional impact is the first step. Allow yourself room to feel what you feel, and give yourself permission to take the time you need to heal.



## Where to Start

### Focus on What You Can Control

- Report the crime.
- Reach out for support from family, friends, peers, or a mental health professional.
- Learn about how scams work so you can reduce the risk of re-victimization.

*Shift your attention away from what happened and toward your ability — and your right — to heal.*

### Stay Connected

#### **Do not isolate yourself.**

Fraud-related trauma can lead to depression, anxiety, or even suicidal thoughts – and isolation can worsen these feelings.

#### **Stay connected to your social network.**

Spend time regularly with friends and family. Even if you don't talk about what happened, staying connected is vital.

#### **You may also find it helpful to connect with peers who have had similar experiences.**

Peer support can provide a safe, understanding space and make it easier to talk to your family and friends when you're ready.

## To Learn More or Get Help

### Fraud Reporting & Prevention

#### **Canadian Anti-Fraud Centre**

- ◆ Report fraud, get advice, and learn how scams work  
[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

#### **What to Do if You're a Victim of Fraud**

- ◆ Step-by-step instructions on addressing financial and practical impacts  
[www.antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm](http://www.antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm)

#### **Cyber-Seniors: Senior-Focused Cybersecurity Training**

- ◆ [www.cyberseniors.org/cybersecurity](http://www.cyberseniors.org/cybersecurity)

#### **Canadian Investment Regulatory Organization (CIRO)**

- ◆ [www.ciro.ca/office-investor/investor-alerts](http://www.ciro.ca/office-investor/investor-alerts)

### Mental Health & Community Services

- ☎ **2-1-1**  
➔ [www.211.ca](http://www.211.ca)  
Local mental health, social, and community support services

- ☎ **9-8-8**: Suicide crisis helpline (24/7, nationwide)



**CCSMH**

Canadian Coalition for  
Seniors' Mental Health

[www.ccsmh.ca](http://www.ccsmh.ca)

*Adapted from the FINRA Investor  
Education Foundation and Give an Hour*