

COPING WITH THE AFTERMATH OF A FRAUD



12 Steps to getting your life back on track

- 1. The Toughest:** Stop blaming yourself and put the blame where it belongs — on the person who conned you! Focus your anger toward of the ones who used you unmercifully with no concern for the consequences to you, no guilt, no pity.
- 2. Don't beat yourself up.** Say this out loud as many times a day and for as many days as it takes to stop feeling miserable: "Okay, I made a mistake. Now, let's move on." Yes, this really does work.
- 3. Do not allow yourself to be casually judged.** If anyone tries to make you feel guilty or foolish, as if you don't feel bad enough, either walk away or tell them flat out that they are in no position to judge you.

If the person who has been assigned to your case tries to make you feel stupid, ask to speak with someone else or ask to speak to a supervisor.

Remember this: fraudsters hit everyone including heads of state, corporate giants, pension fund trustees, finance managers, corporate attorneys, investment companies, all to the tune of thousands and millions of dollars. They even swindle cops.

- 4. Give yourself time to grieve.** It's your right — you have been robbed of more than money or possessions, you have been robbed of your self-confidence and your self-esteem. That kind of loss is not to be taken lightly.
- 5. You are a victim.** The swindlers who involved you in their schemes are professionals. It is their life's work and they study their craft day and night.

Their sole purpose is to use you for financial gain, and they are very, very good at it. They are intelligent and as well-educated in their line of work as any doctor or lawyer is in his or her respective profession. They are often under-estimated and like it that way because it makes their job easier.

- 6. Get on with your life!** No easy thing, but make some headway each day. Give yourself a goal and head for it ruthlessly.
- 7. Find someone to talk to who has no axe to grind.** When you do open up, be completely honest. If you continue to hide this or that, it will all haunt you. If you did something stupid, admit it. Go through all the "if only's" and "should of could of's" It's okay! Eventually your inner system will get tired of hearing about it and will force you to get on with things.

If you absolutely cannot stop swimming in a whirlpool, use the services of a counsellor to help you move on. That's what they are there for.

- 8. There is no such thing as a little con and fraud is not a victimless crime.** All swindles hurt, some more than others. It is not for anyone else to judge how much a scam has hurt you.

Do not allow yourself to be belittled. You were the one on the front lines and absolutely no one can judge how they would have reacted under the same conditions.

9. Don't rack your brain trying to figure out why your "friend" did this to you - he or she did it because that's what swindlers do. Their minds do not operate in the same way yours and mine do.

You can't peek in there and try to make sense of their behaviour because you are trying to analyse the behaviour of a criminal mind using a sane, moral mind as a base platform. You might as well try to psych out a martian.

10. Never live in the Past. Flashbacks happen. Nothing you can do about it. But the more time you spend re-living the events of the scam, the more you will find yourself stuck there. This doesn't do you any good at all. As a matter of fact, it prevents you from realizing what life is offering you now. Live in the Present, do not anticipate the Future. Plan for it, yes. But that's all. The Present is happening now, deal with it.

11. As the Police campaign says "Always blow on the pie". Prevention is key to avoiding the traps of scammers, and to avoid falling into another one in the future. Learn how to protect yourself, the warning signs to watch out for and you will be a long way to staying safe. If you have sent money, the police advise that you report the loss to your bank and to the police as soon as possible. Unfortunately, in many cases victims have to accept that they will never see their money again. However, by reporting the scam you are raising awareness and may be able to save someone else from being conned.

12. Learn to laugh again, with yourself but not at yourself! The sooner you do this, the sooner you will heal.

Avoid rehashing the stupid mistakes to make them laughable. If you do, you will reinforce the shame, the humiliation you are feeling. You will only prolong the healing period.

People always listen to their own voices before they listen to the voices of others. Tell yourself often enough that you are a stupid dolt and you will sincerely believe it no matter what anyone says to the contrary. There is no need to prolong your misery beyond what is reasonable.