IF YOU HAVE BEEN DEFRAUDED

It is not your fault.

Read this slowly. Every line here is true.

FROM AYLEEN

I know that voice.

If you have been defrauded, you may be carrying a heavy voice inside. How could I be so stupid. This is my fault. I should have known. After my own fraud that voice followed me everywhere and I lived with it for a long time. So let me tell you plainly what I wish someone had told me then. That voice is lying to you.

READ THIS SLOWLY

It was done to you.

WHAT THE VOICE SAYS, AND THE TRUTH

"How could I be so stupid?"

The truth: you were targeted by a professional who does this for a living. The tactics are built to work on anyone.

"I should have known."

The truth: from inside the manipulation, it was designed to be invisible. Hindsight feels obvious. That feeling is memory, not insight.

"This is my fault."

The truth: a criminal chose to deceive you. The fault is theirs, one hundred per cent.

"I gave them the money myself."

The truth: agreement obtained by deception is not agreement. Every step that led to it was engineered by somebody else.

"I saw the warning signs and carried on."

The truth: your doubt was expected. You were given a ready answer for every one of them, by somebody who had prepared it in advance.

“I should have listened to my family.”

The truth: you were separated from them on purpose, long before any money moved. That distance was their work.

“The shame proves I did something wrong.”

The truth: shame is a symptom, not a verdict. It is the scammer's last weapon and it fades.

“I am the only one this happened to.”

The truth: millions are targeted every year and a huge share are young, educated and capable. You are in vast company.

“I should be over it by now.”

The truth: the money matters and the loss of trust and self-confidence is often the deeper wound. That heals too, with time.

WHY THE BLAME LANDS ON YOU

Your mind would rather be at fault than powerless.

There is a reason self-blame arrives so fast. Being at fault is painful and it is still easier than being powerless. If it was your mistake, then you could have prevented it and you could prevent the next one. Your mind takes that deal because it feels like control.

The cost is that you end up carrying a crime somebody else committed. The fraudster walks away with the money and leaves the blame behind, because blame keeps people quiet. Your silence is the part they need most.

WHAT SELF-BLAME IS MADE OF

- **Hindsight:** once you know how the story ends, every clue looks obvious. None of it looked like that at the time.
- **The wish for a reason:** people prefer to believe that bad things have a cause somebody controlled. Blaming yourself supplies one.
- **The illusion of control:** if it was your fault, it will never happen again. That bargain feels safer than admitting you were chosen.
- **Other people's questions:** "how did you not see it" lands as an accusation and confirms the voice you already hear.
- **The scammer's own words:** many victims are told in advance that nobody will believe them. That line keeps working long after the fraudster is gone.

Self-blame is more than a feeling. It is the reason people delay calling the bank, skip the police report and say nothing for months. Every one of those delays costs money and evidence. So loosening the blame is a practical step as well as a kind one.

It helps to split one question into two. What happened is a question about facts, dates and amounts. Who is responsible is a separate question and it already has an answer. You can walk through the first without handing yourself the second.

> **You can look honestly at what happened without agreeing to carry the blame for it. Those are two different things.**

WHAT OTHER PEOPLE SAY

And what you can say back.

"How did you not see it?"

Nobody sees it from the inside. Being invisible from the inside is what makes it work.

"I would never have fallen for that."

Everybody thinks that, right up until it is aimed at them personally.

“Why did you not tell us?”

Because I was told to keep it quiet. Keeping me quiet was part of the fraud.

WHAT HELPS

Six things, in your own time.

- Tell one person you trust. Speaking breaks the silence that protects the scammer.
- Be kind to yourself. You would never speak to a friend the way that voice speaks to you.
- Write the facts down once, plainly. The voice argues with feelings, so give it a timeline instead.
- Watch for ‘recovery’ scams. They target victims again and a fee to get your money back is a second scam.
- Expect the bad days to return. Recovery moves in waves rather than in a straight line.
- Lean on the S.A.F.E. steps and take recovery one day at a time.

WHEN IT IS MORE THAN A BAD WEEK

Asking for help is a practical step.

The impact of fraud is often as physical as it is financial. Broken sleep. A racing heart. A mind that keeps replaying it. Shame that arrives out of nowhere in the supermarket. That is a normal response to what was done to you. For most people it settles with time and support.

Sometimes it does not settle and that is worth taking seriously rather than waiting out. Fraud is a crime that keeps working on people long after the money is gone.

SIGNS IT IS WORTH TALKING TO SOMEONE

- **Sleep that has not returned** after several weeks or nights spent going over it again.
- **Reminders that hit like the first day,** set off by a phone call, an email or a bank app.
- **Avoiding things:** your post, your phone, your bank or the people who might ask about it.
- **Feeling flat, numb or far away** from your own life and the people in it.
- **Anger that arrives faster and bigger** than it used to, often at the people closest to you.

You need no diagnosis and no permission to ask. “I was defrauded and I am not coping” is enough to say to a doctor. Many countries also have free victim support with people trained for exactly this. Some offer counselling without a long wait. Your bank or the police can usually tell you who they are.

If you have thought that you would rather not be here

Tell one person today. A partner, a friend, your doctor, anybody at all.

Call a crisis line in your country. They are free, they are used to this and you need no right words.

You would not be the first person to feel this after a fraud. It is one of the reasons this guide exists.

This feeling can change and it changes faster with help than it does alone.

I carried that voice for a long time before I said any of this out loud. Saying it is what made it quieter. It will get quieter for you too.

> **Shame and silence always protect the fraudster. The moment you speak, its power starts to break.**

Please reach out to a professional or a support line today if the weight becomes too much. You matter and you do not have to carry this alone.