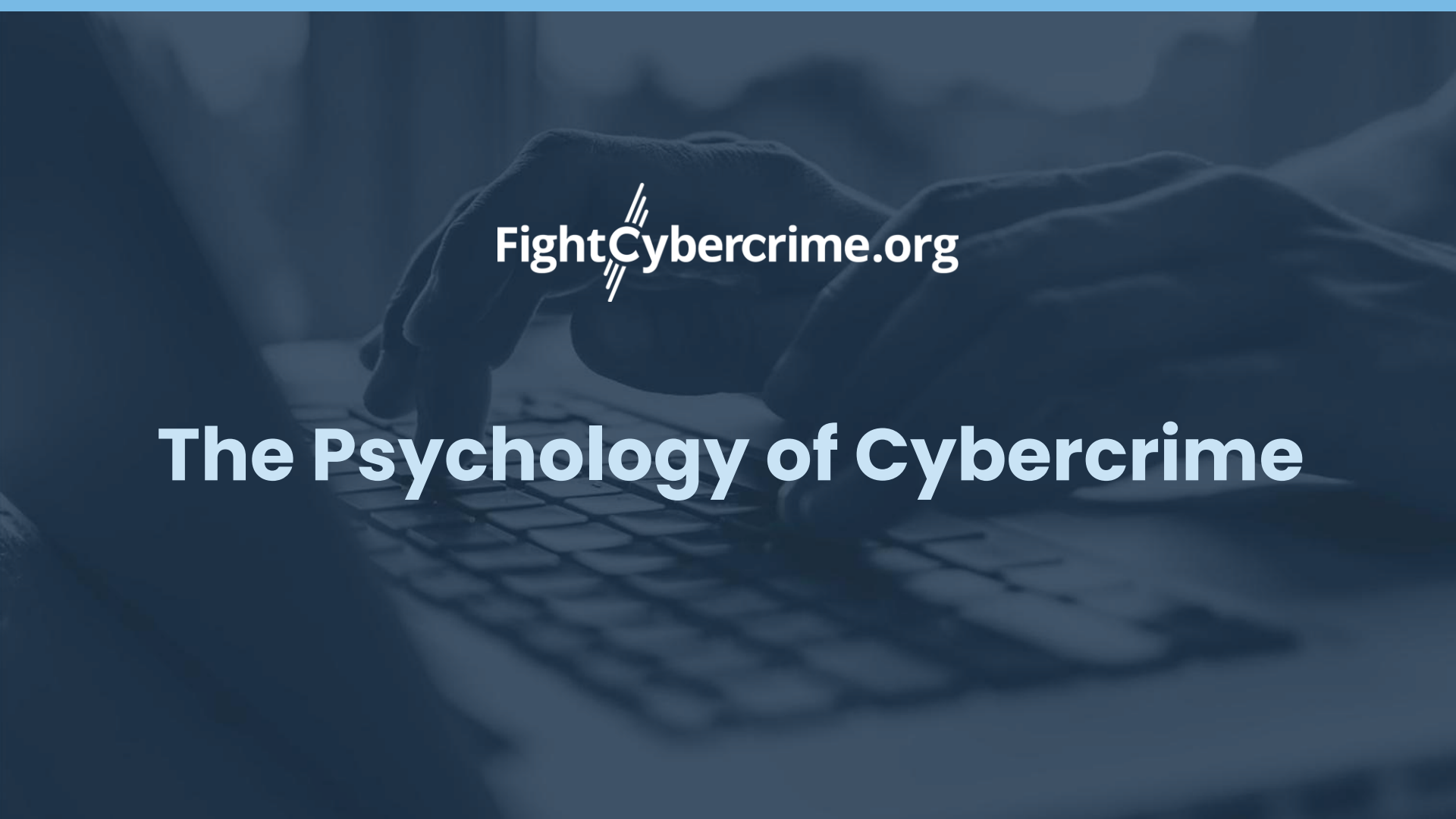




FightCybercrime.org

The Psychology of Cybercrime

Our Mission: Empower individuals to recognize, report and recover from cybercrime.



Recognize.



Report.



Recover.

Cybercrime Support Groups



These FREE programs provide:

- Romance Fraud/Crypto Investment Fraud assistance
- 1-hour weekly sessions for 10 weeks
- Trauma-informed facilitation by a licensed counselor
- Education on cybercrime and online safety
- Closed, monitored group communications
- Help desk support for life



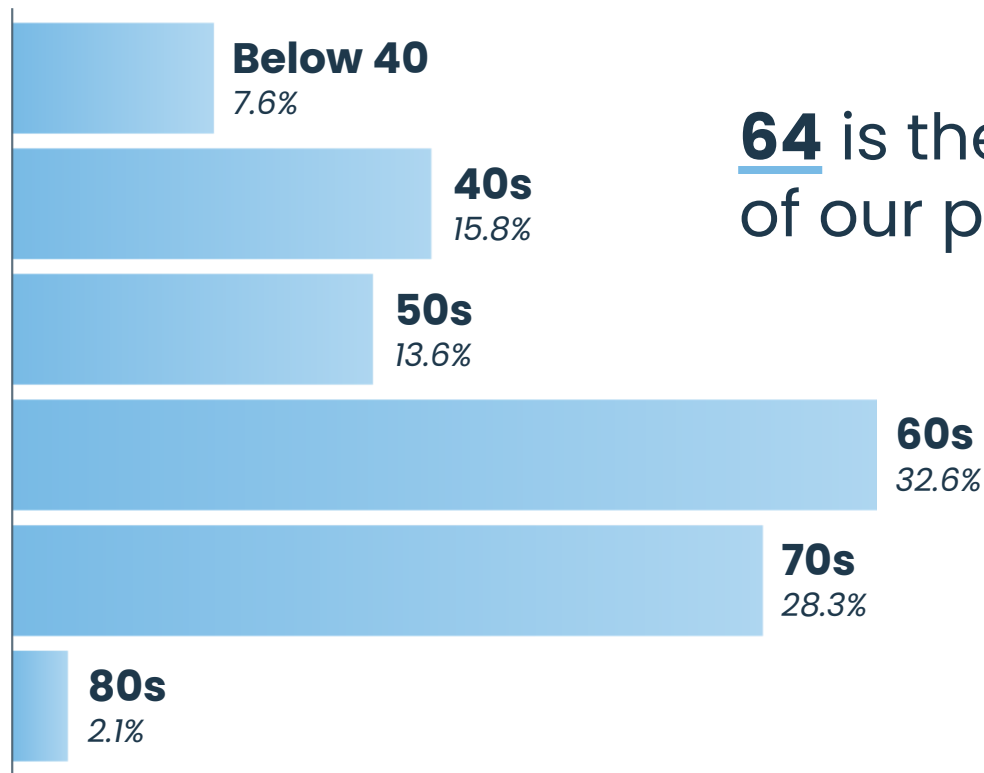
Funding by:

FINRA Investor Education
FOUNDATION®

Craig Newmark
Philanthropies

 **Match
Group**

Who We Help



64 is the median age of our participants.

Why Are Cybercriminals Successful?

1

Use scripts

2

Share information with other criminals

3

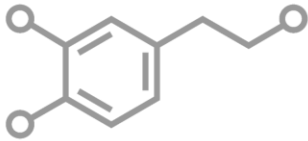
Utilize open source intelligence

4

Adopt latest technology

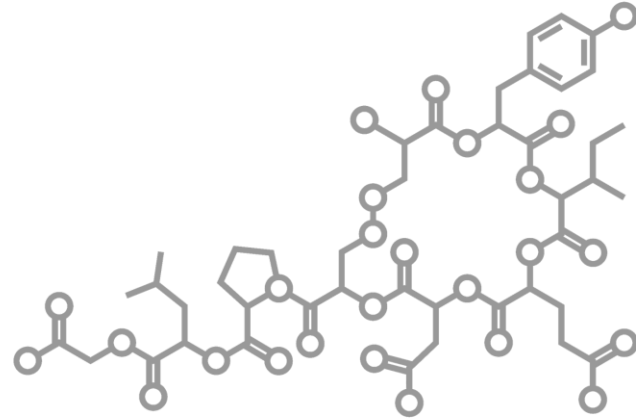
5

Take advantage of the human brain



Dopamine

motivation, reward, pleasure



Oxytocin

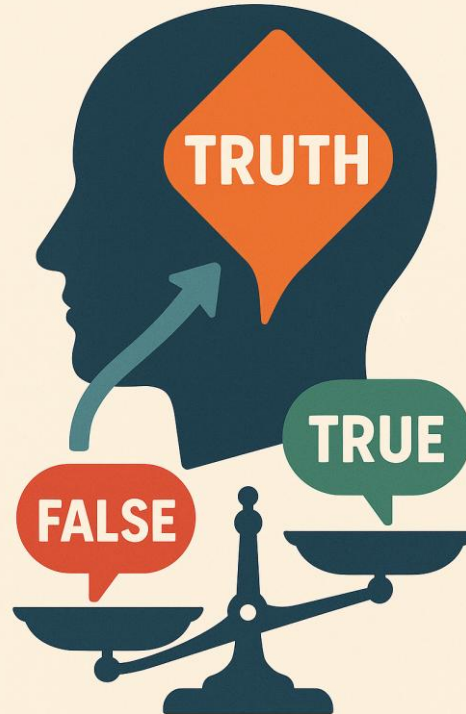
trust, empathy, connection

Cognitive Bias

SUNK COST FALLACY



TRUTH BIAS



RECIPROCITY BIAS



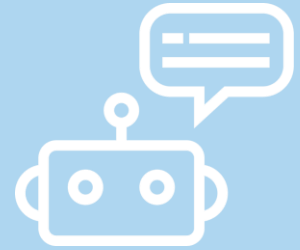
Artificial Intelligence



Voice-Cloning



Deepfakes



Chatbots

Imposter Fraud

A criminal pretending to be someone else in order to steal money or sensitive information.



Common Tactics

- Pretends to be someone else
- Phishing and spoofing
- Fake websites
- Emotional manipulation

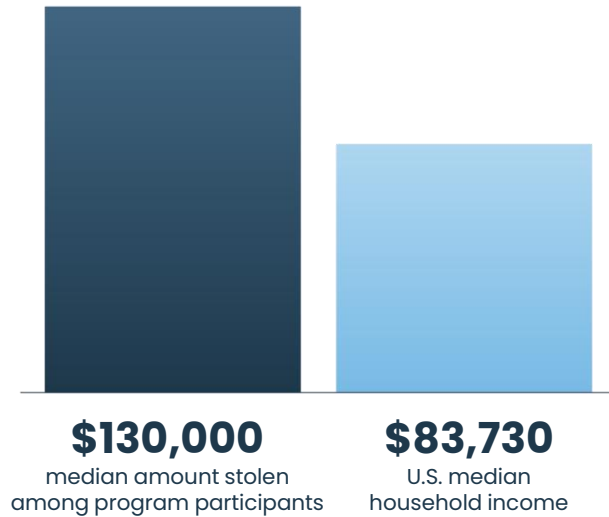


Warning Signs

- Unsolicited calls, texts or emails
- Requests payment in the form of gift cards, wire transfer, or cryptocurrency
- Urgent/threatening language

Looking Beyond the Averages

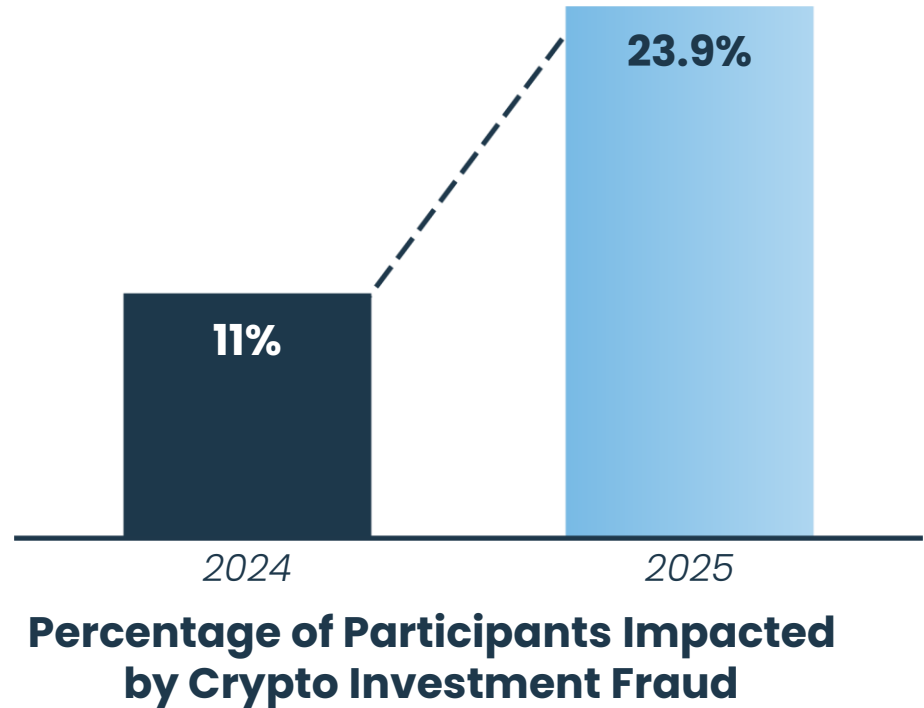
Data From High-Severity Cases



- Financial impact of severe online crime is life-changing
- Financial harm compounds (tax penalties, debt, home equity, etc.)
- Recovery from severe online crime is complex, time consuming, and costly

Cryptocurrency Investment Fraud: High Losses and a Lasting Impact

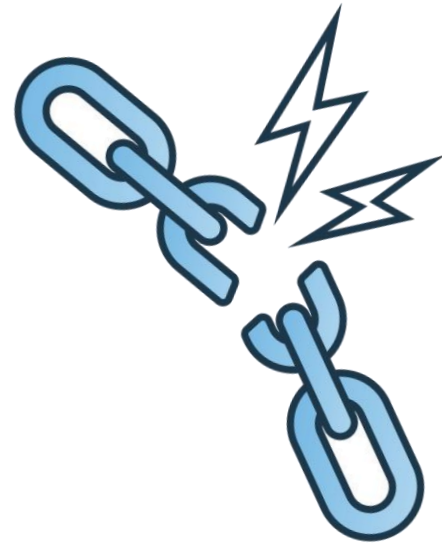
- Exposure is rising
- Financial impact is severe: Median amount stolen was **\$230,000** per affected participant
- Recovery from severe scams is complex, time consuming, and costly



Why Facts Sometimes Aren't Enough

Breaking free isn't about facts—it's about emotional safety.
Change happens when people feel seen and understood.

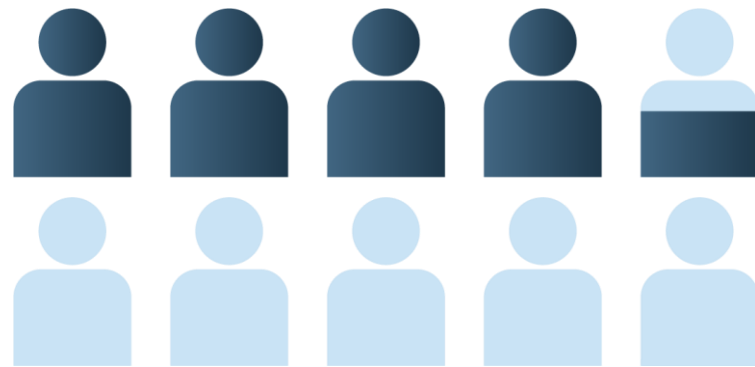
- Financial facts alone rarely overcome emotional trust or attachment
- Belief perseverance, fear of losing control, and identity threat can override logic and professional advice
- Matter-of-fact/dismissive responses can increase resistance or withdrawal
- Disengagement is a process, not a single conversation



The Scam is Only the Beginning

A severe scam event creates a vulnerability window:

- Repeat targeting is common
- Emotional distress impairs decision-making
- Shame & fear reduce reporting
- Losses cascade (retirements impacted, tax penalties, financial instability, benefits/pensions)



43.9% of participants indicated they had interactions with two or more cybercriminals prior to recovery

Helping Victims Take the First Step



How To Help:

- Slow the moment down (seek to understand)
- Acknowledge the emotional reality
- Avoid blunt, matter-of-fact confrontation
- Provide a path forward
- Keep the door open

Language Matters

I don't understand
how people get
tricked like this.

How did
you ***fall*** for
that?

You ***lost*** how
much money?!?!

You really
thought that
was true?

How much money
did you ***give***
them?

Shame: The Barrier to Fraud Disruption



Shame
reduces
reporting

Limits
actionable
intelligence

Weakens
crime
disruption

When victims stay silent, criminals win.

Where to Report



911, if someone is in immediate danger

The business, site or app where the crime took place

Forward phishing texts to 7726 (SPAM)

Report all cybercrime and scams to:

ic3.gov

IdentityTheft.gov

ReportFraud.FTC.gov

Long-Term Recovery



Long-term recovery can include:

- Trauma-informed care
- Financial repair planning
- Ongoing digital safety education
- Peer support groups
- Rebuilding safe, in-person connection and community

Recovery Strengthens Protection



Reduces Revictimization



91% of participants avoided scams following recovery.

Increases Fraud Awareness



Individuals reported feeling more capable of recognizing scams after recovery.

Reduces Shame



Individuals reported feeling less shame after recovery.

Current Legislative Efforts



Tax Relief for Victims of Crimes, Scams, and Disasters:

Would restore the casualty and theft loss deduction for fraud victims

Romance Scam Prevention Act:

Would require dating platforms to alert unsuspecting users if they have been communicating with individuals suspected of fraud

The Crypto ATM Fraud Prevention Act:

Would require cryptocurrency ATM operators to implement strict anti-fraud policies, display clear warning signs about the risk of scams, and register with the Department of the Treasury

Thank You

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FightCybercrime.org

Find us on:     