



YOU DON'T NEED TO HAVE THE NEXT CHAPTER FIGURED OUT.

Tracy and I talk about betrayal, the human toll of deception and what helped her begin rebuilding. Her experience is her own. There's room here for support and a next step, without expecting anyone to make sense of it all straight away.

Tracy Hall shares her experience of betrayal, support and beginning to rebuild.

REBUILDING TAKES THE TIME IT TAKES.

01 BEING DECEIVED ISN'T PROOF YOU LACKED JUDGEMENT.

Tracy describes believing the world presented to her. Rebuilding trust in herself became part of recovery. The manipulation was the other person's action.

02 FRIENDS MATTER. PROFESSIONAL SUPPORT CAN MATTER TOO.

Tracy talks about professional help alongside friends who had lives and pressures of their own. Different kinds of support can meet different needs.

03 PRACTICAL HELP CAN GIVE YOU SOMETHING TO WORK WITH.

Tracy describes a financial professional helping her review things she'd put off. Understanding the practical picture helped her imagine a future again.

04 MEANING CAN COME IN ITS OWN TIME.

Tracy explains how sharing her lessons became part of her work. She wants to reduce the chance of others going through what happened to her.

05 REMEMBER THE PERSON IN THE MIDDLE OF THE STORY.

Tracy's advocacy focuses on the human toll of financial crime and clearer paths to support. Prevention and reporting need to keep the people affected in view.



KNOW YOUR LOGINS.

ASK AGAIN.

More useful bits from the conversation, each with one way to use it.

Pick the one that fits your week.

06 SHRINK THE DAY

Tracy's psychologist helped her break hard days into tiny steps, like sitting up and making tea, alongside professional care. **Try it:** Choose just the next manageable thing, not the whole day.

07 OUTSOURCE THE DOING, NOT THE KNOWING

Tracy says stay across your money even if someone else does the tasks. Know what's going on and have the logins. **Try it:** Check you know your accounts and can get into them securely.

08 ASK UNTIL IT MAKES SENSE

Tracy asks her adviser to explain things differently until she could explain them to someone else. **Try it:** Ask your adviser to explain one confusing term in plain language.

09 HAND OVER THE LAUNDRY

Tracy wishes she'd handed over laundry or school pickup, not oversight of the money. **Try it:** Ask for help with a household job and keep your money time.

10 NAME WHO DID IT

Tracy says she didn't lose the money; it was stolen. The words put the wrongdoing where it belongs. **Try it:** Talk about the offender's actions, not what the victim missed.



ASK FOR THE HELP YOU NEED.

Practical, verified and kind to yourself.

1 WHAT KIND OF HELP WOULD BE USEFUL RIGHT NOW?

Choose one practical or emotional question. Is there a trusted person or qualified professional who could help with a next step?

2 IF A SCAM IS INVOLVED, USE VERIFIED HELP.

If money or financial details have been exposed, contact your bank immediately through a trusted number. Follow current Scamwatch guidance for reporting and recovery.

3 LEAVE SPACE FOR SOMETHING AHEAD.

Write down something you might like to learn or try when you're ready. It's an invitation, rather than a deadline for recovery.

ONE THING BEFORE 50. OR STARTING NOW.

You deserve support before you've made sense of everything. You don't have to turn a painful experience into a lesson to be cared for.

OVER TO YOU

The support I could use now is...

Something I'd like to explore when I'm ready is...
