

The logo consists of two adjacent rectangular boxes. The left box is white with a blue border and contains the word "SCAM" in blue, bold, uppercase letters. The right box is solid blue with white, bold, uppercase letters that read "NOT ME".

**SCAM**

**NOT ME**

# ROMANCE SCAM INFORMATION GUIDE

## Protect Yourself from Online Dating Fraud

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## 1. WHAT IS A ROMANCE SCAM?

A romance scam occurs when a criminal adopts a fake online identity to gain a victim's affection and trust, then uses the illusion of a romantic relationship to manipulate or steal from the victim. These scammers are skilled emotional manipulators who may spend months building what feels like a genuine relationship before beginning their financial exploitation.

### Key Statistics:

- Romance scams resulted in \$1.3 billion in reported losses in 2023 alone
- The median individual loss is approximately \$4,400
- Adults over 60 tend to report the highest individual losses
- Romance scams remain one of the most financially damaging online crimes

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## 2. WARNING SIGNS TO WATCH FOR

Be alert for these common red flags:

### Profile and Communication Patterns

- Extremely attractive photos that look professional or model-quality
- Claims of being American or Western but working overseas
- Surprisingly fast expressions of deep feelings or love
- Inconsistencies in their stories about their background

- Grammar and spelling errors that don't match their claimed education/background
- Limited online presence or social media profiles created recently

### **Suspicious Behaviors**

- Reluctance or inability to video chat or meet in person
- Always has excuses for canceled meetings or calls
- Asks intrusive questions about your finances or living situation
- Attempts to isolate you from friends or family who express concern
- Moves communication off dating platforms to personal email/messaging quickly

### **Financial Red Flags**

- Discusses financial problems or hints at money troubles
- Claims to need money for emergencies, medical issues, or travel costs
- Requests financial assistance for customs fees, visa applications, or other travel documents
- Suggests business opportunities or investments
- Asks for gift cards, wire transfers, cryptocurrency, or money through services like Western Union

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## **3. COMMON TACTICS AND SCENARIOS**

### **The Military Deployment**

The scammer claims to be a U.S. soldier stationed overseas who needs money for leave applications, communication fees, or medical expenses. They may claim they need funds to retire early or return home.

### **The International Business Trip**

The scammer poses as a successful business person who travels internationally. After building a relationship, they claim to be stranded, robbed, or experiencing a business crisis requiring immediate financial help.

### **The Medical Emergency**

After establishing emotional connection, the scammer or their "child" suffers a serious accident or illness requiring expensive treatment not covered by insurance.

### **The Inheritance or Gold Scenario**

The scammer claims to have a large inheritance or access to gold/minerals but needs your help with fees to release the funds or export the valuables.

### **The Visa/Immigration Setup**

The scammer claims they want to visit you but needs money for visa applications, immigration fees, or plane tickets. Documents provided often look official but are forged.

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## 4. HOW SCAMMERS TARGET VICTIMS

Romance scammers have evolved sophisticated methods to identify and target potential victims:

### Selection Process

- Scammers look for indicators of vulnerability in dating profiles
- Recent widows/widowers or divorcees are frequently targeted
- People who express loneliness or mention past relationship disappointments
- Profiles that suggest financial stability or generosity
- Social media research to gather personal information

### Psychological Manipulation

- Love bombing: overwhelming attention and affection
- Creating false intimacy through constant communication
- Mirroring your interests, values, and desires
- Testing boundaries with small requests before larger ones
- Using emotional triggers like guilt, fear, or excitement
- Creating artificial crises that require urgent action

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## 5. REAL EXAMPLES OF ROMANCE SCAMS

### Case Study: Military Impersonation

Sarah, 58, met "Captain Robert" on Facebook. He claimed to be deployed in Syria, sending her photos in uniform and sharing stories of his missions. After three months of daily communication, he told Sarah he wanted to retire and be with her but needed \$5,000 for processing fees. After sending the money, "Robert" encountered more "complications" requiring additional payments. Sarah lost \$45,000 before realizing it was a scam.

### Case Study: Business Emergency

Mark, 62, a widower, met "Sophia" on a dating site. She claimed to be an American jewelry designer visiting Milan for a trade show. After six weeks of romantic messages, "Sophia" said her wallet was stolen, she couldn't access her bank accounts, and needed \$3,000 to pay her hotel and return to the U.S. Mark sent the money, only to receive more requests for funds to cover "customs fees" for her jewelry samples.

### Case Study: Inheritance Scam

Elena, 45, developed an online relationship with "Richard," who claimed to be a British engineer working in Ghana. After two months, "Richard" told Elena he had discovered gold worth millions but needed \$10,000 for export permits. He promised to share the profits and come live with her. Elena took out a loan to send him the money, after which he disappeared.

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## 6. STEPS TO PROTECT YOURSELF

### Research and Verification

- Reverse image search their profile pictures to check if they're stolen
- Search for their name combined with words like "scam" or "fraud"
- Verify their claimed profession (e.g., military personnel can be verified)
- Cross-reference the details they share about their life for inconsistencies

### Communication Safety

- Keep communication on the dating platform as long as possible
- Be wary of moving to private email or messaging too quickly
- Insist on video calls before developing serious feelings
- Discuss the relationship with trusted friends or family members

### Financial Protection

- NEVER send money to someone you haven't met in person
- NEVER share financial information or personal identifying details
- NEVER help someone you met online access financial accounts
- NEVER invest money based on advice from a romantic interest
- NEVER agree to receive or transfer funds for someone else

### Emotional Safeguards

- Take relationships at a reasonable pace
- Be skeptical of "too perfect" matches or rapid declarations of love
- Trust your instincts if something feels wrong
- Be wary of anyone who tries to isolate you from friends and family
- Consider seeking relationship opportunities through verified local channels

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## 7. WHAT TO DO IF YOU'VE BEEN SCAMMED

If you suspect or discover you're involved in a romance scam:

### Immediate Actions

- Stop all communication with the scammer immediately
- Don't send any more money under any circumstances
- Save all communications as evidence (messages, emails, photos)
- Report the scam to the dating site or social media platform
- Change passwords to all your accounts, especially financial ones

## **Reporting the Scam**

- File a report with your local police department
- Report to the FBI's Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov)
- Report to the Federal Trade Commission at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov)
- If you sent money through a wire transfer service, report the fraud to that company
- Report identity theft if you shared personal information at [IdentityTheft.gov](http://IdentityTheft.gov)

## **Financial Recovery Steps**

- Contact your bank or credit card company immediately to try to stop payments
- Monitor your credit reports for unusual activity
- Consider placing a fraud alert on your credit report
- Document all losses for potential tax deductions for theft losses

## **Emotional Recovery**

- Recognize that feeling shame or embarrassment is common but undeserved
- Consider speaking with a therapist specialized in trauma or betrayal
- Join support groups for romance scam survivors
- Focus on self-care and rebuilding trust gradually

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# **8. RESOURCES AND SUPPORT**

## **Reporting Agencies**

- FBI Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)
- Federal Trade Commission: [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov)
- U.S. Army Criminal Investigation Division (for military scams): [cid.army.mil](http://cid.army.mil)

## **Support Organizations**

- Romance Scams Now: [www.romancescamsnow.com](http://www.romancescamsnow.com)
- AARP Fraud Watch Network: [www.aarp.org/money/scams-fraud](http://www.aarp.org/money/scams-fraud)
- Scam Survivors: [www.scamsurvivors.com](http://www.scamsurvivors.com)

## **Verification Tools**

- Social Catfish: [socialcatfish.com](http://socialcatfish.com)
- TinEye Reverse Image Search: [tinEye.com](http://tinEye.com)
- Google Reverse Image Search: [images.google.com](http://images.google.com)

## **Financial Protection Resources**

- Consumer Financial Protection Bureau: [www.consumerfinance.gov](http://www.consumerfinance.gov)
  - National Consumers League Fraud Center: [fraud.org](http://fraud.org)
  - Identity Theft Resource Center: [www.idtheftcenter.org](http://www.idtheftcenter.org)
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Remember: Legitimate romantic partners will never ask you for money, especially through unusual payment methods. Love that's real doesn't come with a price tag.

