

How to help avoid romance scams



Wealth Management

A romance scam is a fraudulent scheme where cybercriminals pretend to have romantic interest in a target. The goal is to establish a relationship quickly, gain trust and ultimately ask for money or personal information under false pretenses.

These scams often target older or isolated adults, particularly widows and widowers but anyone eager for a new relationship is at risk.

How romance scams work

Scammers typically assume false identities on dating or social networking sites. They often claim to be working overseas with compelling stories (e.g., oil rig workers, military personnel or successful business professionals). They exploit information from their targets' social media profiles to build trust.

Common tactics include:

- Claiming emergencies or travel expenses to request money
- Asking for personal information or photos for potential blackmail

Red flags and warning signs

Fake profiles:

- Limited or overly polished photos
- Vague personal details and minimal background information
- Quick declarations of love or intense emotions
- Avoidance of video calls or in-person meetings
- Eagerness to move communication off the dating app or site
- Excuses for not meeting in

person (e.g., stationed overseas, working remotely)

Love bombing phrases:

- "I feel like I've known you forever"
- "You're the only one who understands me"
- "I can't wait to start a life with you"
- Excuses for not meeting in person (e.g., stationed overseas, working remotely)

Financial requests:

- Urgent requests for money, often via irreversible methods like cryptocurrency or wire transfers

How to protect yourself

- **Slow down** – Be wary of rushed relationships and strong emotions too early
- **Verify identity** – Use video calls within the dating app to confirm authenticity
- **Consult others** – Discuss new connections with trusted friends or family
- **Research** – Check social media profiles for inconsistencies and conduct reverse image searches on photos

- **Guard personal information** – Never share sensitive details or send money, regardless of the reason

If you suspect a scam

- Stop contact – Cease all communication immediately
- Contact authorities – Report the scammer to your local police, the Federal Trade Commission (FTC) at reportfraud.ftc.gov and the Internet Crime Complaint Center (IC3)
- Notify your bank – If you sent money, contact your financial institution immediately to attempt recovery

Stay vigilant

- Romance scams can be emotionally and financially devastating. By recognizing red flags, verifying identities, and staying cautious, you can protect yourself and enjoy safer online interactions. Always trust your instincts and prioritize your safety.

For more guidance on how to recover from scams, please read our [Fraud and scam recovery guide](#)

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