

Romance Scam Protection Guide

Fake relationships designed to steal your money, data, and trust

Romance scams cost Americans over \$1.3 billion in a single year.

The goal is always exploitation, never love. Anyone can be a target.

What Is a Romance Scam?

A criminal creates a fake identity — often with stolen or AI-generated photos — to start a romantic relationship online and then manipulates the victim into sending money, gifts, or sensitive information. They avoid in-person meetings or video calls and rely on messaging apps, social media, or dating platforms.

Where They Find You

Dating apps and sites with profiles that seem too perfect. Social media, messaging apps, and random 'wrong number' texts that turn flirty. Niche or professional platforms where scammers pose as successful entrepreneurs, investors, or military members.

Their Playbook

They move fast — from first contact to intense affection within days. They build trust with daily messages, shared 'secrets,' and stories of hardship. Once you're emotionally attached, they introduce money requests, 'investments,' or ask for personal information framed as proof of love.

Common Types of Romance Scams

1 Love-Bombing & Money Ask

Overwhelming affection followed by urgent pleas for loans, bill payments, or 'emergencies' — medical crises, legal trouble, or travel costs to 'finally meet you.' The story always escalates and the requests never stop.

REMEMBER: If someone you've never met asks for money, it's a scam. Period.

2 Investment / Crypto Scam ('Pig Butchering')

They convince you to 'invest together' via unregulated apps or crypto platforms they recommend. Early 'profits' are fake, designed to get you to invest more. Eventually the platform disappears with all your money.

REMEMBER: Never invest through a platform someone you met online recommends.

3 Blackmail / Sextortion

They push for nude images or intimate video calls, then threaten to share them with your family, friends, or employer unless you pay. Victims include people of all ages and backgrounds.

REMEMBER: Never share intimate images with someone you haven't met in person.

4 Account Takeover / Code Verification

They send fake links or ask for 'verification codes' that were actually sent to YOUR phone by your bank or email. This lets them steal your passwords, security answers, and lock you out of your own accounts.

REMEMBER: Never share verification codes with anyone, even someone you trust online.

Red Flags — Warning Signs to Watch For

1 Declares Love Too Fast

Saying 'I love you,' 'soulmate,' or 'meant to be' within days or weeks. Pressuring you to commit or keep the relationship secret from family and friends.

2 Refuses to Meet or Video Chat

Always has excuses: military deployment, offshore jobs, bad internet, broken camera. A real person who cares about you will find a way to video call.

3 Constant Crises & Money Requests

Emergencies that always require money via gift cards, wire transfers, or crypto. The stories escalate and the requests never stop.

4 Asks for Personal or Financial Details

Wants your bank info, SSN, security answers, or asks you to open new accounts. No romantic partner needs your Social Security number.

5 Inconsistent Stories & Fake Photos

Facts don't add up. Poor grammar that doesn't match their claimed background. Profile photos that look like models or stock images.

6 Pushes You Off the Platform

Quickly wants to move to WhatsApp, Telegram, or text. This avoids the dating app's fraud detection and makes them harder to trace.

How to Protect Yourself

1 Take It Slow

Be cautious with anyone who pushes for fast commitment or intense secrecy. Real love doesn't require urgency or isolation from your support network.

2 Never Send Money to Someone You Haven't Met

No matter the story — medical emergency, travel costs, investment opportunity — never send money, gift cards, or crypto to someone you've only met online.

3 Reverse Image Search Their Photos

Copy their profile photo and search it at images.google.com or tineye.com. If it appears under different names or on stock photo sites, it's fake.

4 Stay on the Original Platform

Keep conversations on the dating app at first. Be wary if they push you to WhatsApp, Telegram, or private email — this avoids the platform's safety features.

5 Use Strong Security

Enable two-factor authentication on all accounts. Avoid clicking unknown links. Never share verification codes with anyone, even someone you think you trust.

6 Talk to Someone You Trust

Describe the relationship to a friend or family member. Outside perspective can reveal red flags that emotions make hard to see.

What To Do If You Suspect a Scam

1 Stop All Contact Immediately

Do not argue, explain, or try to get closure. Just block them on all apps, platforms, and phone numbers. Scammers are skilled manipulators — continued contact only gives them more chances to exploit you.

2 Save All Evidence

Screenshot every message, username, profile, payment receipt, and email before blocking. Save them in a folder. Authorities and your bank may need this evidence to investigate or process refunds.

3 Talk to Someone You Trust

Describe what happened to a friend, family member, or counselor. Outside perspective helps you see the situation clearly. Scammers rely on secrecy and shame to keep victims isolated.

Already Sent Money or Personal Info?

Contact your bank, card issuer, or crypto platform immediately.
Change all passwords, enable 2FA, and report at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

Report It & Take Care of Yourself

1 Report to the FTC

File at ReportFraud.ftc.gov or call 1-800-382-4357. This creates a record that helps investigators track scam networks.

2 Report to the Platform

Report the scammer's profile on the dating app, social media site, or messaging platform where you met them. This helps shut down their account.

3 Report to IC3 (FBI)

For online scams, file at IC3.gov. This is the FBI's Internet Crime Complaint Center for cybercrime and online fraud.

4 File a Local Police Report

Get a report number from your local police. This creates a paper trail that helps with bank disputes and insurance claims.

Being scammed is not your fault.

Scammers are trained manipulators who exploit normal human needs for connection. Being targeted is not a personal failure.

Talk to friends, family, or a counselor. Emotional support helps you regain confidence and avoid being victimized again.