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Scammers build trust online, then ask for money, gift cards, crypto, or “investments.”

They often claim emergencies, travel issues, or secret opportunities.

Trusted Resources

FTC — Romance Scams — Patterns, payment requests, and how to help a loved one.

 <https://consumer.ftc.gov/features/romance-scams> ↗

FBI — IC3 — Report romance scams and financial loss.  <https://www.ic3.gov/> ↗

AARP — Romance Scams — Education and victim support resources.

 <https://www.aarp.org/money/scams-fraud/info-2019/romance.html> ↗

Recognizing & Responding Safely

Refuse money requests. Love doesn't require urgent payments.

Keep chats on-platform initially. Scammers push you to private apps to avoid moderation.

Verify identity. Video chat before trust; reverse-image the profile photo if you're unsure.

If you sent money: Stop further contact, save evidence, report to the platform, your bank, and IC3.

Sam's Tips

Promises without meeting = pause.

Urgent, secret, or complicated money requests = no.

Protect your heart and your wallet.