

# Online Dating Scams



Have you Heard About Them?

Courtesy of the Federal Trade Commission

2021

- Romance scammers create fake profiles on dating sites and apps, or contact their targets through popular social media sites like Instagram, Facebook, or Google Hangouts. The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

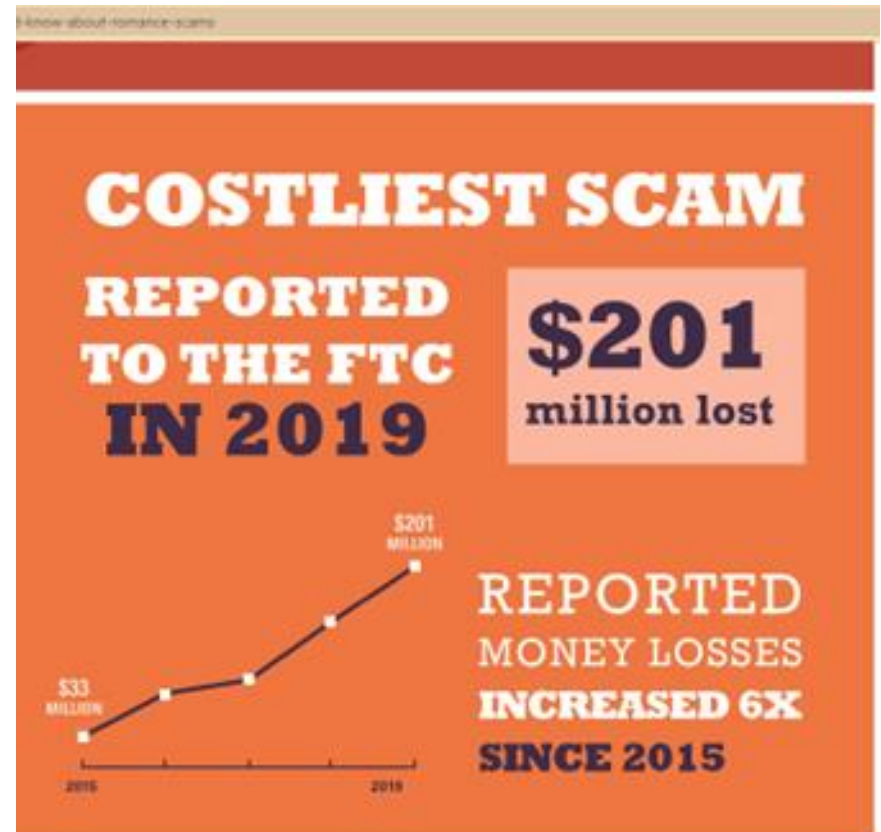
# Romance Scammers

- Romance scammers draw people in using pictures stolen from around the internet, building false personas that seem just real enough to be true, but always having a reason never to meet in person.
- Eventually, the supposed suitor will ask for money from the unwitting consumer.
- Romance scammers create fake profiles on dating sites and apps, or contact their targets through popular social media sites like Instagram, Facebook, or Google Hangouts.
- The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

# Online Scammers Target Seniors



Scammers know millions of people use online dating sites. They are there, too, hiding behind fake profiles.



# Here's how they work:



You meet someone special on a dating website. Soon he/she wants to move off the dating site to email or phone calls. He tells you he loves you , but he lives far away – maybe for business, or because he's in the military.

Then he asks for money. He might say its for a plane ticket to visit you. Or emergency surgery or something else urgent.

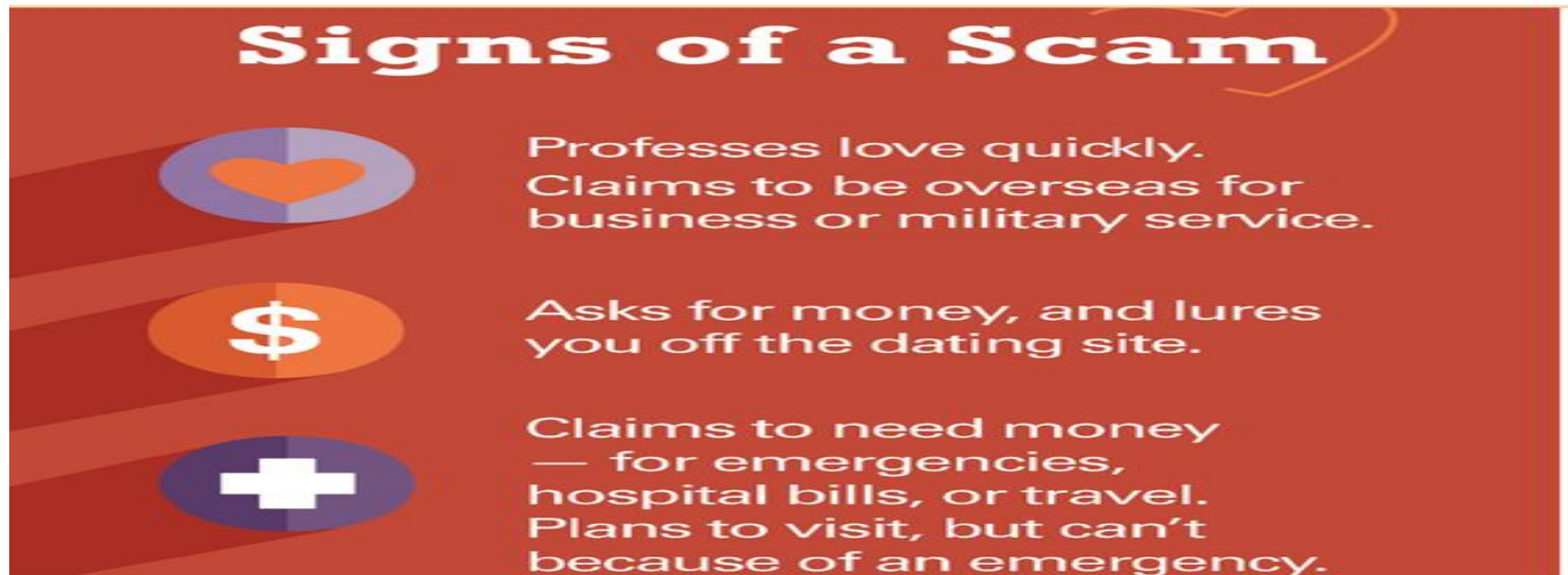


Scammers, both male and female make fake dating profiles, sometimes using photos of other people –even stolen pictures of real military personnel. They build relationships- some even fake wedding plans- before they disappear with your money.




# 2021 Trend

The trend in 2021 was an increase in reports of romance scammers luring consumers into phony cryptocurrency investment schemes.

- Consumers most often report sending money to romance scammers by using gift cards, with about a quarter of 2021 reports citing gift cards as a payment method.



## Signs of a Scam

-  Professes love quickly. Claims to be overseas for business or military service.
-  Asks for money, and lures you off the dating site.
-  Claims to need money — for emergencies, hospital bills, or travel. Plans to visit, but can't because of an emergency.

# The Lies Romance Scammers Tell

They'll often say they're living or traveling outside of the United States. We've heard about scammers who say they are:

- working on an oil rig
- in the military
- a doctor with an international organization

We've heard about romance scammers asking their targets for money to:

- pay for a plane ticket or other travel expenses
- pay for surgery or other medical expenses
- pay customs fees to retrieve something
- pay off gambling debts
- pay for a visa or other official travel documents



# Scammers ask people to pay

- by [wiring money](#)
- with [reload cards](#) like MoneyPak or [gift cards](#) from vendors like Amazon, Google Play, iTunes, or Steam
- ***Scammers ask you to pay by wiring money, with reload cards, or with gift cards because they can get cash quickly and remain anonymous.***

***They also know the transactions are almost impossible to reverse.***

# Spotlight

- According to the spotlight, consumers who paid romance scammers with cryptocurrency reported losing \$139 million in total in 2021, more than any other payment amount.
- The median loss for consumers who reported paying a romance scammer with cryptocurrency was nearly \$10,000.



# What to do

1

**Slow down** — and talk to someone you trust. Don't let a scammer rush you.

2

**Never transfer money** from your bank account, buy gift cards, or wire money to an online love interest. You won't get it back.

3

**Contact your bank right away** if you think you've sent money to a scammer.

4

Report your experience to:

- The online dating site
- Federal Trade Commission: [ftc.gov/complaint](https://www.ftc.gov/complaint)
- Federal Bureau of Investigation: [ic3.gov](https://www.ic3.gov)



## Here's What YOU Can Do:

1 Stop. Don't send money.

- Never wire money, put money on a prepaid debit card, or send cash to an online love interest. You won't get it back.

2 Pass this information on to a friend.

- You may not have gotten one of these calls, but chances are you know someone who will get one –if they haven't already.

# How To Avoid Losing Money to a Romance Scammer

Here's the bottom line: **Never send money or gifts to a sweetheart you haven't met in person.**

- If you suspect a romance scam
- Stop communicating with the person immediately.
- Talk to someone you trust, and pay attention if your friends or family say they're concerned about your new love interest.
- Do a search for the type of job the person has to see if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer." You can also browse the comments on our blog posts about romance scams to hear other people's stories:
  - [Faking it – scammers' tricks to steal your heart and money](#)
  - [Has an online love interest asked you for money?](#)
  - [Romance scams will cost you](#)
- Do a reverse image search of the person's profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam.

# How To Report a Romance Scam

- If you paid a romance scammer with a gift card, contact the company that issued the card right away. Tell them you paid a scammer with the gift card and ask if they can refund your money.
- If you think it's a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). Notify the website or app where you met the scammer, too.

# PASS IT ON....

Want to know more?



FTC Consumer Response Center

[877-382-4357](tel:877-382-4357)

<https://reportfraud.ftc.gov>

Sign up for scam alerts at [ftc.gov/subscribe](https://ftc.gov/subscribe).

# DON'T GET SCAMMED

*Online*  *Interest* + *Asks for*   = *SCAM*



**FEDERAL TRADE  
COMMISSION**

FEDERAL TRADE COMMISSION

Learn more:  
[ftc.gov/romancescams](https://ftc.gov/romancescams)



Report romance scams:  
[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)



# Please Report Scams

- If you spot a scam, please report it to the Federal Trade Commission.
  - Call the FTC at 1- 877-382-4357 or 1-880FTC-HELP
  - TTY 1-866-653-4261
- Go online: [ftc.gov/complaint](https://ftc.gov/complaint)
- Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard earned money.
- It really makes a difference.



# Remember You Can Help Prevent

## **ELDER ABUSE** Hiding in Plain Sight



**DOES SOMEONE YOU KNOW**  
*- a senior or adult with a disability -  
display any warning signs of mistreatment?*

**ELDER ABUSE**  
Hiding in Plain Sight

**WHAT IS ELDER ABUSE?**  
In general, elder abuse refers to intentional or neglectful acts by a care giver or "trusted" individual that lead to, or may lead to, harm of a vulnerable elder. In many states, younger adults with disabilities may qualify for the same services and protections. Emotional or psychological abuse; financial abuse and exploitation; neglect; physical abuse; sexual abuse; and abandonment are all considered forms of elder abuse. In many states, self-neglect is also considered mistreatment.

**Adult Protective Services**  
**1-855-444-3911**

For State reporting numbers visit the Michigan Department of Health & Human Services Agency MDHHS website.

**The National Center on Elder Abuse (NCEA) directed by the U.S. Administration on Aging, helps communities, agencies and organizations ensure that elders and adults with disabilities can live with dignity, and without abuse, neglect, and exploitation. NCEA is the place to turn for education, research, and promising practices in stopping abuse.**

# References

- <https://consumer.ftc.gov/articles/what-you-need-know-about-romance-scams>
- <https://www.ftc.gov/news-events/news/press-releases/2022/02/ftc-data-show-romance-scams-hit-record-high-547-million-reported-lost-2021>