



A romance scam is when a new love interest tricks you into falling for them when they really just want your money. Romance scams start in a few different ways, usually online. For example, you may receive a friend request, follower request, or direct message on social media. Or maybe the connection happens on a dating app. Some romance scammers will even email or text you directly.

How to Spot a Romance Scammer:

Once the connection is made, your new love interest usually seems like a perfect match. A romance scammer's photos and profile may make it appear like they share your interests - but those photos and interests are most likely faked. Usually romance scammers spend time getting to know you and developing trust before they ask for a loan or access to your finances. They make up a tragic story or emergency reason for why they need the money, and promise to pay you back.

Avoid Romance Scams:

Be smart about whom you connect with and what information you share online. Here are some ways to help protect yourself, as well as your friends and family, from romance scams:

- Don't share personal information like bank account or credit card numbers, or your Social Security Number with a new love connection.
- If you ask a new love interest questions and they don't give you straight answers or question why you're asking, that could be a red flag.
- Never send money, gift cards, or wire transfers to a sweetheart you haven't met in person.
- Limit what personal information you share online and on dating apps.
- Consider making your social media profiles private.
- Report suspected romance scams to the Federal Trade Commission at reportfraud.ftc.gov.