

## WHAT IS A ROMANCE SCAM?

You meet someone special on a dating website or app. Soon they want to email, call or message you off the platform. They say it's true love, but they live far away --- maybe for work or because they're in the military. Then they start asking for money. Maybe it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

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

People reported a record \$547 million in losses to romance scams in 2021. That's up about 80% from the reports the FTC got in 2020. In 2021, people reported paying scammers more with gift cards than with any other payment method. The 2021 reports also showed that cryptocurrency payments were the costliest.

## THE LIES ROMANCE SCAMMERS TELL

Romance Scammers adjust their story to what they think will work in a situation.

**Scammers say they can't meet you in person.** They might say they're living or traveling outside the country, working on an oil rig, in the military, or working with an international organization.

**Scammers will ask you for money.** Once they gain your trust, they'll ask for your help to pay for medical expenses (for them or a family member), buy their ticket to visit you, pay for their visa, or help them pay fees to get them out of trouble. They may even offer to help you get started in cryptocurrency investing.

**Scammers will tell you how to pay.** All scammers, not just romance scammers, want to get your money quickly. And they want your money in a way that makes it hard for you to get it back. They'll tell you to **WIRE** money, through a company like Western Union or Money Gram, put money on **GIFT CARDS** (like Amazon, Google Play, iTunes or Steam) and give them the PIN codes, send money through a **MONEY TRANSFER APP**, or transfer cryptocurrency.

Scammers do these things to pressure you into acting immediately by paying money. But it's a SCAM!

**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. Do your friends or family say they're concerned about your new love interest? Search online for the type of job the person has plus the word "scammer". Have other people posted similar stories? For example, search for "oil rig scammer" or "US Army Scammer." Do a reverse image search of the person's profile picture. Is it 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 by gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company or your bank right away. Tell them you paid a scammer and ask them to refund your money. Report it to FTC at [ReportFraud.ftc.gov](https://www.ftc.gov). Notify the social network site or app where you met the scammer, too.