

# Online Romance & Dating Scams

## February 7, 2024

It's February and Valentine's Day is right around the corner.

Almost a third of Americans said they used an online dating service or app according to a recent Pew survey <sup>1</sup>, and 10% of people in a relationship said that they met their partner online. These stats are even higher for younger people.

Unfortunately, though, all this online romance creates opportunities for scammers. Ick!

## What is a Romance Scam?

Romance scams (also called sweetheart scams), refers to scams involving online dating.

Essentially, a bad actor creates a fake online profile, fires up the charm, and attempts to stir up romantic feelings in potential victims—especially students. After some not-so-innocent flirtation, eventually, the scammer asks for money.

## Pay Attention to Red Flags

Romance scammers try to be as convincing as possible, which can now include using artificial intelligence-powered deep-fake video or audio technology. Still, many cybercriminals follow a similar scam pattern. Look out for some red flags when cybersurfing for love. The person:

- Requests money for urgent matters, such as medical expenses or a plane ticket to see you. Never send money to someone you haven't met in person.
- Requests hard-to-track forms of payment, like pre-loaded gift cards.
- Claims to live far away from you, often in a foreign country. They might also say they are in the military and serving overseas.
- Breaks promises to see you in person.
- Wants to push the conversation from the dating app to other messaging platforms like WhatsApp, Signal, or Telegram.
- The relationship feels like it is moving very fast.

## Break up with Scammers

If you suspect you or a loved one are the victim of a romance scam, take action:

- Immediately stop communicating with the scammer.
- Not any identifiable information you may have on them, such as their email address or phone number. Take screenshots and write down any contact information.
- Contact your bank or credit card company if you've been scammed out of money.
- File a report with [Campus Police](#).
- Report the scam to the FTC ( [Federal Trade Commission](#)) and the FBI (Federal Bureau of Investigation) [Internet Crime Complaint Center \(IC3\)](#).
- Alert the website, platform, or app where you met the scammer. They might have more information on the scammer that can help investigators.

## Did You Know?

Americans reported losing a heartbreaking **\$1.3 billion** to romance scams in 2022, according to the Federal Trade Commission <sup>2</sup>, and the number is likely higher due to underreporting.

# Safeguard Your Heart (and Wallet) From Scammers

By adopting a few privacy habits, you can limit what scammers can learn about you.

## Share with Care

Think before posting about yourself and others on social media or online dating services. Consider what a post reveals and who can see it.

## Check Your Settings

Consider setting your social media profiles to “private”. This makes it harder for scammers to target and communicate with you.

## Think Before You Click

Be wary of messages that push you for immediate action or ask for personal information.

This is a red flag for phishing. Never share personal info via email or text if you do not know the sender.

## Use Reverse Image Search

Do a reverse image search of the flirty account’s profile picture.

You may see that image belongs to a completely different person, or has been affiliated with different online identities. If this is the case, there is a high chance the person behind the fake profile picture is trying to scam you.

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Revision #1

Created 12 December 2024 19:02:07 by Laura J. Crapps

Updated 12 December 2024 19:02:40 by Laura J. Crapps