



Sweetheart Swindles

Online dating can be fun and convenient, but falling for a sweetheart swindle can be costly. Be wary of "friends" you meet online who develop a relationship with you only to con you out of hundreds or even thousands of dollars.

Stay safe. Be Informed.

Falling in love with a con artist has consistently been ranked as one of, if not, the most expensive scams for the victims who have shared their stories with Fraud.org. It's not hard to see why. Love is a powerful emotion. Most of us would do practically anything to help out a friend or loved one in need. Fraudsters know this, which is why they devote significant time and energy to developing friendships and "love" with their marks. However, these criminals aren't looking for a soulmate. They're looking for victims that they can wring every last cent out of.

In many of the stories we hear from consumers, the scams begin the same way. The victim is first approached on an online dating website, a social media platform such as Facebook, or another type of online forum. The con artist may claim to be interested in the victim romantically. When the victim responds, their new "friend" tells them a story about how they are located far away from the victim, often overseas.

As the relationship develops and false trust is built, the "friend" asks the victim to send money to help them out of some fake situation. The "friend"—who is, in reality, a con artist who is likely running the same scheme on other victims—may claim that they need the money to come visit the victim, for medical bills, to get out of jail, or some other reason. If the victim agrees to pay, there will inevitably be more requests for money to cover other fictitious expenses until the victim comes to realize it is a scam and stops paying, or worse, runs out of money to give.

How can you spot a romance scam and avoid falling victim? Here are red flags that the person you're dealing with is after your cash, instead of your heart:

She requests that you wire money or to cash a check or money order for them.

The "relationship" becomes romantic extremely quickly, with quick pronouncements of love or close friendship.

He claims to be a U.S. citizen who is abroad, very wealthy, or a person of important status.

He claims to be a contractor and needs your help with a business deal.

She makes excuses about not being able to speak by phone or meet in person.

He quickly asks you to communicate via email, instant messaging, or text messaging instead of the online dating sites' messaging services.

She claims to be American, but makes frequent spelling or grammar mistakes that a native English speaker wouldn't.

If you've been approached by someone you think could be a romance scammer or if you've already fallen victim, DON'T keep speaking with the person who approached you. Ignore their emails, phone calls, IMs, or other communications. Instead, use the online dating site's abuse flagging system to mark the account as suspicious and file a complaint at www.fraud.org and www.ic3.gov.

(http://www.fraud.org/sweetheart_swindles)