

## Spotting Scams

### Summary

Sharing a romance scam experience with someone you know takes courage. If an elderly person or vulnerable adult trusts you enough to share their scam story, especially if they are still in touch with the scammer, here's some information that you or your loved ones will benefit from.

### Romance Scams

Say your loved one is contacted on social media by someone interested in getting to know them. Or maybe they meet someone special on a dating website or mobile app. Soon the scammer wants to write to them directly or start talking on the phone. The scammer says it's true love, but lives far away — maybe because of work, or because they're in the military.

Then the scammer starts asking for money. Maybe it's for a plane ticket to visit. Or emergency surgery. Or something else urgent.

Scammers of all ages, genders, and sexual orientations make fake profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even pretend to plan weddings — before they disappear with your loved one's money.

### How You Can Help

**Lead with empathy.** Respond with kindness and concern instead of criticizing or expressing disappointment. Scams can happen to anyone. Keep lines of communication open with a kind, concerned response.

**Let them tell their story.** Talking about a scam experience helps both of you understand what happened. And talking about the scam also helps both of you spot another attempt in the future.

**Validate their story.** The only person at fault here is the scammer — not your friend or family member. It's a scammer's job to steal money or information, and they'll target anyone. Ask them not to blame themselves and, instead, blame the scammer.

**Remind them not to send money.** Never send cash, gift cards, wire transfers, or cryptocurrency to an online love interest. They won't get it back.

**Ask what we can do next together.** See if their personal information was involved, too, because identity theft might be a concern. Ask if they might want to report the scam. Their story can help protect friends, family, their community, and themselves, as well as help law enforcement agencies like the FTC fight that scam.

### Getting Help

If you realize you or your family member clicked or responded to a phishing email involving your [Institution] account, contact us immediately. You will need to change your passphrase. Additionally, you can report the incident to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud) or the Internet Crime Center at [www.ic3.gov](https://www.ic3.gov). Please remember, that *security is everyone's responsibility*.