

Romance Scams Don't Start With Money



Around Valentine's Day, conversations about love and relationships are everywhere. For many people, online connections are a genuine way to meet someone new and build meaningful relationships. Scammers are very aware of this, and they frequently use it to their advantage.

We regularly see instances where romance schemes don't begin with requests for money. *They begin with attention.* This typically includes daily messages, compliments, long conversations, and shared stories. Over time, these interactions create emotional trust where victims are made to feel seen, understood, and valued.

Most romance schemes follow a similar pattern:

- **Fast Connection** – The relationship moves quickly. The scammer expresses strong feelings early and wants frequent communication with the victim.
- **Emotional Dependence** – Victims are encouraged to rely more on the scammer than on friends or family. They're often made to feel isolated, like no one else could understand their situation.
- **A Sudden Crisis** – Nearly every romance scam includes an unexpected emergency. This might be presented as a medical issue, business problem, a blocked account, travel difficulties, deployment complications, or even investment opportunities.
- **A Financial Request** – Once trust is established, and the victim has become emotionally invested in the scammer, they ask for help. This may involve wire transfers, gift cards, cryptocurrency, or other requests to move money on the scammer's behalf.

If someone you have never met in person suddenly needs financial help, it's time to pause. *Urgency is often the most prevalent warning sign.* Scammers rely on emotions to quickly override logic. They want victims to act quickly before they even have time to question the situation.

Romance scam victims are not careless, they're trusting. *Scammers are trained to build trust by mirroring interests, developing emotional attachment, and creating dependence.* The majority of today's scammers also use stolen photos and artificial intelligence to be *even more convincing.*

Be cautious if someone avoids meeting in person, asks for secrecy, has frequent "emergencies," pressures you to act quickly, or requests money in any way. *The best protection is almost always slowing down, keeping sensitive information private, and talking to people you know and trust before taking any action.* Protecting yourself does not mean giving up on connection. It means staying in control.

