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Only Know Your Valentine Online? Meet Your Honey Before Giving Money, Don't Let Cupid Make You Feel Stupid, Check 'Em Out Before a Check Goes Out

Author : David Gurliacci

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It's Valentine's Day and love is in the air. You may think you spend a lot on flowers or chocolate, but losing money in a romance scam would cost you even more.

Last year, people reported losing \$143 million to romance scams — a higher total than for any other type of scam reported to the FTC. And, according to a [new FTC Data Spotlight](#), reports of romance scams are on the rise.

What do we mean by romance scams? We're not talking about the person you thought was "the one" but ended up being a dud. We're talking about people you meet online, who lavish you with attention ... and then

ask for money.

— [This article](#) from the *Federal Trade Commission's Consumer Information blog* is by *Lisa Weintraub Schifferle, an attorney in the FTC Division of Consumer & Business Education.*

Usually they want the money by wire transfer or gift card. They might claim they need it for a medical emergency or to come visit you. Then they take your money, but there's no surgery and no trip.

Romance scammers are hard at work wooing people on dating apps and social media. They may lift photos to create an attractive profile or even steal the identity of a real person.

Just as with real romances, it may take them some time to gain your trust, but the scammer's payoff can be big. Last year, people reported a median loss of \$2,600 from romance scams.

How can you avoid romance scams?

- Never send money or gifts to a sweetheart you haven't met in person.
- Take it slowly. Ask questions and look for inconsistent answers. Check the person's photo using your search engine's "search by image" feature. If the same picture shows up with a different name, that's a red flag.
- Talk to someone about this new love interest. And pay attention if your friends or family are concerned.
- If you suspect a romance scam, cut off contact right away. Then, report to the scam to the FTC at ftc.gov/complaint. Notify the dating site where you met the scammer, too.

For more information, read [Online Dating Scams](#) or watch this video: