Romance Scams – Stealing Your Heart & Your Money

Not everyone using online dating sites is looking for love. Scammers create fake online profiles using photos of other people — even stolen pictures of real military personnel. They profess their love quickly. And they tug at your heartstrings with made-up stories about how they need money — for emergencies, hospital bills, or travel. Why all of the tricks? They're looking to steal your money.

As if all that isn't bad enough, romance scammers are now involving their victims in online bank fraud. Here's how it works: The scammers set up dating profiles to meet potential victims. After they form a "relationship," they come up with reasons to ask their love interest to set up a new bank account. The scammers transfer stolen money into the new account, and then tell their victims to wire the money out of the country. Victims think they're just helping out their soulmate, never realizing they're aiding and abetting a crime.

How to Recognize a Scam Artist: The relationship may not be what you think, especially if your sweetheart:
- wants to leave the dating site immediately and use personal email or IM
- claims love in a heartbeat
- claims to be from the U.S., but is traveling or working overseas
- plans to visit, but is prevented by a traumatic event or a business deal gone sour
- say they're out of the country for business or military service

Did you know you can do an image search of your love interest's photo in your favorite search engine? If you do an image search and the person's photo appears under several different names, you're probably dealing with a scammer. And if the person's online profile disappears a few days after they meet you, that's another tip-off.

Don't send money to tide someone over after a mugging or robbery, and don't do anyone a favor by making an online purchase or forwarding a package to another country. One request leads to another, and delays and disappointments will follow. In the end, the money will be gone along with the person you thought you knew.

Here's the real deal: Don't send money to someone you met online — for any reason. If your online sweetheart asks for money, you can expect it's a scam.

What You Can Do About It? You may lose your heart, but you don't have to lose your shirt, too. Don't wire money to cover:
- travel
- medical emergencies
- hotel bills
- hospital bills for a child or other relative
- visas or other official documents
- losses from a "temporary" financial setback
If you are the victim of one of these romance scams, there is probably little that Seniors vs. Crime can do to help you recover your money. This is especially true if you sent money overseas. Your best defense is knowledge – be wary, be alert, and be smart.

Unfortunately, online dating scams are all too common. There may be tens of thousands of victims according to Aditi Jhaveri, a Consumer Education Specialist with the FTC. They suspect that only a small fraction reports it at all. If this happens to you, please report it online at ftc.gov/complaint - click on Scams and Rip-Offs, then select Romance Scams.

If you need assistance with understanding any aspects of Romance scams, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime can be reached at:

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (352) 674-1882

The Marion County Sheriff’s Office in The Villages – (352) 753-7775

The Sumter County Sheriff’s Office in The Villages – (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE ‘Seniors vs. Crime Region 4' on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689-4606.