Intimate Partner Financial Exploitation: The Romance Scam

In most cases, romance scams begin on a dating website or internet forum, but can quickly move to emails, phone calls, text messages, or letters. Some of them aren’t overtly romantic but can be considered a friendship or companionship. Many people succumb to romance scams because they are long, drawn-out, and the exploiters are committed. The result of the financial exploitation by intimate partners is often heartbreak, betrayal, an empty bank account, a stolen identity, and/or other long-term consequences.

ROMANCE SCAMMERS WILL CLAIM:

♦ To be in the military oversees and unable to access funds.
♦ To be a doctor in an international organization
♦ To be working on an oil rig

They will choose professions or circumstances that supply rational reasons for unavailability or the inability to meet in person or talk on the phone such as lack of phone capabilities or internet access.

When the exploiter feels that they have gained your trust then they will begin the campaign to ask for money.

COMMON ASKS FOR MONEY

♦ Having a large inheritance that they are unable to access but will share the wealth with you in the future.
♦ Experiencing chronic medical issues with high medical bills
♦ Facing a tragedy or emergency: car accident, domestic violence, crime victim, death
♦ Wanting to come visit but travel is too expensive.
♦ This includes asking to pay for visas, plane tickets, and other travel documents or expenses.

After the scammer asks for the money, then they will ask that you send the money in a form that is untraceable and impossible to reverse. If your partner is asking for payments through wire transfers, gift cards, reloadable gift cards, electronics be suspicious and ask why. These forms of payment allow for them to get cash quickly and anonymously.

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Intake: 1(800) 510-0050 or (410) 547-6537
9 am - 12 pm, Monday - Thursday
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TIPS TO SPOT A ROMANCE SCAMMER

- The person makes plans to meet in person, but they cancel last minute or never show up at all.
- The person consistently asks to borrow money.
- The person asks for personal information that could be linked to your financial information.
- The person asks for you to open a joint bank account.
- The person depicts themselves as a victim and will use your empathy, compassion to ask for money.
- The person becomes emotional quickly and begins using emotional triggers.
- Will blame you for failures or consequences, ignores communications, attempts to make you jealous.
- The person requests inappropriate photos after only a few days/weeks.
- The person attempts to isolate you from friends and family.
- Gaslighting = a technique common in abusive relationships where the abuser manipulates their victim into questioning their own perception of reality or sanity.

How do I prevent myself from financial exploitation?

- Be careful what you post and make public online. Details shared on social media and dating sites are used to better understand and target you.
- Go slowly and ask lots of questions.
- Beware if the person quickly asks you to leave a dating service or social media site to communicate directly.
- Reverse image check the picture of your date—if the picture is attached to more than one profile, this is a major red flag.
- It seems “too good to be true”—whether it’s their profession, their photos, their financial situation, a combination of these factors or something else entirely, follow the old adage “If it’s too good to be true, it probably is.”
- Never send money to anyone you have only communicated with online or by phone.
- Don’t forget common sense!

IMPORTANT: If you think you have sent money to a scammer, contact your bank right away and report your experience to the website that you met the person on, the Federal Trade Commission at ftc.gov/complaint and the FBI.

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