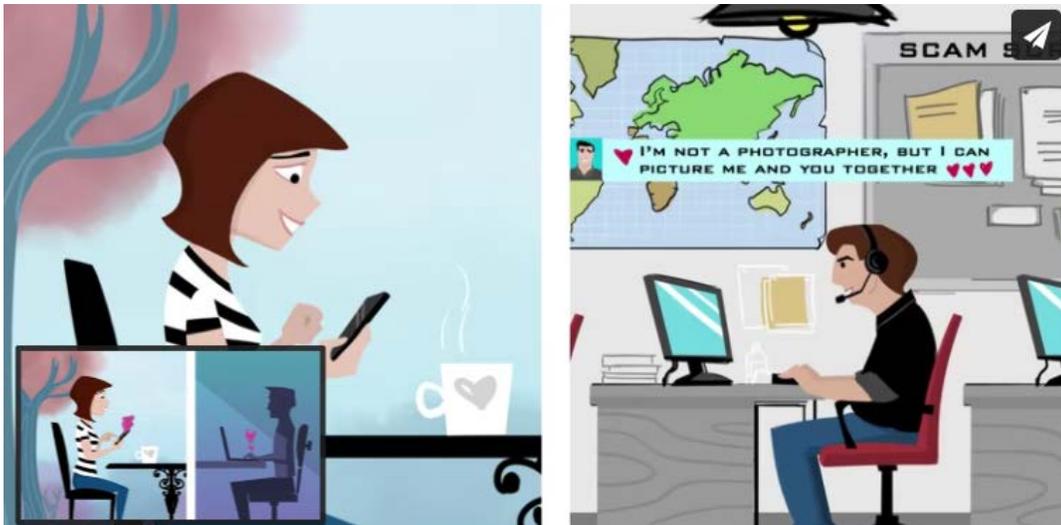


# What You Need To Know About Romance Scams

Millions of people turn to online dating apps or social networking sites to meet someone. But instead of finding romance, many find a scammer trying to trick them into sending money. Read about the stories romance scammers make up and learn the #1 tip for avoiding a romance scam.

- [The Lies Romance Scammers Tell](#)
- [How To Avoid Losing Money to a Romance Scammer](#)
- [How To Report a Romance Scam](#)



Romance scams reached a record **\$304 million in losses** reported to the FTC in 2020. That's up about 50% from 2019.

Romance scammers create fake profiles on dating sites and apps or contact their targets through popular social media sites like Instagram, Facebook, or Google Hangouts. The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

## The Lies Romance Scammers Tell

They'll often say they're living or traveling outside of the United States. We've heard about scammers who say they are:

- working on an oil rig
- in the military
- a doctor with an international organization

We've heard about romance scammers asking their targets for money to:

- pay for a plane ticket or other travel expenses
- pay for surgery or other medical expenses

- pay customs fees to retrieve something
- pay off gambling debts
- pay for a visa or other official travel documents
- 

Scammers ask people to pay:

- by [wiring money](#)
- with [reload cards](#) like MoneyPak or [gift cards](#) from vendors like Amazon, Google Play, iTunes, or Steam

*Scammers ask you to pay by wiring money, with reload cards, or with gift cards because they can get cash quickly and remain anonymous. They also know the transactions are almost impossible to reverse.*



## How To Avoid Losing Money to a Romance Scammer

Here's the bottom line: **Never send money or gifts to a sweetheart you haven't met in person.**

If you suspect a romance scam

- Stop communicating with the person immediately.
- Talk to someone you trust and pay attention if your friends or family say they're concerned about your new love interest.
- Do a search for the type of job the person has to see if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer." You can also browse the comments on our blog posts about romance scams to hear other people's stories:
  - [Faking it – scammers' tricks to steal your heart and money](#)
  - [Has an online love interest asked you for money?](#)
  - [Romance scams will cost you](#)

- Do a reverse image search of the person's profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam.

## How To Report a Romance Scam

If you paid a romance scammer with a gift card, [contact the company that issued the card right away](#). Tell them you paid a scammer with the gift card and ask if they can refund your money.

If you think it's a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud). Notify the website or app where you met the scammer, too.





# What to do

- 1** **Slow down** — and talk to someone you trust. Don't let a scammer rush you.
- 2** **Never transfer money** from your bank account, buy gift cards, or wire money to an online love interest. You won't get it back.
- 3** **Contact your bank right away** if you think you've sent money to a scammer.
- 4** Report your experience to:
  - The online dating site
  - Federal Trade Commission: [ftc.gov/complaint](https://www.ftc.gov/complaint)
  - Federal Bureau of Investigation: [ic3.gov](https://www.ic3.gov)