

Love, Lies, and Loss: The Truth About Romance Scams

Provided by our partner, cuContent



Emma had been single for a while, and after yet another failed relationship, she decided to give online dating a shot. She met Daniel on Tinder, and instantly fell for him, head over heels.

Daniel was perfect. He was a handsome, well-traveled entrepreneur with a warm smile and kind eyes. His profile was everything she had dreamed of — pictures of him hiking in the Swiss Alps, dining in Paris and working in his upscale, modern office. His bio was equally impressive: a successful consultant who traveled often, but

longed to find “the one” with whom he would share life’s adventures. Intrigued, Emma swiped right, and to her delight, they matched! Within hours, Daniel sent a charming first message:

“I was hoping you’d match with me. There’s something about your smile — it’s so genuine.”

Flattered, Emma responded, and their conversations soon flowed effortlessly. They talked about their favorite books, dream destinations and even shared embarrassing childhood memories. Daniel always seemed to know exactly what to say. Unlike other men she’d dated, he wasn’t just looking for small talk — he was emotionally available, sincere and attentive.

There was only one problem: He was never available to meet in person.

Whenever Emma suggested a coffee date or even a video call, Daniel had an excuse. “I’d love to, but I’m in Hong Kong for work,” or “My Wi-Fi here in the Maldives is terrible. Can we just text for now?”

At first, it made sense — after all, his lifestyle was super-busy and glamorous. But then things took a turn.

One evening, Daniel confided in her. He had just landed a huge business deal, but due to a banking issue while overseas, he couldn’t access his funds. “It’s so frustrating,” he

admitted. “I have to close this deal before flying back home, but my accounts are frozen for 48 hours. I hate to even ask this, but ... can you help me out? Just a small loan, and I’ll pay you back as soon as I return.”

Emma hesitated. She had heard of dating scams before, but this was Daniel — the man who had spent months getting to know her, who seemed to genuinely care. He even sent her a copy of his passport to prove his identity.

Luckily, before sending any money, Emma confided in a friend, who quickly did a reverse-search on Daniel’s profile pictures and found that they actually belonged to a European model with no connection to him at all. Her heart sank as she realized what had happened. She’d been scammed! Daniel was nothing more than a carefully crafted illusion — a scammer who had stolen photos and built a perfect online persona, and even got hold of a bogus passport, just to manipulate and deceive her into giving him money.

Unfortunately, Emma is not alone. Thousands of people fall victim to romance scams every year, losing millions of dollars to people they believed were their soulmates. These scams are designed to manipulate emotions and gain trust, making it easy for anyone to become a target.

Let’s take a closer look at romance scams, red flags to watch for and what to do if you or someone you know gets tangled in one.

The anatomy of a romance scam: How it happens

Step 1: The perfect match

First, scammers create fake profiles on dating sites and social media platforms. They’ll scrape pictures of attractive people off the internet, claiming to be someone they’re not. Their profiles will be perfect — well-traveled, successful and emotionally available.

Step 2: The emotional hook

Once the scammer connects with a victim, they’ll move quickly. They’ll love-bomb the target, showering them with compliments, deep conversations and grand declarations of love. They’ll claim to feel a strong connection within days or weeks. The goal? To make their victim emotionally attached before raising suspicions.

Step 3: The excuses begin

Soon, the scammer will claim to live far away. They may tell their “date” that they’re working overseas, in the military or on a secret government mission. This way, they can avoid meeting in person while continuing the relationship online.

Step 4: The financial trap

With the stage set, the scammer will then swoop in with the big ask; which was their goal all along. It can be any of the following:

- **A sudden emergency.** “My mother is sick, and I need money for surgery.”
- **A business opportunity.** “I found an investment that will make us rich.”
- **Travel expenses.** “I want to visit you, but I can’t afford the flight.”

They’ll play on emotions, promising to pay the money back or assure the victim that it’s all for their future together. Some victims end up sending thousands — sometimes even their life savings. The scammer will typically ask for the money to be sent via wire transfer, prepaid debit card or crypto payments, as these methods are all challenging or impossible to reverse.

Step 5: The disappearance

Once the scammer gets what they want, or the victim starts asking too many questions, they’ll disappear. They might ghost the victim, never be heard from again, or they may create a new excuse to extend the scam. By the time the victim realizes what happened, their money’s gone and the scammer has moved on to their next target.

Catfishing: A different kind of romance scam

In these ruses, a scammer pretends to be someone else while online to build a relationship. The catfisher may not be looking to steal money, though some do. Most are simply craving attention and a relationship, even if it’s built on false premises. They may also enjoy manipulating people emotionally for a perverse sense of joy through tricking the victim.

Jake was only 16 when he created a fake profile of an older man and started chatting with Emily. Emily believed she was in a real relationship, sharing personal details and confiding in her online “date”. When she found out the truth, she was devastated that she had fallen for someone who doesn’t exist.

Red flags of romance scams

Watch for these red flags in an online date, which may indicate a romance scam:

- The relationship moves too quickly.
- They avoid video calls and in-person meets.
- Their profile is too good to be true.
- They constantly need money.
- They ask for personal information.

- They're frequently "traveling" or "deployed."

If you've fallen victim

It's important to note that falling victim to a romance scam is in no way a reflection on the victim's intelligence or worth. Scammers are experts at manipulation, and anyone can fall for their schemes.

If you believe you've fallen for a romance scam, stop all contact with the scammer immediately. Report the scam to the FTC and the FBI's Internet Crime Complaint Center (IC3), as well as the platforms where you connected. It's also important to contact your credit union or bank, as they may be able to reverse the transaction. Finally, let your friends and family know about the scam so they can be aware of the circulating ruse.

Love is real — but so are scammers. Stay safe, trust your instincts and remember: real love doesn't come with a price tag.