

# TOO FAST, TOO PERSONAL, AND TOO RISKY

## Romance Scams

In romance scams, fraudsters create fake online relationships through dating sites, social media, or messaging apps. They build trust and emotional attachment over time, then invent emergencies or investment opportunities to request money. The scammer often claims personal hardships or urgent needs to manipulate the victim. Their goal is to exploit emotional vulnerability for financial gain.

### RED FLAGS

- Quick declarations of love or intense emotional attachment.
- Requests for money, gifts, or help with emergencies.
- Avoidance of in-person meetings or video calls without a reasonable explanation.

### BE SCAM SMART

- Take time to verify the identity of anyone you meet online before sending money or personal information.
- Never send money or gifts to someone you have not met in person.
- Consult family or friends if you are unsure about the person's claims.

## Confidence Scams

In confidence scams, fraudsters exploit trust built through friendship, social networks,

or professional relationships. They manipulate victims into investing in fake opportunities, loaning money, or sharing personal information. These scams often unfold over weeks or months to lower skepticism. The goal is to gradually extract money or sensitive information.

### RED FLAGS

- Requests for financial help framed as urgent or confidential.
- Stories that seem overly personal to gain sympathy and trust.
- Pressure to act quickly without independent verification.

### BE SCAM SMART

- Verify any investment or financial request independently before acting.
- Be cautious of individuals who quickly try to build trust and request money.
- Discuss suspicious requests with a trusted friend, family member, or financial advisor.

## Where to Report a Suspected Scam

- FBI Internet Crime Complaint Center (IC3): [complaint.ic3.gov](http://complaint.ic3.gov)



- Report romance scams (FTC): [reportfraud.ftc.gov](http://reportfraud.ftc.gov)
- National Elder Fraud Hotline: **833-FRAUD-11** (833-372-8311)
- Florida Office of Inspector General: **1-866-9-NO-SCAM**  
[legacy.myfloridalegal.com/contact.nsf/contact?Open&Section=Citizen\\_Services](http://legacy.myfloridalegal.com/contact.nsf/contact?Open&Section=Citizen_Services)
- The U.S Department of Health and Human Services Office of Inspector General: **1-800-447-8477**  
[oig.hhs.gov/fraud/report-fraud](http://oig.hhs.gov/fraud/report-fraud)

