



Love Wisely

A Romance Scam Safety Guide

Protect your heart, and your savings, from Ageless Hearts



Why We Made This Guide

Looking for love later in life is brave and beautiful. Sadly, some people online pretend to offer love only to take money. Romance scammers are professionals. They work in organized groups, follow scripts, and spend weeks or months building trust before they ever ask for a dollar.

Falling for a scam has nothing to do with being foolish. Scammers target kind, caring, trusting people, and they are very good at what they do. Doctors, lawyers, and business owners have all been fooled.

This guide is not meant to make you afraid of love. It is meant to help you recognize the warning signs, so you can open your heart with confidence and keep it safe from people who do not deserve it.

The One Rule to Remember

Never send money, gift cards, or cryptocurrency to someone you have not met in person, no matter how real the love feels.



Red Flags Checklist

Check any that sound familiar. Even one is a reason to slow down.

- ☐ They say “I love you” very quickly, sometimes within days.
- ☐ They live or work far away: overseas, on an oil rig, in the military, or on a ship.
- ☐ They always have a reason not to video chat, or the camera is “broken.”
- ☐ Plans to meet in person keep falling through at the last minute.
- ☐ They ask you to leave the dating site and talk on WhatsApp, Telegram, or text instead.
- ☐ Their photos look too polished, like a model or a magazine.
- ☐ A sudden emergency comes up: a hospital bill, customs fee, travel cost, or legal trouble.
- ☐ They ask for gift cards, a wire transfer, cryptocurrency, or money sent through an app.
- ☐ They offer to help you invest, or share a “sure thing” investment opportunity.
- ☐ They ask you to keep your relationship secret from family and friends.
- ☐ Their story changes, or details don’t add up.
- ☐ They ask you to receive money or packages and send them on for them.



Rules for Staying Safe

Simple habits that keep scammers out.

♥ **Never send money to someone you have not met in person.**

That includes gift cards, wire transfers, cryptocurrency, and payment apps. Real love never needs to be paid for.

♥ **Keep your private information private.**

Never share your bank details, Social Security number, Medicare number, or passwords.

♥ **Video chat before you trust.**

A real person who cares about you will be happy to see your face and let you see theirs.

♥ **Tell someone you trust.**

Share new relationships with a friend or family member. Scammers hate that, which is exactly why it works.

♥ **Check their photos.**

A trusted friend or family member can help you search for their photo online to see if it belongs to someone else.

♥ **Never move money for someone else.**

If they ask you to receive and send on money or packages, stop. This can get you into legal trouble.

♥ **Take your time.**

Real love is patient. Pressure to hurry, to decide, or to send money today is a warning sign.



If Something Feels Wrong

It is never too late to stop, and you are not alone.

- 1 Stop sending money right away, even if they plead, promise to repay you, or threaten to leave.
- 2 Stop contact. You do not owe them an explanation.
- 3 Call your bank or card company at once if you sent money. Acting quickly can sometimes stop a payment.
- 4 Save the messages, photos, and names they used. They help when you report.
- 5 Report it, even if you feel embarrassed. It helps protect the next person.
- 6 Be gentle with yourself. You were deceived by a professional. That is their shame, not yours.

Where to Get Help

National Elder Fraud Hotline (U.S. Dept. of Justice)

1-833-FRAUD-11 (1-833-372-8311)

AARP Fraud Watch Network Helpline (free to anyone)

1-877-908-3360 Mon to Fri, 8 a.m. to 8 p.m. ET

Report to the Federal Trade Commission

ReportFraud.ftc.gov

Report internet crime to the FBI

ic3.gov



My Safety Card

*Fill in this card, cut it out, and keep it by your computer or phone.
Before you ever send money to someone you met online, make one
phone call first.*

Before I Send Money, I Call:

Name _____

Phone _____

My bank's fraud line _____

Backup person & phone _____

Real love can wait for a phone call.

✂ cut along the dotted line

Sharing this plan with the person on your card, ahead of time, makes the call easier when the moment comes.



You Deserve Real Love

The right person will never ask you to prove your love with money. They will be glad to meet you, patient with your questions, and happy to know your friends and family.

For more on staying safe while dating, visit the Safety Tips section of the Members' Love Library at AgelessHearts.com.

This guide offers general safety information and is not legal or financial advice.

Phone numbers and hours can change; check the organization's website if a number doesn't work.

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