

Booklet 4

Financial Harm Awareness



Romance Scams



Fife Adult Support & Protection

www.fifedirect.org.uk/adultprotection



What is a romance scam?



A romance scam is when someone pretends to have a real relationship with you.



Then they will trick you into giving or sending them money.

A scammer is a criminal.

They just want your money. They might start asking for small amounts of money but they will keep asking for more and more.



Scammers try to trick anyone.

Your age or gender does not matter to scammers.

How does a romance scam happen?

Steps in A Romance Scam

Step 1



You meet the person online.

You might be attracted to their picture.

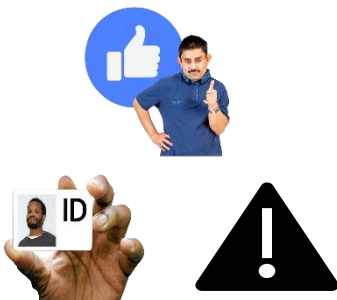
You start to chat online in a dating app.

Step 2



Scammers find out things about you.

They use these facts. They pretend to like the same things as you.



Step 3

They sound really interested in you. They say lots of nice things about you.

You feel good BUT.....the scammer is not who they say they are. Their profile is fake.



Step 4

The scammer says they love you. Soon you think you are in love. You start to trust them.



Why would YOU give a scammer money?



The scammer invents a story or problem which makes you feel sorry for them, upset or worried. This is **emotional abuse**.



An example of a fake story

They are stuck in a different country.

Their money has been stolen.



They need your money right now to travel home.

This is **not** true.

How do you feel if you have fallen for a romance scam?



shocked and sad

Why? You thought you were in love forever.



lonely and alone

Why? Friends and family tend to say it is your own fault. They do not understand how hurt you feel.



angry and worried

Why? Your money has been stolen and there is no money left.



shame

Why? You feel silly or embarrassed that you have fallen in love with someone who has tricked you.

Beware!



Some romance scams have a sexual side to them.

The scammer asks you for photographs of your body's private parts.



Then they demand money from you. You must pay money or they will show your photographs to family and friends.

What is the scam like for the scammer?



After the scam, the scammer now has

- lots of money to spend.
- a new lifestyle buying what they want.
For example - staying in hotels
- a new fake identity to scam again.



How to avoid a Romance Scam

Stop and **think** about these key questions....



Is this person really who they say they are?



Are you feeling rushed?



Does it all sound too good to be true?

If yes, then it probably is!



Stop and think twice!

How to avoid a Romance Scam



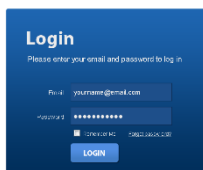
DO NOT

send money, gifts or sell items to raise money.



DO NOT

give the person your bank account details or other personal information.



DO NOT

take out a bank loan to help them.

How do YOU avoid a romance scam?

DO....



Tell family and friends you trust about the person you have met online.

They might spot something is wrong.

They can ask questions.

They might help you **stop** and think.

This might **stop** you losing money.



Report a Scam to **stop** scams!

How to Report



Report the scam crime to the police.

To report a crime call Police on **999** if it is an emergency or you are in danger.



Call Police on **101** if it is not an emergency

or



Adult Protection Phone Line: **01383 602200**



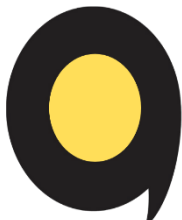
People with a hearing loss—SMS 07781 480 185

AND....



Report the scam to your **bank** urgently if the scammer has your money.

The bank will try to get your money back.



consumer
advice
.scot

You can also tell **other** organisations.

For example:

Advice Direct Scotland

Freephone: 0808 164 6000

Website: www.consumeradvice.scot



For more information:

Fife Council website has other easy reads

www.fife.gov.uk/adultprotectioneasyread

such as

['How to avoid the latest scams'](#)



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