

How to Spot Relationship Scams

Relationship scams involve a scammer pretending to be a friend, family member, romantic partner, or another trusted figure. Their goal is to build trust and then deceive victims into giving them money or personal information.

Types of Relationship Scams

- **Military Impersonation Scams** – Scammers pretend to be military personnel to gain trust and request money.
- **Romance Scams** – Fraudsters create fake online personas, profess love quickly, and ask for financial help.
- **Grandparent Scams** – Scammers impersonate a grandchild or relative needing urgent financial assistance.

How to Spot a Romance Scam

- The scammer expresses strong feelings very quickly and urges moving the conversation to private messaging apps.
- They start requesting money for emergencies, medical expenses, or investments (such as cryptocurrency).
- They refuse to meet in person or appear on video calls, always giving excuses.
- They propose marriage or a future together but always need money first.

What to Do if You Suspect a Romance Scam

- **STOP** all contact immediately.
- Talk to someone you trust and describe what's happening.
- Report the incident to local law enforcement and the Anti-Fraud Centre.

How to Protect a Loved One from a Romance Scam

- Check in with family members who may be lonely or isolated.
- Talk to them about how to recognize scams and protect themselves.
- If you suspect they are being scammed, approach the conversation gently.
- Suggest they slow down or cut off communication to see how the other person reacts.

How to Spot a Military Imposter Scam

- The scammer claims they are on a “peacekeeping mission.”
- They say they cannot access their bank account and need money.
- They refuse video chats, citing “security reasons.”
- They use a personal email address rather than a military one.
- They push for communication on WhatsApp or texting apps.

What to Do if You Suspect a Military Imposter Scam

- **STOP** all contact immediately.
- Document all communications.
- Never send money to online contacts.
- Report the scam to local authorities and the Anti-Fraud Centre.

Relationship Scam Rulebook

- Cease all communication if you suspect a scam.
 - Never send money to people you meet online.
 - Do not invest in cryptocurrency schemes suggested by online contacts.
 - Never share personal information or financial details.
 - Keep communications on dating apps rather than moving to private messaging too quickly.
 - Be cautious if someone asks too many personal questions too soon.
-

How to Protect Yourself from Relationship Scams

- **Social Media & Dating Apps:**
 - Set the highest privacy settings.
 - Use unique photos on dating apps.
 - Avoid oversharing personal details.
 - Keep messages within the app instead of switching to external platforms.

- **Research & Verification:**
 - Search their name and photo on Google.
 - Look for inconsistencies in their social media presence.
 - Google their name + “scam” to see if others have reported similar experiences.
 - **General Safety Tips:**
 - Meet people in public places first.
 - Be skeptical of those who talk about money or emergencies early in the relationship.
 - Trust your instincts – if something feels off, it probably is.
-



Need More Help?

For more information, contact Cyber-Seniors at **844-217-3057** or visit **www.cyberseniors.org**.

*This lesson guide was made possible by a **CIRA Net Good Grant**. Learn more at cira.ca.*