



*Sweetheart* SCAM

# Looking for Love?

## First Look Out for **YOU!**

### Tips on How LGBT Older People Can Avoid the *Sweetheart Scam*

Everyone wants to feel connected and loved. It can be hard for any adult to find a partner. Finding the “Right One” requires openness. The purpose of this fact sheet is to make sure that our openness does not extend to our wallets or pocketbooks.

### *Did you know?*<sup>1</sup>

- **34%** of LGBT older Americans live alone
- **32%** of us are concerned about being lonely or growing old alone
- **40%** of us report shrinking support networks

These numbers mirror the non-LGBT population, too, which is why older Americans are at-risk for scams and fraud. And, notwithstanding recent milestones in LGBT history, there are additional considerations faced by those of us who are gay, lesbian, bi-sexual and transgendered. For example, in some places we may not feel safe coming out as LGBT.

The **Sweetheart Scam** is one of the most widely utilized modes of financial exploitation. It's a scheme that can be perpetrated online or in-person. The person perpetrating the scam convinces someone that they are in love, using compelling emotions to bilk money from the unsuspecting person—oftentimes an isolated older person.<sup>2</sup>

<sup>1</sup>Out and Visible: The Experiences and Attitudes of Lesbian, Gay, Bisexual and Transgender Older Adults, Ages 45-75 by Services & Advocacy for LGBT Elders [SAGE], <https://www.sageusa.org/newsevents/news.cfm?ID=136#sthash.pr9ep2GF.dpuf>

<sup>2</sup><https://www.agingcare.com/Articles/the-sweetheart-scam-169804.htm>

Regardless of where we go or how we meet new people, we should all feel safe. Here are some individual and collective actions that we can pursue to help protect our financial interests and security.

- 1 **Understand** online matchmaking company privacy policies before creating a dating profile.
- 2 **Promote and protect** public community spaces like libraries, recreation centers, etc., that reduce social isolation; a leading risk factor for scams.
- 3 **Educate and promote awareness** about romance scams so people can spot scams and report them.
- 4 **Report and encourage others** to report romance scams. The more reports, the more resources that will be channeled toward prevention. Report in-person romance scams to local law enforcement and Adult Protect Services [APS]. Report online scams to FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov) and the Federal Trade Commission Crime Complaint Center at [consumer.ftc.gov](https://consumer.ftc.gov).
- 5 **Be wary** of a new acquaintance who is quick to profess their love – these things take time. If using a dating site, **do a background check** – it is amazing what you can learn about a person by simply Googling them.
- 6 If you are on a dating site and someone asks for money – and usually money that must be wired or provided by a credit card – then beware. No matter how sad the story (“I need surgery,” “I need rent money”), **never wire money** when a new “friend” is requesting it. You just do not know who is on the receiving end and money, once wired, is not retrievable.
- 7 Never give a new love interest access to bank cards, account information etc. **Keep this information protected** and out of sight.
- 8 Are you getting serious and considering living together? Why not see a lawyer and **draw up a contract** regarding paying bills and other financial responsibilities in case you breakup. If they are serious about you, this step will not be a turn off.
- 9 If a date or romantic interest threatens to “out” you if you don’t pay them money, this may be considered extortion and therefore a crime – **file a complaint** with the police or contact a lawyer.
- 10 If a date or romantic partner harms you physically, sexually, emotionally or financially, **contact the police** and file a complaint. This is domestic violence! If you are afraid of contacting police, contact a trusted domestic violence program. Contact the **National Domestic Violence Hotline** at **1-800-799-SAFE (7233)** and [thehotline.org/help](https://thehotline.org/help) or **National Coalition of Anti-Violence Programs 24 Hour Hotline** at **212-714-1141** and [avp.org](https://avp.org).

*When it comes to matters of the heart, taking precautions and supporting long-lasting preventative measures can make all the difference.*



**For additional resources and information, please contact the following organizations:**

- National Center on Elder Abuse: [ncea.acl.gov](https://ncea.acl.gov)
- National Resource Center on LGBT Aging: [lgbtagingcenter.org](https://lgbtagingcenter.org)
- Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders: [sageusa.org](https://sageusa.org)
- Aging with Pride: [age-pride.org](https://age-pride.org) or **800-558-8703**
- FORGE – Empowering. Healing. Connecting: [forge-forward.org/anti-violence](https://forge-forward.org/anti-violence)

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**NCEA**  
National Center on Elder Abuse

**National  
Resource  
Center**  
ON LGBT AGING

Keck School of  
Medicine of **USC**

**JOSH STEIN  
ATTORNEY GENERAL**



**State of North Carolina  
Department of Justice**

**CONSUMER PROTECTION  
(919) 716-6000  
Fax: (919) 716-6050  
REPLY TO: Stuart M. Saunders  
(919) 716-6031  
ssaunders@ncdoj.gov**

## **Traits and Behaviors of Elder Fraud Victims**

In the course of investigating elder fraud and bringing actions against perpetrators, the Consumer Protection Division of the North Carolina Attorney General's Office has noticed patterns of victim behavior. These patterns include the following:

1. Victims are often scammed repeatedly ("Re-victimization"). They may fall prey to different scams or to the same scam multiple times.
2. Victims are often bright, accomplished, and capable of conducting their day-to-day affairs without assistance.
3. Victims often are quite secretive about their financial transactions and are reluctant to acknowledge these transactions, even during conversations with family, law enforcement, or their financial institutions.
4. Victims frequently deny they are engaged in irregular transactions, even when confronted with evidence of same.
5. Victims tend to be in their late seventies or older.
6. Victims often live alone; or, if married, due to the recent incapacity of a spouse, the victim may recently have taken on bill-paying responsibilities.
7. Victims are often familiar with warnings about con artists who prey upon the elderly.
8. Victims may acknowledge being scammed in earlier incidents, yet succumb to a similar fraud later that same day.

9. Victims might promise to call law enforcement officials if the scammers contact them again, yet they fail to do so.
10. Many victims neglect their family, church or community activities as they await another call or visit from their victimizers.
11. Many repeat home repair fraud victims are quite fond of their victimizers and resistant to suggestions that they have been cheated by them.
12. In the middle or later stages of a scam, many victims respond as if by rote when directed to wire money or pay for another home repair.
13. Many victims are worried about the adequacy of their savings or their ability to remain in their own homes.
14. Repeat victims of phone fraud or home repair fraud often are victims of other forms of elder fraud.
15. Victims worry about their adult children's reactions to the transactions and seem primed to believe that warnings about their victimizers from children or law enforcement are motivated by the latter's greed or officiousness.
16. Victims seldom complain to law enforcement about being defrauded. Reports typically are submitted by others who spot the fraud.
17. Repeat victims tend to receive through the mail enormous numbers of solicitations for lotteries, sweepstakes, and other contests. These mailings might be openly displayed in their homes.
18. Victims repeatedly visit their financial institutions to wire funds to scammers' bank accounts; they also visit MoneyGram or Western Union wire transfer counters at their local grocery stores.
19. Victims are often induced to purchase gift cards.
20. Home repair fraud victims often have the same trucks and vans parked in front of their homes.
21. Victims of sweetheart or friendship scams may talk openly about their newfound romance, but they can be the most resistant of all elder fraud victims to suggestions that they are in the throes of a scam.

## **Practice Tips for Assisting Targeted Seniors**

1. Reduce unwanted mailings by putting the senior on the Direct Marketing Association's mail preference list. *See*, <https://www.dmachoice.org>.
2. Have the repeat victim's mail redirected to a family member who will screen out suspicious mailings, then deliver the remainder.
3. Reduce mailings pertaining to credit offers by enrolling the senior in the national credit bureaus' Opt Out program. Tel. 1-888-567-8688, [www.optoutprescreen.com](http://www.optoutprescreen.com).
4. Have the senior contact one of the major credit reporting services to place a fraud alert on his or her credit file if he or she responded to a suspicious offer by disclosing sensitive information. *See*: [www.equifax.com](http://www.equifax.com), [www.experian.com](http://www.experian.com), or [www.transunion.com](http://www.transunion.com).
5. Advise the senior to secure a "freeze" on his/her credit bureau information if the senior becomes a target of identity thieves or if the senior has no further need for new credit. This prohibits the credit bureau from releasing the consumer's credit report without express authorization from the consumer. *See*, N.C. Gen. Stat. § 75-63.
6. Call the NCDNJ Consumer Protection Division if scammers are actively using the senior's identity and financial information. Tel. 1-877-5-NOSCAM, 919-716-6000. Or, contact the FTC at [www.identitytheft.gov](http://www.identitytheft.gov), 1-800-438-4338, 1-877-ID-Theft.
7. Ask the NC Attorney General to secure blocks on Western Union or MoneyGram wire transfers by the senior if the senior has used either of those companies to send funds to the scammers. Both companies have agreements with the Attorney General permitting this. Make this request through your presenter, [ssaunders@ncdoj.gov](mailto:ssaunders@ncdoj.gov), tel. 919-716-6031.
8. If the scammers successfully debit the senior's checking or credit card account with fraudulent or fraud-induced debits, assist the senior in getting the debit removed and recouped to the scammers' merchant bank or payment processor. Have the senior or the bank close the account. Ensure that the matter is treated as a fraudulent charge or a fraud-induced charge rather than a billing error. Help the senior execute a fraud affidavit for the bank.

9. Get the senior to change to an unlisted phone number and caution them against placing the new number on any sweepstakes, return mailing, survey or other form.
10. Ensure that the senior's personal computer possesses good security software and a powerful spam filter. Check the email directory and add problematic email correspondents to the "blocked senders" list. Consider changing the senior's email address if the current one is being utilized by fraud artists. If the senior is on Facebook, make sure they set privacy settings so that only friends can see the posts.
11. For home repair fraud victims, encourage the victim's family, congregation, or friends to visit the victim regularly and often. The scammers will likely stay away if this happens. Also, contact local law enforcement and building inspections officials if the scammers return.
12. Use the situation to discuss durable powers of attorney and advance directives, since the experiences and behaviors of the senior may suggest the need for such documents in the coming years.
13. If you are aware of a business whose employees have spotted the financial exploitation of a "disabled adult," urge them to report the matter to the adult protective services of the County Department of Social Services. *See*, N.C. Gen. Stat. § 108A-101, *et seq.*
14. If you suspect that the senior has been victimized by an IRS scam through email, contact the IRS at [Phishing@irs.gov](mailto:Phishing@irs.gov), and the NC Department of Revenue at 1-877-252-4052.
15. If representing or assisting the family of a victim whose interactions with the scammers persist despite all other efforts, discuss the initiation of proceedings to appoint a financial guardian. Make sure that the Clerk of Court and any physician who conducts a cognitive assessment of the fraud victim are both fully aware of the victim's dealings with and reactions to the scammers.

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# Looking for Love?

## Avoid the Sweetheart Scam

*Everyone wants to feel connected and loved. Regardless of our age or how we meet new people, we should all feel safe while looking for someone special.*

The **Sweetheart Scam** is a scheme that can be perpetrated online or in-person. The person perpetrating the scam convinces someone that they are in love, using the emotion to bilk money from the unsuspecting person—oftentimes an isolated older person. Here are some individual and collective actions we can all take to help protect our financial interests and security.



- ♥ **Understand** online matchmaking company privacy policies before creating a dating profile.
- ♥ **Educate and promote awareness** about romance scams so people can spot scams and report them.
- ♥ **Support financial protection agencies** that promote awareness around scams and help investigate these cases.
- ♥ If using a dating site, **check the credibility of your match**. Conduct a Google search to see if the information someone provides you lines up with what you can find online. A person without an online presence is a red flag.
- ♥ **Don't reveal too much personal information** in a dating profile or to someone you've only chatted with online.
- ♥ If someone asks for money or bank information – and usually money that must be wired or provided by a credit card – then beware. **Report** in-person romance scams to local law enforcement and Adult Protective Services [APS]. Report online scams to FBI's Internet Crime Complaint Center at [ic3.gov](https://ic3.gov) and the Federal Trade Commission Crime Complaint Center at [consumer.ftc.gov](https://consumer.ftc.gov).
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For additional resources and information, contact the **National Center on Elder Abuse:**

**[ncea.acl.gov](https://ncea.acl.gov)**

# Are You An Informed Investor?

## Don't Get Swept Away by a Romance Scam

*Dating apps and social media platforms may be good ways to meet new people but be cautious if someone turns a burgeoning online romance into an opportunity to solicit an investment or ask to borrow money. Scammers are increasingly posing as potential romantic partners to lure people into fraudulent investment schemes. This alert discusses some common tactics fraudsters use in investment-related romance scams and points out things you can do to protect yourself from these schemes.*

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### Romance Scams on the Rise

Government agencies across North America are seeing an increase in investment-focused romance scams. In September 2021, the Federal Bureau of Investigation (FBI) issued a warning that its Internet Crime Complaint Center (IC3) had received more than 1,800 complaints related to online romance scams with losses of over \$133.4 million. In a similar report, the Federal Trade Commission (FTC) stated, "In the past five years, people have reported losing a staggering \$1.3 billion to romance scams, more than any other FTC fraud category."

Investments tied to cryptocurrencies and digital assets topped the North American Securities Administrators Association's (NASAA) 2022 list of investor threats. Some of these threats may be tied to romance scams. Finally, the Canadian Securities Administrators (CSA) recently warned of fraudsters using social media, messaging apps, and online dating sites to lure people into investment scams.

### Romance Scams Are Real; Know the Warning Signs

Romance scammers set online traps and use technology and social media platforms to profile targets. They also spend time getting to know people before asking for money or introducing an investment opportunity. Here are some common tactics and warning signs to look out for:

- Reluctance to meet in-person or by video: Most scammers avoid meeting face-to-face because often times they aren't who they say there are. They pretend to be anyone they think you would be attracted to. They will make excuses not to meet, like being too busy with work, or not being able to get away from family or community obligations. "In-person" may include refusing a video chat with the victim while they groom them for the scam.
- Wanting a long-distance relationship: Once you enter into a "relationship" with an

online romance scammer, they might tell you that they live far away, travel a lot for work, or have a job outside the country or area you live. They won't offer to visit you and may discourage you from trying to visit them.

- Discussing wealth or business success: In order to interest you in investing, romance scammers may brag about how successful they are. They may flaunt their supposed wealth, using photos of luxury items, real estate, expensive cars, etc. They may offer to help you make money or become wealthy, often offering access to supposed inside information or trading secrets for trendy or complex investments, like cryptocurrencies or non-fungible tokens (NFTs).
- Pressuring you to give them money: At some point, the romance scammer will likely ask you point blank to provide them with a sum of money. They will likely try to show you that your investment has grown quickly

Continued

**To learn more, contact the North Carolina Securities Division**

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and substantially in order to hook you into giving larger and larger amounts. If you show reluctance, they may put pressure on you by saying manipulative things, such as that they are considering breaking off the relationship or they are offended that you can't trust them.

- Introducing an app or website: When you show a willingness to invest, a romance scammer may steer you to an investing app that they say they are using or a website that offers investments. The website or app may be controlled by the scammer or a criminal organization they are associated with. The scammer may also offer to teach you how to invest or trade, and then ask for remote access to your computer or request your online banking information.

## How to Protect Yourself Against Romance Scams

When we're smitten with someone, we tend to lead with our heart instead of our head. A romance scammer depends on this, encouraging you not to look too deeply into their background or the type of scheme they are promoting. Protect yourself by following these steps:

- Keep your guard up. If a new romantic interest suddenly starts asking for money or encourages you to start investing, be cautious. A potential partner should be focused on your developing relationship, not your money or investing interests.
- Run a background check. Do online searches to get a better idea of who the person you are dealing with is and what they do. Most people have an online presence these days, which includes personal and professional information. Fake online profiles tend to lack information about an individual, and the images used in an activity feed may feel impersonal or staged. Scammers often use stolen images from real people or stock images, so it's good to do online image searches to check the origin and use of the image.
- Check registration. Firms that provide investment advisory services in the U.S. are typically registered with the U.S. Securities and Exchange Commission (SEC) or one or more state securities regulators. In Canada, firms and individuals must be registered with the securities regulators in the provinces they operate in. Check

the SEC's Investment Adviser Public Disclosure database or FINRA's BrokerCheck to verify registered individuals or firms. In Canada, use the CSA's National Registration Search.

- Suggest meeting in-person or by a clear video feed: To determine if a person is who they say they are, you can try and meet in-person in a public place. Make sure to meet in a safe, busy, and public place. Bring a friend or family member too – your wingmate doesn't need to stick around if things go well, but it will give you a witness and an easy excuse to leave if you feel uncomfortable.
- Research websites and apps: Scammers create a custom online platform and direct you to it in order to take your money and hide from authorities. Building a custom app or website that can accept money or crypto assets is surprisingly easy. If a person encourages you to invest and recommends an investing website or app, make sure it is registered to do business in your state or province before investing. When dealing with registered investing platforms, do business directly with the platform, don't allow someone to act as an intermediary.
- Look for red flags: Scammers might attempt to make the investment look safe by convincing you that they are investing and taking risks too. Alternatively, they may say the investment is low risk or no risk, while offering guarantees that your money will be safe. This is a red flag of investment fraud. Review [NASAA's Warning Signs of Fraud](#) to better understand common tactics fraudsters use to scam people.

## The Bottom Line

Be careful when you meet new people online, especially when you are looking for romance. Seeking a romantic partner is a complex and emotional experience at the best of times – so it's a good idea not to mix business with romance. Don't get swept away – make sure you are in a relationship with a real person who cares about you before even considering sharing financial information, making an investment, or loaning a person money. Also, reach out to your local state or provincial securities regulator before making any investment or if you ever suspect fraud may be involved.

**To learn more, contact the North Carolina Securities Division**

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