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 and the Federal Trade Commission Crime Complaint Center at consumer.ftc.gov.
- 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.
- If a date or romantic partner harms you physically, emotionally, sexually, or financially, contact the police and file a complaint. This is domestic violence. Contact the National Domestic Violence Hotline at 1-800-799-SAFE (7233) and thehotline.org/help.

For additional resources and information, contact the National Center on Elder Abuse: ncea.acl.gov

This fact sheet is based off a collaborative effort between the National Resource Center on LGBT Aging and the National Center on Elder Abuse situated at Keck School of Medicine of USC, and is supported in part by a grant [No. 90ABRC000101-02] from the Administration for Community Living, U.S. Department of Health and Human Services [HHS]. Grantees carrying out projects under government sponsorship are encouraged to express freely their findings and conclusions. Therefore, points of view or opinions do not necessarily represent official ACL or HHS policy.