



FLORIDA SENIOR LEGAL HELPLINE

1-888-895-7873

HAVE YOU MET SOMEONE NEW? ♥ DON'T GIVE THEM MONEY!

Romance or "Sweetheart" scams are one of the most common fraudulent schemes

- ♥ Florida is among the states with the most victims
- ♥ February, especially around Valentine's Day, is the most vulnerable time of the year
- ♥ Seniors are the age-group most often targeted by scammers
 - Seniors are more trusting of strangers and more likely to help people in trouble
 - Many seniors have lost a spouse or partner and are looking for companionship
 - Seniors have accumulated a lifetime of savings and often own homes and other property

Could you become a target?

- ♥ You meet someone new
 - In person at the gym, church, the store, the library, a waiting room
 - Online on Facebook, on Messenger, or a dating website
- ♥ Your new friend spends lots of time speaking to you, sending lots of emails or texts
 - Many times your new friend lives or works outside of the U.S., so they can't meet in person
- ♥ The relationship develops very quickly
 - You make an emotional connection; you are not so alone any more
- ♥ Then suddenly your new friend needs money or help from you to solve a crisis
 - Family situation? Medical emergency? Business opportunity? Government problem?
 - Travel expenses? Lost wallet? Asks you to deposit a check into your account or cash a check for them?
- ♥ It may start with a small favor but your new friend keep making more requests

This new friend may be tricking you!

- ♥ They may not be who they say they are; scammers use fake photos, create false identities, even make up locations
 - They go to great lengths to invent a profile that appeals especially to you
 - They may say they own property near you, convince you they know your friends, work in your same industry, have similar interests, belong to the same clubs, be looking for a life partner just like you

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- They read and study your personal information on social media or the Internet or “sucker lists”
- ♥ This person could be a criminal who is trying to steal your money along with your self-confidence

Protect yourself

- ♥ Don't give out your credit card information or bank account number; don't do wire transfers
- ♥ Don't transfer property or cars to your new friend or add their names to titles or deeds
- ♥ Don't buy them costly items or borrow against your home or retirement account to help your new friend
- ♥ Don't buy gift cards or iTunes cards to send
- ♥ Don't send revealing photos or intimate videotapes of yourself to your new friend

If you've been a victim, take action to regain your power

- ♥ Contact local law enforcement
 - Also call the Florida Attorney General Fraud Helpline 866-966-7226
 - File an Internet Crime Complaint with the FBI at www.ic3.gov
 - You may help an investigator build a case to stop others from getting scammed or defrauded
- ♥ Get a 2nd opinion: consult people you trust if you are suspicious or concerned
 - Consider speaking with your financial advisor, accountant, attorney, clergy person, and/or close friends and family

You can also call the Florida Senior Legal Helpline at 1-888/895-7873, for free legal advice and referrals.

