



Romance Fraud Protection Checklist

No single answer proves fraud. Look at the pattern — especially where secrecy, pressure, money and unverifiable claims appear together.

- ☐ Have I met this person in real life?
- ☐ Have I independently verified their identity?
- ☐ Does their story remain consistent?
- ☐ Is the relationship moving unusually quickly?
- ☐ Have they asked me to keep the relationship secret?
- ☐ Have they asked for money, gifts, cryptocurrency, an investment or another financial commitment?
- ☐ Am I being made to feel guilty or disloyal when I say no?
- ☐ Am I being rushed?
- ☐ Would I make the same decision if I were not emotionally attached?
- ☐ Have I discussed the situation with someone I trust?

If several answers concern you, pause before sending money or making a financial commitment. Verify independently and speak to someone you trust.