

Beware of Sweetheart Scammers This Valentine's Day



By Becky Frost

Rumor has it that many celebrities have dabbled in online dating. And they're not alone. A recent study has determined that one in ten Americans has used online dating or a mobile dating app in their quest for love. It has steadily gained popularity as many find it an ideal way to meet people and discover a good match for themselves versus more traditional means of dating.

Most online daters have the best intentions to simply find their soul mate but beware there are unscrupulous suitors who are out to do more than steal your heart. If online dating

is on your agenda this Valentine's Day season it's important to be aware of these individuals, labeled by the FBI and others as "sweetheart scammers."

Their goal is to swindle money or bank account information from unsuspecting online daters by creating a fake profile designed to match a certain type of person: employed, affluent and trusting. As time goes on the sweetheart scammer will scheme to seem perfect in every way, even down to the same likes and dislikes as the target. Once trust has been established, the scam usually escalates to the thief's unveiling of a problem involving money. Typical scenarios include the request for funds to be able to travel to meet the target or to help the thief's sick relative. Love can often blind the victim to only think and act with their heart rather than their head in what otherwise may appear as an obvious scam.

Related: [7 Ways to Know If It's Really Love](#)

So what can you do to avoid sweetheart scammers? ProtectMyID, a leading provider of identity theft detection, protection and resolution offers up these valuable tips to help protect your online identity and steer clear of fraudulent schemes in the online dating world:

Don't give away too much: Don't disclose personally identifiable information with a prospective dating match until there is an established level of familiarity and trust. This also includes your hometown, home addresses, work specifics, phone numbers, educational background and information about children via profiles and through photo identification.

Related: [Technology, Social Media and Dating – The Good, the Bad and the Oops!](#)

Play detective: Don't assume that a prospective dating match always will be truthful. Ask a person to tell you about him or herself; you then can conduct a little background work on

websites and see if conflicting information exists. Also, be wary of any requests for financial loans or assistance of any kind.

Create the perfect password: For online dating profiles, do not use passwords that incorporate publicly known information.

Related: [Twitter Dating 101: Actions Speak Louder Than Tweets!](#)

While sweetheart scammers definitely operate all year long, they are particularly noticeable this time of year when everyone wants to celebrate romance. These scams are a double whammy for the victim because they are affected both fiscally and emotionally. Online dating can open up your world to true love but approaching it with your eyes wide open is critical to avoid not only heartache, but also becoming a victim of fraud.

Becky Frost is senior manager of consumer education for Experian's ProtectMyID. Check him out at www.protectmyid.com/.