NO PREP

Romance Scams

Spotting Social Engineering Before You Pay

Includes: Student reading, case study, differentiated questions, teacher key

Name: Period: Date:

Romance Scams: Spotting Social Engineering Before You Pay

Valentine Season = Scam Season: Why Targets Get Chosen

Romance scams don't happen because someone is "stupid." They happen because scammers use psychology. Around Valentine's Day, people are more likely to feel lonely, hopeful, or pressured to connect. Scammers look for those emotions because emotions can override caution. This is called social engineering—using manipulation and trust-building to get money or personal information. The scam isn't just the fake story; it's the way the scammer controls the victim's emotions and choices. Romance scammers often move fast. They may give intense compliments, say they've "never felt this way," or claim the connection is fate. That speed is a tactic: if you don't have time to think, you're more likely to comply. Another common tactic is isolation. The

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Red Flags That Matter: What Scammers Do on Purpose

A good rule is to look for patterns, not one-off weird moments. Red flags include: refusing video calls, avoiding specific details, repeating dramatic stories, and making excuses for why they can't meet. Another major red flag is urgency: "I need help right now," "I'll lose my job," "I'm stuck and can't get home." Urgency is used to shut down careful thinking. Scammers also use flattery as a tool. Compliments feel good, and the brain wants to believe people who make us feel valued. They may mirror your

interests ("I love the same music!"), agree with everything you say, and create a fantasy of perfect compatibility. This isn't real connection; it's engineered bonding. Money requests usually start small. "Can you help me with gas?" becomes "Can you send me a gift card?" becomes "Can you wire money?" Gift cards and money transfers are popular because they're harder to reverse. Another common request is for "verification codes." A scammer might say, "I need the code you received" to "prove you're real," but those codes can be used to break into accounts. Students should also watch for off-platform pressure: scammers push victims to move the chat to private apps where reporting is harder. When someone tries to rush you off the original platform and into secrecy, treat it as a danger sign.

Protecting Yourself: Verification, Boundaries, and Smart Next Steps

Smart online behavior is not paranoia—it's basic safety. Verification starts with a simple question: does the person's story match evidence? If someone claims they're local, do they know local details? If they claim a job, does their story stay consistent? Most importantly, do they agree to a video call? A real person with honest intentions usually understands safety and can verify identity in reasonable ways. Another protection is your own boundary rule: never send money, gift cards, account codes, or passwords to someone you haven't met and verified. If someone reacts angrily to that boundary, that's useful information. Healthy people respect boundaries; scammers punish them. Students should also understand digital footprints. Scammers often reuse photos, copy bios, and run multiple conversations at once. If a profile seems too perfect, has few real-life connections, or uses professional-model photos with little personal context, be cautious. If you suspect a scam, the safest move is to stop responding, save evidence (screenshots), report the account, and tell a trusted adult. This is not "being dramatic." It's being safe. Finally, remember that embarrassment keeps scams alive. Scammers rely on victims staying silent. A strong safety culture says: talk early, ask for help, and treat it as a learning experience—not a shame moment.

How Scammers "Hook" People: Commitment and Consistency

One reason romance scams work is that the scam builds step by step. Psychologists call this commitment: once someone invests time, emotion, or small favors, they feel pressure to stay consistent. A victim may think, "I've already told them so much—this must be real," or "I can't be wrong." Scammers know that. They don't start with

a huge request; they start with attention, then small asks, then bigger demands. Scammers also use guilt. They may say, "If you cared, you'd help," or "You're all I have." This is emotional manipulation. Real relationships don't require financial proof of love. Valentine's Day makes the "proof" pressure stronger because gifts and gestures are already expected. A scammer might say, "I wanted to send you flowers but I'm stuck—can you send me money instead?" The holiday becomes a tool. The best protection is a personal policy: love never requires secrecy, money, or rushed decisions. If someone tries to turn affection into a payment deadline, that's not romance—it's a transaction with a trap.

Key Information: Red Flags and Safe Moves Table

Red Flag	What It Often Sounds Like	Safe Move
Refuses video calls	"My camera is broken."	Ask for live verification; if not, stop
Urgency crisis	"I need help today!"	Pause; consult a trusted person
Gift card request	"It's easiest this way."	Never pay with gift cards; report
Isolation	"Don't tell anyone."	Tell someone you trust immediately
Code/password request	"Send me the code."	Never share codes; secure accounts

Case Study: "Just a Small Favor" Turns into a Big Ask

Before the excerpt, notice the pattern: fast bonding + isolation + money request. Taylor met "Alex" through a social media message in early February. Alex was charming, replied quickly, and wrote long, emotional messages about feeling understood for the first time. Within a week, Alex was calling Taylor "my person" and suggesting they were meant to meet. Alex refused video calls, saying the camera was broken, but sent attractive photos and voice messages. When Taylor mentioned the new online relationship to a friend, Alex reacted negatively and said, "People will ruin this—keep it private." Two days before Valentine's Day, Alex described a sudden emergency: a family member supposedly needed help, and Alex's bank account was "locked." Alex asked Taylor to send a $25 gift card "just this once," promising to pay it back and saying it would prove Taylor cared. Taylor hesitated, but felt guilty because Alex had been so affectionate. After Taylor sent the gift card code, Alex thanked Taylor and became even sweeter—then the next day asked for $100, claiming the problem was worse. Taylor started feeling anxious and embarrassed, and finally showed the messages to a trusted adult, who pointed out the red flags: refusal to verify identity, secrecy pressure, and escalating money requests. Taylor blocked and reported the account, changed passwords, and warned friends.

1. Name two red flags from the excerpt and match each to a "safe move" from the table.

_____

_____

2. Explain how the scam used "commitment" (small ask → bigger ask) to increase pressure on Taylor.

_____

_____

Multiple Choice

1. Social engineering is best defined as:

    a) using manipulation to gain trust and get money or information

    b) building a robot or program to do online tasks automatically

    c) learning social skills to build healthy friendships

    d) using technology to repair or fix broken phones

2. Which is the strongest warning sign that someone may be a scammer?

    a) they message at night when you are tired

    b) they refuse verification but ask for money or codes

    c) they send lots of emojis in every single conversation

    d) they like the same music and hobbies as you

3. A safe response to an urgent money request from an online "partner" is to:

    a) argue with them until they finally calm down and apologize

    b) keep it private so friends don't judge you

    c) send a small gift card first to test them

    d) pause, consult a trusted person, and refuse payment

Matching

Write the letter of the correct definition on the line next to each term.

Term	Definition
1. ___ Urgency	A) Checking identity through evidence like video calls
2. ___ Isolation	B) A clear "no money/no codes" limit you follow
3. ___ Verification	C) "Don't tell anyone" tactics that cut off support
4. ___ Gift card scam	D) Pressure to act fast so you don't think
5. ___ Boundary	E) A request for untraceable payment methods

Fill-in-the-Blank

1. Asking you to keep the relationship secret is an example of _____.

2. Scammers often choose gift cards because they are harder to _____.

3. A strong safety rule is never to share passwords or _____ codes.

Short Answer

Answer each question in 2-4 complete sentences.

1. Explain why Valentine's Day can increase scam risk, using two ideas from the reading.

_____

_____

_____

2. Using the table, describe one safe move you would take if someone refused video calls but asked for money.

_____

_____

_____

3. Write a firm but respectful boundary message someone could send when asked for a gift card.

_____

_____

_____