NO PREP

Romance Scams Using AI Personas

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Name: Period: Date:

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The Perfect Partner Who Never Existed

The profile appears on a dating app or social media platform: attractive photo, compelling biography, a career that sounds exciting but keeps them conveniently far away — offshore oil rig, military deployment, international medical mission. They message first. The conversation is engaging, emotionally intelligent, and moves quickly toward intimacy. Within weeks, you feel like you've found someone remarkable. And then, at exactly the right moment, they need money. Romance scams are among the most financially damaging forms of fraud in existence — and the most psychologically devastating for victims. In 2023, the FTC reported that Americans lost $1.14 billion to romance scams, more than any other fraud category. AI has made these

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What AI Adds to Romance Fraud

Traditional romance scams required human operators to maintain relationships manually. Each fake persona needed a real person to write messages, track what they'd said to each victim, respond to questions, and manage the emotional arc of the relationship. This was labor-intensive, and the human operators often made mistakes: inconsistencies in the story, emotional tone that didn't quite match, or simple inability to maintain multiple relationships at scale without slipping up. AI changes this in fundamental ways. A single AI system can manage thousands of 'relationships' simultaneously, maintaining complete memory of every conversation with every victim. It can generate emotionally calibrated responses: being supportive when someone shares something difficult, being playful when things are light, being passionate when that's what the emotional arc requires. It can generate original love letters, poems, and deeply personal-feeling messages that are actually produced algorithmically. AI-generated profile photos have also improved dramatically. Early

fake profiles used stock photos or images stolen from real people's social media accounts. Reverse image searches could often expose them. Today, AI image generators create entirely synthetic faces that belong to no real person. These images pass reverse image searches because they don't exist anywhere else online, and they can be generated to match whatever appearance the scammer thinks will appeal to the target.

The Anatomy of a Romance Scam

Romance scams follow a predictable arc called 'pig-butchering', a term from Mandarin Chinese that refers to the practice of fattening a pig before slaughter. The first phase is grooming: intensive emotional investment, daily contact, declarations of connection, and the gradual construction of what feels like a genuine relationship. Victims describe this phase as among the most meaningful relationships they've ever had. The second phase introduces financial elements gradually. This might begin with sharing an 'incredible investment opportunity' (often involving cryptocurrency) or a personal crisis requiring temporary assistance. The amounts start small and escalate. Each successful request increases the victim's investment in the relationship and their reluctance to accept that the person they care about is not real. By the time the scam reaches its full scale, victims may have sent tens or even hundreds of thousands of dollars. The third phase is the exit. Once a victim runs out of money or starts asking too many difficult questions, the persona disappears, blocking contact and leaving the victim with financial loss, emotional trauma, and often profound shame that makes them reluctant to report what happened.

Why Smart People Fall For It

One of the most damaging myths about romance scams is that only naive or desperate people fall for them. Research consistently shows this is false. Victims include highly educated professionals, successful business owners, and people with sophisticated financial backgrounds. The FTC's 2023 data shows that people aged 18-29 actually report being victimized more often than older adults, though older adults lose more money per incident. Romance scams exploit psychological mechanisms that have nothing to do with intelligence: the human need for connection, the natural tendency to extend trust once emotional intimacy is established, and the sunk cost fallacy — the psychological difficulty of accepting a

loss after significant emotional and financial investment. Intelligence does not reliably protect against these vulnerabilities. In fact, some research suggests that cognitively sophisticated people may be better at rationalizing their continued investment in the relationship when doubts arise.

Detection and Protection

Key warning signs for AI romance scams include: a relationship that escalates unusually fast; a person who is always unavailable for live video calls (or whose video call excuse is always convincing); a story that involves a career keeping them geographically remote; any introduction of financial opportunity or crisis; and a resistance to meeting in person regardless of how much time has passed. The video call test is particularly important — AI personas can maintain convincing text relationships indefinitely but struggle with real-time unscripted video conversations. If you suspect you are in a fraudulent online relationship, conduct a reverse image search on their profile photos, ask for a live unscripted video call, and research their stated employer and background independently. Tell someone you trust about the relationship — outside perspective is one of the most powerful tools against this kind of fraud because scam operators rely on secrecy and isolation to prevent victims from seeking reality checks. Law enforcement faces significant challenges in investigating romance scams because the perpetrators frequently operate from overseas jurisdictions, use cryptocurrency for fund transfers, and work within transnational criminal organizations that are difficult to penetrate. The combination of jurisdictional complexity and the technical sophistication of AI-powered operations makes prosecution rare. This reinforces why prevention — through public education and protective behaviors — remains far more effective than law enforcement response. Community support networks have proven valuable for romance scam recovery. Organizations like AARP's Fraud Watch Network and the Global Anti-Scam Organization provide peer support communities where victims can discuss their experiences without shame. One consistent finding from these communities is that victims who can share their story with others who understand — rather than facing skeptical or dismissive responses from people who don't understand how convincing AI personas can be — recover more quickly and are more likely to report the crime to authorities. The aftermath of a romance scam often extends well beyond the financial loss. Many victims describe a profound crisis of

identity: the relationship they believed in was not just false but was engineered specifically to exploit their vulnerabilities. Some researchers have compared the psychological aftermath to recovering from a trauma bond — a pattern more commonly associated with abusive relationships — because the emotional architecture of the scam was designed to produce exactly the feelings of attachment and dependency that characterize such bonds.

Key Information: Romance Scams Using AI

Detail	Information
U.S. losses to romance scams (2023)	$1.14 billion — highest of any fraud category
AI advantage	Thousands of simultaneous 'relationships' with full conversation memory
AI image problem	Synthetic faces pass reverse image searches — belong to no real person
'Pig-butchering'	Grooming → financial escalation → exit; fattening the pig before slaughter
Who is victimized	All demographics; ages 18-29 report it most often; older adults lose more per incident
Psychological exploit	Need for connection, trust from intimacy, sunk cost fallacy
Video call test	AI personas struggle with live unscripted video; persistent refusal is a red flag
Most powerful outside defense	Telling a trusted person — breaks the isolation scammers rely on

Case Study: David's Six-Month Investment

David is 44, recently divorced, and reconnected with online dating for the first time in years. Three months ago he matched with 'Sarah,' whose profile showed an attractive woman working as a traveling nurse. Their conversations have been unlike anything David experienced in his marriage — she is thoughtful, funny, and deeply interested in his life. She sends good morning texts every day. She has never been able to do a video call ('bad hospital wifi'), but her texts and voice messages feel genuinely intimate. Last week Sarah mentioned that her financial advisor had introduced her to a cryptocurrency platform that had tripled her savings, and she wanted David to have access to it too. She sent him a referral link. David has already deposited $2,000. Sarah is now suggesting $10,000 would generate 'real returns.' David's adult daughter, who noticed he seemed happier lately, asked to see photos of Sarah. She ran one through a reverse image search and it came back with no matches anywhere online.

1. Which warning signs from the reading are present in David's situation with Sarah?

2. Why is David's daughter's outside perspective so important at this point, and what psychological mechanism makes it hard for David to hear her concerns?

Multiple Choice

1. What is the 'pig-butchering' phase structure of a romance scam?

   a) Profile creation, messaging, money transfer

   b) Friendship, romance, marriage proposal

   c) Contact, investment pitch, disappearance

   d) Grooming, financial escalation, exit

2. Why do AI-generated profile photos now pass reverse image searches that once exposed fake accounts?

a) The synthetic faces belong to no real person and exist nowhere else online

b) Scammers register AI images with stock photo sites to create false matches

c) AI images are stored in a protected database that search engines cannot access

d) Reverse image search technology has not been updated to detect AI images

3. According to research cited in the reading, which group actually reports being victimized by romance scams most often?

a) Adults aged 18-29

b) Adults aged 45-64

c) Adults aged 65 and older

d) Adults aged 30-44

Matching

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

Term	Definition
1. ___ Pig-butchering	A) The initial phase of a romance scam focused on building emotional intimacy and trust before introducing financial elements
2. ___ Sunk cost fallacy	B) Requesting a live unscripted video conversation to verify that the person you're communicating with is real
3. ___ Grooming phase	C) A completely AI-generated identity — profile photo, biography, and conversational responses — with no real human behind it
4. ___ Synthetic persona	D) The psychological difficulty of accepting a loss after significant prior investment of time, money, or emotion
5. ___ Video call test	E) A romance scam strategy: intensive emotional investment followed by financial extraction, then abandonment

Fill-in-the-Blank

1. In 2023, Americans lost $1.14 _____ to romance scams — more than any other fraud category.

2. Romance scam operators rely on secrecy and _____ to prevent victims from seeking outside reality checks.

3. The psychological mechanism that makes it hard to quit a romance scam after investing money and emotion is called the sunk cost _____.

Short Answer

Answer each question in 2-4 complete sentences.

1. Explain why highly intelligent and educated people are not reliably protected from romance scams, according to the reading.

2. How does the 'pig-butchering' name accurately describe the structure of a romance scam?

3. A friend tells you they've been in an online relationship for four months with someone who has never been able to video call. What would you say to them, and why?