



SPOT THE SIGNS QUIZ – FOR COMMUNITIES

Could someone you know be at risk of romance fraud?

Tick Yes or No to each. The more “Yes” answers, the greater the need for a gentle conversation and support.

1. Sudden secrecy around their phone or online activity

They quickly put devices away, change screens, or step out of the room to take calls.

Yes No

2a. Talking about a “new relationship” that’s only online

They haven’t met this person in person, or meetings keep getting cancelled.

Yes No

2b. Talking about a “new relationship” that feels like nothing else before, fast moving feelings.

Romance fraud can happen 'in person' but the emotions follow the same pattern of being intense and fast paced.

Yes No

3. Dramatic changes in availability or routine

They’re spending unusual amounts of time online or becoming harder to reach.

Yes No

4. Unexplained financial strain

They mention money problems, take out loans, sell possessions, or appear stressed about finances.

Yes No

5. Stories about their partner’s “emergencies”

They talk about a partner needing urgent funds for medical bills, business problems, or travel costs.

Yes No

6. Becoming withdrawn from friends, family, or normal activities

They’re less social, avoid gatherings, or seem distracted when present.

Yes No

7. Overly defensive about their relationship

They react strongly if you question their new partner or ask basic questions.

Yes No

8. Sending or receiving money for someone else

They're moving money through their account without a clear reason.

Yes No

Your Results

0–2 Yes answers: Probably nothing to worry about, but stay aware.

3–5 Yes answers: Red flags—be alert and look for patterns.

6+ Yes answers: Strong likelihood of romance fraud—consider a gentle, supportive intervention.

Remember: These signs don't prove someone is being scammed, but patterns matter. Trust your instincts, approach with care, and offer to help them check facts safely.