Family, Romance & Emotional Manipulation Scams

Responding to Scams Exploiting Loved Ones

These scams occur when criminals exploit trust, fear, love, or emotional connection to pressure someone into sending money, sharing information, or taking actions they would not otherwise take.

Scammers intentionally create high emotional urgency to override caution and isolate victims from second opinions.

This guide applies to:

- Grandparent / Family Emergency scams
- Romance scams involving financial exploitation

If money or information was shared, act quickly. Quick action can improve recovery options.

Emotional Manipulation Scam – Do This First

Stop All Payments and Communication

- Do not send more money
- Do not comply with new requests
- Do not continue the conversation
- Pause, emotional pressure is the scammer's intention in order to get you to react quickly

Scammers often escalate once they believe you are emotionally invested.

Verify the Situation Independently

Before acting on any urgent request:

- Contact the family member or partner using a known, trusted number if applicable
- Verify emergencies directly with:
    - Another relative
    - A school, hospital, or attorney (using official contact info)
- Do not rely on information provided by the scammer
- A real emergency still allows you to verify through a trusted channel.

Preserve Evidence

Before deleting messages or call logs or other forms of evidence:

- Screenshot or save:

    - Messages, emails, or texts
    - Phone numbers or accounts used
    - Payment requests or instructions
- Record:
    - Dates and times
    - What emotional pressure was used
    - Amounts of money sent (if any)

Documentation is critical for reporting and recovery.

Common Scam Types & What to Do

Grandparent / Family Emergency Scams

Signs:

- A call or message claims a loved one is in trouble
- Urgent request for secrecy ("Don't tell anyone")
- Demand for immediate payment (bail, legal fees, medical costs)
- Pressure to act quickly
- Requests for gift cards, wire transfers, crypto, or payment apps
- Follow up calls from "lawyers", "police" or other persons validating the story
- Requests for payment distribution to Uber or Lyft drivers
- Coaching through bank cash withdrawals including lying about the purpose for withdraw
- Refusal to allow you to verify the situation

What to Do:

- Stop the payment with your financial institution if applicable
- Verify directly with the family member
- Preserve evidence
- End and block contact
- Report the scam

Romance Scams (Financial Exploitation)

Signs:

- A relationship is built online over time
- Emotional intimacy precedes financial requests
- Crises or "investment opportunities" are introduced
- Relationship investment scams and crypto confidence scams are common patterns.
- Reluctance to meet in person or video chat
- Requests for secrecy
- Stories involving overseas travel, military service, or business delays
- Requests for money, gift cards, crypto, or help moving funds

What to Do:

- End contact after preserving evidence
- Do not send more money
- Seek support, emotional manipulation is intentional

If You Already Sent Money or Information

Act Quickly

- Contact your bank, card issuer, or payment app
- Report the transaction as fraud
- Ask about:
  - Reversals or recalls (time-sensitive)
  - Freezing accounts if needed
- If you believe account compromise could be possible, change passwords for:
  - Email
  - Financial accounts
  - Payment apps

Watch for Follow-Up Scams

Scammers often return claiming to:

- Be law enforcement
- Help recover lost money
- Resolve the emergency

Do not engage and verify claims independently.

Report the Scam

- National Reporting
  - Federal Trade Commission (FTC)
    - Main federal agency for consumer fraud
    - reportfraud.ftc.gov
  - Internet Crime Complaint Center (IC3) – FBI
    - Tracks internet-based financial crimes and scams
    - ic3.gov
  - U.S. Postal Inspection Service
    - If the scam involved mailed checks, money orders, or parcels
    - uspis.gov/report
  - Secret Service Cleveland Field Office
    - Investigates certain cyber-enabled financial crimes; use FTC, IC3, or local law enforcement for routine consumer scam reporting
    - 216-750-2058
- Ohio Resources
  - Ohio Attorney General – Consumer Protection & Identity Theft

- https://www.ohioattorneygeneral.gov
- Consumer Protection Hotline: 800-282-0515

- Geauga County
  - Geauga County Sheriff's Office
  - https://www.geaugasheriff.org
  - Local police non-emergency line for documentation
  - Call 911 if threats, coercion, or immediate danger are involved

Emotional & Crisis Support

Being emotionally manipulated can cause shame, grief, anger, and isolation.

- 988 Suicide & Crisis Lifeline
- If you may hurt yourself or feel unable to stay safe, call or text 988.

Ask for support and encouraged, these scams are designed to exploit human connection.

Recovery – After Reporting

- Monitor financial accounts closely
- Watch for identity misuse or follow-up scams
- Keep all reports, case numbers, and correspondence documented together
- Lean on trusted people, do not isolate
- Give yourself time to recover

How to Reduce Emotional Manipulation Scam Risk

- Slow down, urgency is the scammer's strongest tool
- A real emergency still allows you to verify through a trusted channel
- Legitimate loved ones do not require secrecy
- Ask for a second opinion before sending money
- Trust your instincts, confusion is a warning sign
- Establish a code or safe word with family members to help verify calls or messages that may use AI voice cloning or deepfakes impersonating loved ones
  - Do not rely only on knowledge questions because scammers may know personal details from social media or breaches.
- Add a trusted contact where your financial institution offers it