

How to Help A LOVED ONE CAUGHT IN A ROMANCE OR INVESTMENT SCAM

Your support can make a difference.
Stay calm. Stay connected. Stay persistent.

Romance and investment scams are about **manipulation, not love or money**. Scammers build trust over time to steal money—and it can be hard for your loved one to see the truth.



“Scammers are skilled. But love, education, and support are stronger. You can help bring your loved one back to safety.”



WHAT YOU MIGHT BE SEEING

- They're secretive about their phone or online activity
- They've met someone online they've never met in person
- They talk about love very quickly
- The “person” asks for money or help with an emergency
- They've started investing in crypto or online trading platforms
- They believe they'll make big returns or “cash out” soon



IMPORTANT REMINDER

Scam victims are often embarrassed, ashamed, or afraid.

Your love and support—NOT judgment can help them see the truth and get help.

WHAT NOT TO DO

- Don't argue or ridicule
- Don't threaten or shame
- Don't take over or isolate
- Don't give the scammer money

CANADIAN RESOURCES & SUPPORT



**CANADIAN
ANTI-FRAUD CENTRE
(CAFC)**

Report fraud. Get support.
Learn how to protect
yourself and others.

1-888-495-8501

antifraudcentre.ca



**REPORT TO
YOUR LOCAL POLICE**

Contact your local police
service or the RCMP
in your area.

Dial 911
if it's an emergency.



2-11 211 CANADA

Dial 211 to connect
with local community
and social supports
in your area.

Dial 211
 211.ca



**CANADIAN NETWORK
FOR THE PREVENTION
OF ELDER ABUSE (CNPEA)**

Find elder abuse resources
in your province or territory.

cnpea.ca



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START THE CONVERSATION WITH CARE

Choose a calm time and a private space.
Use "I" statements and express concern.
Example: "I care about you and I'm worried you might be getting scammed."

2



LISTEN AND VALIDATE

Let them talk without interrupting.
Validation builds trust and keeps communication open.

3



SHARE INFORMATION GENTLY

Share real stories and facts about romance and investment scams.
CAFC has great resources to show them.

4



SUGGEST OUTSIDE HELP

Encourage them to talk to someone they trust, a counsellor, or a scam support service.
Offer to go with them.

5



BRING IN PROFESSIONALS

RCMP police, banks, and scam support programs can help. You don't have to do this alone.

6



PROTECT THEIR FINANCES

Follow the steps on the right to protect accounts and stop further losses.

7



STAY PATIENT & PERSISTENT

Recovery takes time. Keep showing you care.
Don't give up on them.

PROTECT THEM: TAKE ACTION

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CONTACT THEIR BANK IMMEDIATELY

- Explain what's happening.
- Ask to freeze or close accounts if needed.
- Report any unauthorized transactions.

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CHECK & PROTECT CREDIT

- Contact Equifax Canada and TransUnion Canada.
- Place a fraud alert and request credit monitoring.

Equifax Canada: 1-866-779-6440 | equifax.ca

TransUnion Canada: 1-800-663-9980 | transunion.ca

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SECURE THEIR PHONE & DEVICES

- Block the scammer's number and delete messaging apps used.
- Talk to their phone provider about call/text blocking and added security.
- Consider changing their phone number if the situation is severe.

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REPORT TO POLICE

- File a report with the local police or RCMP.
- This creates a record and may help others.
- For major losses, ask about the Economic Crime Unit.

WHEN IT'S VERY SERIOUS

If the scammer is threatening, harassing, or your loved one is in financial crisis:



Change phone number



Secure all accounts immediately



Consider temporary account closures

Get help from a professional counsellor or support service.
If you fear for their safety, call 9-1-1.

EXTRA WAYS TO HELP



Help them review subscriptions and automatic payments.



Encourage them to cut contact with the scammer.



Delete emails, accounts, and old chats.



Remind them it's NOT their fault. They were targeted.



Need to talk or unsure where to start?
Contact me.
unbreakingproject@juliemattthews.ca

For more fraud prevention tips, resources & presentations:

juliemattthews.ca



LET'S FIGHT FRAUD TOGETHER.

Stop—this might be a scam.

