



Romance by Algorithm — AI-Built Sweetheart Profiles That Never Video-Call

When the perfect sweetheart online is built by a computer — how to protect your heart.

————— **An Extended Guide · No. 1643 · SAFETY** —————

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version	4
1. A Gentle Start	4
2. How AI-Built Romance Scams Work	5
3. The One Boundary That Protects You	6
4. Why They Can't Meet or Video-Call	7
5. The Signs of a Fabricated Romance	7
6. The Money Requests to Watch For	8
7. Why the Feelings Are Real	9
8. How the Fake Profiles Are Built	10
9. Protecting Yourself While Dating Online	11
10. The Isolation Tactic	12
11. When It Turns Into an Investment Pitch	13
12. If You're Not Sure About Someone	14
13. If You've Been Caught	15
14. Helping a Loved One in a Scam	16
15. Finding Real Connection Safely	17
16. A Word About Loneliness	18
17. Questions People Ask Me	19
18. A Five-Minute Safety Setup	19
19. Reporting It — and Why It Helps	20
20. When to Just Call Me	21

21. Contact Card & a Warm Close 21

Everyday Cheat Sheet 22

A Picture to Follow Along 23

A Second Look 24

A Note From Bill 24

Your Visit — and My Promise 25

SUMMARY

The 60-Second Version

If someone you met online seems too perfect — strikingly attractive, endlessly attentive, quickly devoted — and always has a reason they can't meet in person, be gently cautious. AI can now generate fake profile photos, write the loving messages, and even fake a video call, so none of those are proof the person is real. The one boundary that keeps you safe, whatever the truth about the person, is simple: never send money, share financial access, or invest because of someone you met online. Keep your heart open and your wallet firmly separate.

- 1 An online match seems too perfect and grows devoted very fast.
- 2 They always have a reason they can't meet in person or video-call.
- 3 Remember: photos, messages, and even video can now be AI-faked.
- 4 Never send money, share accounts, or invest for someone met online.
- 5 Keep your heart open and your money completely separate.

GOOD TO KNOW

The protection isn't about proving the person is fake — that's getting harder. It's one firm money boundary: nothing financial ever flows to someone you've only met online, no matter how real the love feels.

1. A Gentle Start

This is about protecting your heart, kindly.

In more than thirty years of helping folks across Portage County with their technology, the conversations that ask the most tenderness are about online romance. The wish for companionship and love is one of the deepest, most human things there is, and it does not fade with age — if anything, after a loss or in later years, it can grow. So I want to be gentle here, because this guide is not about shaming anyone for seeking love online, which is a good and normal thing, but about protecting the heart that does.

The hard truth is that scammers have learned to exploit that longing with terrible skill, and artificial intelligence has made them more dangerous than ever. They can now generate photos of attractive people who do not exist, write loving, attentive messages for them, run many 'relationships' at once, and even fake a video call to seem real. The 'perfect match' who appears online, devoted and seemingly made for you, may be entirely a fabrication built by a computer and operated by a criminal.

I am writing this to help you find real connection safely, not to make you distrust everyone or give up on love. There is one clear boundary that protects you even when you cannot tell real from fake, and knowing it lets you explore online companionship with your heart open and your savings safe. We will walk through how these fakes work, the warning signs, and that one protective boundary, all with compassion and no judgment. Wanting love is never foolish; we are simply going to protect you as you look for it.

TIP

Wanting companionship and love is good and human, at any age. This guide isn't about giving that up — it's about protecting your heart and your savings while you seek the real thing.

2. How AI-Built Romance Scams Work

The fabrication, start to finish.

A romance scam is a con in which someone builds a fake romantic relationship with you to exploit you, usually for money. The classic version used stolen photos and a human scammer typing messages; the AI-powered version takes it further. Now a scammer can generate original photos of an attractive person who does not exist at all, so there is no real person whose images were stolen — the sweetheart is a complete fabrication, face and all.

AI also writes the relationship. It can generate warm, attentive, well-written messages, respond fluently to anything you say, remember details, and keep up a convincing, loving conversation — allowing a single scammer to run many 'relationships' at once, each feeling deeply personal to the victim. The attentiveness that feels like true devotion may be a program tirelessly producing exactly the words most likely to win your heart. And increasingly, AI can fake a brief video call, removing the old reassurance that 'we video-chatted, so they must be real.'

The arc is patient and deliberate. The fake sweetheart showers you with affection, builds intense closeness quickly, becomes the bright spot of your days, and establishes deep trust and even talk of a future together — all before any request for money. Then, once the bond is strong, the requests begin: an emergency, a travel cost to finally meet you, a medical bill, or an 'investment opportunity' they want to share with you. Understanding this whole arc — a fabricated person, an AI-built romance, then the ask — is the first step to protecting yourself from it.

GOOD TO KNOW

AI can now generate the face, write the loving words, run many 'romances' at once, and even fake a video call. The devoted sweetheart may be a complete fabrication operated by a criminal.

3. The One Boundary That Protects You

Keep your money out of online romance.

Here is the one boundary that protects you, whatever the truth about the person: you never send money, share financial access, or invest because of someone you have met only online, no matter how deep the feelings or how long the relationship. That is it. It does not require you to prove the person is fake, which AI has made nearly impossible; it simply keeps your finances entirely separate from any online-only relationship, which is exactly where the scam must ultimately reach.

This works because the scam, however elaborate and emotionally convincing, has one goal that it cannot disguise forever: to get money or financial access from you. All the fabricated photos, the loving AI-written messages, the faked calls, the months of devotion — all of it is ultimately in service of that financial ask. When you hold a firm, absolute boundary against anything financial flowing to an online-only sweetheart, you render the entire elaborate scheme pointless, because it cannot reach its purpose. The love may feel real; the money simply never moves.

The beauty of this boundary is that it lets you keep an open heart while staying safe. You can enjoy the companionship, the conversation, the connection, fully — while holding the one line that no money, no account access, no investment ever flows to someone you have not met and verified in person. A genuine person who truly cares for you will never need your money and will never be hurt by that boundary; only a scammer is thwarted by it. Open heart, closed wallet, is how you look for love online without losing your savings.

WATCH OUT

A simple test: if you remove the online sweetheart from the picture, would you be making this financial move on your own? If not, it's not your decision to make — it's the scam reaching its goal.

4. Why They Can't Meet or Video-Call

The excuses that reveal the truth.

A hallmark of romance scams, old and new, is that the person can never quite meet you in person, and often resists or avoids a real video call — and there is always a reason. Classic excuses include working on an oil rig, serving overseas in the military, being a doctor on a mission abroad, traveling constantly for business, or being stuck in another country by circumstances. These stories conveniently explain the distance, the inability to meet, and later the 'emergencies' that require money.

In the past, insisting on a video call was good advice, because a scammer using stolen photos could not appear as that person on camera. That advice is weakening, because AI can now fake a video call, at least briefly or in poor quality. So a scammer might dodge video calls with excuses, or provide a short, glitchy, or 'shy' video that is actually a deepfake, or even a more convincing fake. The persistent inability to simply meet in person, however, remains a strong and reliable warning sign.

So treat a sustained inability to meet in person as a serious red flag, and do not treat a video call as proof of anything anymore. If weeks or months pass and the person always has a reason you cannot meet face to face, or every plan to meet falls through at the last moment (often requiring money to fix), that pattern points strongly to a scam. A genuine local relationship moves toward real, in-person meeting; a fabricated one must forever avoid it, because there is no real person to meet.

WATCH OUT

A sweetheart who's always unable to meet in person — rig worker, deployed soldier, stuck abroad — is a classic romance-scam sign. And a video call no longer proves they're real; AI can fake that too.

5. The Signs of a Fabricated Romance

Patterns to notice, gently.

While the money boundary protects you regardless, a number of signs can suggest a romance is fabricated, and noticing them helps you recognize the situation. None is proof on its own, since a genuine relationship might share a few, but together they paint a picture, and the money-related ones especially should give you pause.

- The person is strikingly attractive and seems too perfect a match for you.

- The relationship became intensely close and devoted very quickly — 'love' within days or weeks.
- They always have a reason they can't meet in person, and avoid or dodge real video calls.
- Their stories involve distance and drama — working abroad, military service, being stranded or in crisis.
- The conversation, however loving, can feel slightly generic, oddly formal, or fixated on certain themes.
- Eventually, any request for money, financial help, or to join an 'investment' — the clearest sign of all.

The speed and intensity are worth special attention. Scammers rush the emotional bond on purpose, declaring deep love and a shared future quickly, because a strong attachment formed fast is harder to question and easier to exploit. This 'love bombing' — overwhelming affection early on — feels wonderful but is a known manipulation tactic. A genuine relationship usually builds more gradually; a fabricated one races to establish devotion before the requests begin, so intense, fast-moving online affection deserves gentle skepticism.

WATCH OUT

'Love bombing' — overwhelming affection and talk of a future within days or weeks — feels wonderful but is a known manipulation tactic. A bond rushed that fast deserves gentle skepticism.

6. The Money Requests to Watch For

How the ask eventually comes.

Since the money boundary is your protection, it helps to recognize the many forms the financial ask takes, because scammers are creative and the requests can seem reasonable in the context of a loving relationship. The ask usually comes only after deep trust is built, framed sympathetically, and often with a promise to repay or a sense that helping is what a caring partner would do.

- An emergency: a medical crisis, an accident, a legal problem, a sudden urgent need.
- Travel costs: money to finally fly out and meet you — a trip that never actually happens.
- Being stranded: stuck abroad, customs fees, a frozen account, needing help to get home.

- An investment 'opportunity' they want to share with you — often cryptocurrency (the 'pig-butcher' con).
- Gift cards, a wire, or cryptocurrency 'because it's faster' or 'the only way available to me.'
- Smaller requests first, building to larger ones once you've shown you'll pay.

The investment version deserves special mention, because it is now extremely common and especially costly. In it, the sweetheart does not ask for money directly but shares their 'success' with an investment, usually crypto, and lovingly guides you to join a special platform — which is fake. This long con, sometimes called pig-butcher, can drain life savings, and I have a separate guide devoted to it. However the ask comes — direct emergency or shared 'opportunity' — the boundary is the same: no money, no financial access, no investment for an online-only sweetheart, full stop.

WATCH OUT

The ask may not be 'send me money' — it's often 'join this investment I'm doing so well with,' usually crypto. That loving 'opportunity' is a scam too. The boundary covers it: no money, period.

7. Why the Feelings Are Real

Understanding this removes the shame.

The cruelest part of a romance scam, and the hardest to come to terms with afterward, is that the feelings were completely real — your feelings. I want to be very clear about this, because it matters enormously for anyone this has touched: the love, hope, and attachment you felt were genuine and are nothing to be ashamed of. The scammer manufactured the circumstances, but your capacity to love and trust is real, and it is a good thing about you, not a flaw.

Scammers deliberately target that capacity, seeking out people who are lonely, grieving, recently widowed or divorced, or simply warm and trusting, because those are the people with the most love to give and the most hope to borrow. This is not a weakness; it is being human, especially a human who has loved before and wishes to again. The predators industrialize genuine human longing with scripts, fake photos, and now AI, which is a profound cruelty. The failure is entirely theirs.

So if this has happened to you or someone you love, please set the shame aside completely. Being deceived by a sophisticated, patient, emotionally manipulative con — one often run by organized criminals and powered by AI — says nothing bad about your

intelligence or your worth. It says you were willing to love and to trust, which is a strength that was exploited by people with no conscience. The useful path forward is compassion, not blame, and the protection going forward is the money boundary, not closing your heart.

GOOD TO KNOW

The love you felt was real — yours. Scammers manufacture the circumstances, but your capacity to love and trust is a strength, not a flaw. Being targeted says everything about them and nothing bad about you.

8. How the Fake Profiles Are Built

The anatomy of the sweetheart that isn't.

Understanding how fake profiles are constructed helps demystify them and makes you a little harder to fool. Scammers build these profiles to be appealing and believable, mixing fabricated and sometimes stolen elements. The photos may be AI-generated images of a person who does not exist, stolen photos of a real but unaware person, or a mix. The biographical details — job, location, interests, backstory — are invented to be attractive and to set up the later excuses and asks.

The profile is often tailored to appeal to a particular kind of target. A scammer aiming at older women might pose as a distinguished widower, a military officer, or a successful professional; one aiming at older men might pose as an attractive, admiring younger woman. The details are chosen to match what the intended victim is likely to find appealing and trustworthy, which is part of why the match can feel so perfect — it was designed to be.

These profiles appear on dating sites and apps, but also increasingly reach people through social media friend requests, direct messages, and even 'wrong number' texts that turn friendly. A scammer may contact many people at once, discarding those who do not respond and investing time in those who do. Knowing that the perfect, attentive stranger who contacted you may be a carefully constructed fabrication, aimed at exactly your vulnerabilities, helps you hold a sensible caution even in the warm glow of new attention. The profile is bait, built to look like exactly what you hoped for.

GOOD TO KNOW

Fake profiles are tailored to their target — a distinguished widower, an admiring younger woman — designed to be exactly what you'd find appealing. The 'perfect match' can be perfect because it was built to be.

9. Protecting Yourself While Dating Online

Sensible habits, not suspicion of everyone.

Online dating is a legitimate, common way people meet, and plenty of real relationships begin there, so the goal is sensible caution, not suspicion of everyone. A few habits let you explore connection online while protecting yourself, keeping the money boundary as the firm core and adding some practical wisdom around it.

- Hold the money boundary absolutely: nothing financial ever flows to someone you've only met online.
- Be cautious of matches that seem too perfect and move too fast toward intense devotion.
- Aim toward meeting in person reasonably soon; treat persistent inability to meet as a serious red flag.
- Don't rely on a video call as proof, given deepfakes, though a flat refusal of any video is still telling.
- Keep personal and financial details private early on, and be wary of anyone steering toward investments.
- Talk about your online relationships with trusted friends or family — a second perspective helps enormously.

That last habit is quietly powerful. Scammers work to isolate their victims, often discouraging them from discussing the relationship with family, precisely because an outside perspective can see what the smitten person cannot. So keeping your online relationships in the light, talking about them openly with people you trust, is both healthy and protective. A friend or adult child who hears 'I've met someone wonderful online, but we haven't managed to meet and he's asked for help with a problem' may gently raise exactly the questions you need.

WATCH OUT

If an online sweetheart discourages you from telling your family about the relationship, that is a major red flag. Scammers isolate their victims because an outside perspective sees through them. Keep it in the light.

10. The Isolation Tactic

Why they turn you against your family.

A dangerous and telling tactic in romance scams is isolation — the scammer working, subtly or openly, to separate the victim from friends and family who might see through the con. This may come as requests to keep the relationship private ('let's keep what we have just between us'), as the scammer casting doubt on concerned family members ('they're just jealous, they don't want you to be happy'), or as the relationship simply consuming so much emotional energy that other connections fade.

This matters because your family and friends are often your best protection. An outside observer, not caught in the emotional spell, can notice the warning signs the smitten victim cannot — the excuses, the inconsistencies, the money requests, the too-perfect match who never appears. Scammers know this, which is why isolating the victim from those clear-eyed observers is so central to their method. When a relationship pulls you away from the people who love you, that is itself a warning, regardless of how the pulling is framed.

So actively resist isolation as a protective measure. Keep your trusted relationships strong, talk openly about your online romance with people who care about you, and be especially wary of any sweetheart who encourages you to pull away from family or to keep the relationship secret. A genuine partner wants to be welcomed into your life and to meet the people important to you; a scammer wants you alone, where their story cannot be questioned. Staying connected to your people is both good for your heart and a shield for your savings.

WATCH OUT

If a sweetheart casts your worried family as 'jealous' or urges secrecy, recognize the isolation tactic. Your family's clear-eyed view is exactly what the scammer needs to keep away from you.

11. When It Turns Into an Investment Pitch

The overlap with pig-butcherer.

One of the most common and devastating turns a romance scam takes today is toward investment, usually cryptocurrency — the long con sometimes called pig-butcherer. Here the sweetheart does not plead for emergency money; instead, over time, they mention how well they are doing with an investment, share their 'success,' and lovingly offer to teach you and help you prosper too, guiding you onto a special platform or app that they control and that is entirely fake.

This version is especially dangerous because it does not feel like being asked for money — it feels like a caring partner sharing a path to a secure future together. The fake platform shows your 'investment' growing impressively, encouraging larger and larger deposits, until you try to withdraw and face endless fees and excuses, and eventually the money and the sweetheart both vanish. The emotional manipulation of the romance and the financial trap of the fake investment combine into something that has cost many people their life savings.

The money boundary covers this completely: you never invest, move money, or buy cryptocurrency because of someone you met online, no matter how it is framed or how real the relationship feels. If an online sweetheart's affection ever turns toward an investment, a trading platform, or crypto, treat it as a glaring sign of exactly this scam and do not follow, regardless of how convincing the 'gains' look. I have a separate, full guide on pig-butcherer if you would like the detail, but the boundary here is enough: an online love and your money stay entirely separate.

WATCH OUT

When an online sweetheart turns toward 'let me help you invest,' especially in crypto, that's the pig-butcherer con. It feels like love, not a scam — but the money boundary stops it cold.

12. If You're Not Sure About Someone

Checking gently, without accusing.

If you are in an online relationship and reading this has raised doubts, I know that is a painful and confusing place to be, caught between hope and worry. You do not have to accuse anyone or make a dramatic decision; you can simply apply some gentle checks and, above all, hold the money boundary firmly while you figure things out. Protecting yourself does not require certainty about the other person right away.

- 1 Hold the line: send no money, share no financial access, join no investment, while you have any doubt.
- 2 Suggest meeting in person, or a spontaneous video call, and notice how they respond — genuine interest or excuses.
- 3 Try a reverse image search of their photos, which can reveal stolen or fake images (ask me how).
- 4 Talk openly about the relationship with a trusted friend or family member and truly listen to their perspective.
- 5 Notice whether their stories stay consistent, and whether they resist meeting or push toward money or investments.

A reverse image search is a particularly useful check: it can sometimes reveal that a sweetheart's photos are stolen from someone else's account or are known scam images, though AI-generated originals may not show up this way. More broadly, pay attention to the pattern: a genuine person moves toward meeting and welcomes your family; a scammer avoids meeting, resists scrutiny, isolates you, and eventually turns toward money. You do not need proof to protect yourself — the money boundary keeps you safe either way, and the gentle checks help you see the truth over time.

WATCH OUT

You don't need certainty to stay safe. Hold the money boundary absolutely while you have any doubt, and let gentle checks — meeting, a reverse image search, a trusted friend's view — reveal the truth over time.

13. If You've Been Caught

Steps and compassion, in equal measure.

If you have sent money to an online sweetheart who you now fear was a scam, please be gentle with yourself as you take the practical steps, because this is one of the most emotionally painful scams to absorb — it is the loss of money and the loss of a relationship you believed in, at once. Both losses are real, and both deserve compassion. The fault lies entirely with the criminal who manufactured a love to exploit you.

- 1 Stop sending money immediately, including any 'fees' to recover a crypto 'investment' or to finally meet.
- 2 Contact your bank, card company, or the exchange right away, say it was a scam, and ask them to try to stop or reverse it.
- 3 Stop contact with the scammer; you can block them and simply walk away, with no need for a confrontation.
- 4 Tell someone you trust — breaking the isolation is part of recovering, both financially and emotionally.
- 5 Save the evidence (profiles, messages, payment records) and report it to the FBI at ic3.gov and the FTC.
- 6 Beware the follow-up 'recovery' scam, and don't pay anyone who offers to get your money or 'investment' back.

The emotional recovery matters as much as the financial one, and it takes time. Grieving a relationship that was not real is genuinely hard, and the grief is valid even though the person was a fabrication — your feelings were real, after all. Lean on people who love you, resist the shame that keeps victims silent, and consider talking with a counselor or a support group if the pain is heavy; romance-scam victims often benefit from support, and there is no weakness in seeking it. You were wronged, and you deserve care as you heal.

GOOD TO KNOW

Grieving a relationship that wasn't real is genuinely hard, and the grief is valid — your feelings were real. Lean on people who love you, and consider a counselor or support group. You deserve care as you heal.

14. Helping a Loved One in a Scam

Compassion gets further than confrontation.

Watching someone you love fall into a romance scam is agonizing, especially because the deeper they are, the more they defend the relationship, and the more a scammer may have primed them to distrust worried family as 'jealous.' If you come in hard — calling the sweetheart a fraud, demanding they stop, mocking them — you often push your loved one closer to the scammer and further from you, confirming the very isolation the scam depends on. Patience and warmth get far further than confrontation, however frightened you are.

Stay close and non-judgmental. Express care rather than accusation: 'I love you, and I'm a little worried, can we look at this together?' Ask gentle, curious questions that let doubt surface on its own: Have you been able to meet? Would he do a spontaneous video call? Why does it have to be gift cards or crypto? Those questions let your loved one discover the cracks themselves, which lands far better than being told. Offer to help check things, like a reverse image search, together, as an ally rather than a critic.

Bring in trusted allies where helpful, protect the practical things you can — like talking to their bank about alerts — and above all keep the door open and warm. People pull out of these scams far more readily when they know they can come home to compassion rather than 'I told you so.' If the relationship ends painfully, your loved one will be grieving a real loss and needing support, not judgment. Being the steady, loving presence they can return to is the most protective thing you can offer, both during and after.

GOOD TO KNOW

Shaming a romance-scam victim drives them toward the scammer, who offers the understanding you withheld. Lead with love, ask gentle questions, and keep the door open — it's what brings them home.

15. Finding Real Connection Safely

You can still look for love.

I do not want this guide to leave you afraid to seek companionship or love online, because real connection is one of life's great goods, and many genuine relationships do begin online. The goal is not to close your heart but to protect it, so you can pursue connection with both hope and wisdom. The money boundary is what makes that possible: because your finances are firmly off-limits to any online-only relationship, you can let your heart engage freely, knowing your savings are safe whatever happens.

So explore with an open but clear-eyed heart. Enjoy the conversations and the connection, but move toward real, in-person meeting rather than endless online-only intensity; keep your trusted people in the loop and welcome their perspective; be patient rather than swept away by a too-fast, too-perfect devotion; and hold the money line absolutely. A genuine person will happily meet you, welcome your family, and never need your money — and will respect all of these boundaries, because they want a real relationship, not access to your accounts.

In short, you can keep looking for love with your heart open and your wallet closed to anyone you have only met online. That combination lets you enjoy the hope and connection of meeting new people while rendering the scams powerless, since they cannot reach their financial goal. Real love does not ask you to risk your savings on a stranger you have never met; it asks only for your genuine self, offered to someone who offers the same in return. Protect your heart by all means, but do not wall it off — just keep the money safely separate as you seek the real thing.

GOOD TO KNOW

You can keep seeking love online with your heart open and your wallet closed to anyone you've only met online. That combination lets you pursue real connection while rendering the scams powerless.

16. A Word About Loneliness

The vulnerability — and the real answer.

It is worth speaking plainly about loneliness, because it is the vulnerability these scams most exploit, and because naming it honestly helps. Scammers deliberately seek out people who are lonely — the widowed, the isolated, those far from family or newly on their own — because loneliness creates a powerful hunger for connection that a skilled scammer can fill with manufactured affection. The deeper the loneliness, the more a fabricated sweetheart's attention can feel like a lifeline, and the harder it is to question.

This is not a weakness to be ashamed of; the need for connection is fundamental and human, and loneliness is a form of real suffering, not a character flaw. But recognizing loneliness as the lever these scams pull helps in two ways: it lets you be gentle with yourself or a loved one who was caught, and it points toward the real protection, which is genuine connection. A person whose need for companionship is met by real relationships is far less vulnerable to a fabricated one.

So the deepest defense against romance scams is not suspicion but connection — real, human, in-person connection. Staying close to family and friends, being part of a community, a church, a senior center, clubs, and activities, and nurturing genuine relationships all meet the human need these scams prey upon. If you or someone you love is lonely, addressing that with real connection is both a good in itself and a powerful protection. And if a fabricated romance has filled a lonely gap, meeting that need in genuine ways is part of healing. You deserve real connection; this guide simply helps you find it without being robbed along the way.

GOOD TO KNOW

Loneliness is the lever these scams pull, and real human connection is the deepest defense. Family, friends, community, and faith meet the need a fabricated sweetheart exploits. You deserve the real thing.

17. Questions People Ask Me

The ones that come up, gently answered.

We video-chatted, so he must be real, right? Not necessarily anymore. AI can fake a video call, at least briefly or in poor quality, so a video chat is no longer solid proof. It's reassuring, but the money boundary still applies regardless — never send money or invest for someone you've met only online, video call or not.

The relationship feels completely real and loving — could it still be a scam? Sadly, yes. Scammers are expert at manufacturing a real-feeling, loving relationship, now with AI's help, precisely so it doesn't feel like a scam. The depth of your feelings is not evidence the person is genuine. The telling signs are the inability to meet and, eventually, the money requests.

He's never actually asked me for money, so it's fine, isn't it? Not necessarily — the ask may simply not have come yet, or it may arrive disguised as an 'investment opportunity' rather than a plea for money. And some scams steer you to offer money or invest so it feels like your idea. Hold the boundary before any ask, and be especially alert if the relationship turns toward investing.

How can I ever trust anyone online again? By relying on the boundary rather than on perfect judgment. You don't have to be able to tell every real person from every fake; you just keep your money completely out of any online-only relationship until you've met and verified someone in person over time. That lets you trust your heart to the connection while keeping your savings safe no matter what.

18. A Five-Minute Safety Setup

Protect your heart and your savings.

A few commitments and habits, decided in calm moments, let you seek connection online while staying safe. These are easiest to hold when you've settled them in advance, before the warm glow of a new 'perfect match' makes them harder. Think of them as the guardrails that let you open your heart freely.

- 1 Commit to the boundary: no money, no financial access, no investment, ever, for someone met only online.
- 2 Decide that a persistent inability to meet in person is a deal-breaker, not an excuse to accept forever.

- 3 Don't treat a video call as proof; keep the boundary regardless.
- 4 Keep your online relationships in the light — talk about them with trusted family or friends.
- 5 Be alert to love bombing, isolation, and any turn toward investments or crypto.
- 6 If in doubt, hold the line and call me or a trusted person before doing anything financial.

GOOD TO KNOW

If you keep just one rule, keep the money boundary: nothing financial ever flows to someone you've met only online. It protects your savings no matter how real the love feels — so your heart can stay open.

19. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov), the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at ic3.gov, their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through ohioattorneygeneral.gov.
- If your identity may be exposed, visit IdentityTheft.gov for a step-by-step recovery plan.
- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

20. When to Just Call Me

A calm second opinion costs you nothing.

If something about an online romance or a sweetheart you've met only online has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

21. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.
- Remote help by screen-share, for when you would rather not wait for a visit.

You deserve real connection and real love, and protecting your heart and your savings from a fake one is part of finding the real thing. Keep your money out of any online romance, lean on the people who care about you, and call me anytime something feels off. I am a phone call away, and glad to help.

CHEAT SHEET

Everyday Cheat Sheet

The one boundary

Never send money, share financial access, or invest because of someone you've met only online — no matter how deep the feelings. Keep your heart open and your wallet separate.

The warning signs

- Too perfect a match, devoted far too fast (love bombing).
- Always a reason they can't meet in person.
- A video call can now be faked — not proof.
- Discourages you from telling family (isolation).
- Eventually asks for money — or to 'invest,' often crypto.

Stay safe

- 1 Hold the money boundary absolutely.
- 2 Aim to meet in person; treat refusal as a red flag.
- 3 Talk about the relationship with trusted people.
- 4 Reverse-image-search their photos (ask Bill how).
- 5 Doubt? Send nothing and call a trusted person first.

GOOD TO KNOW

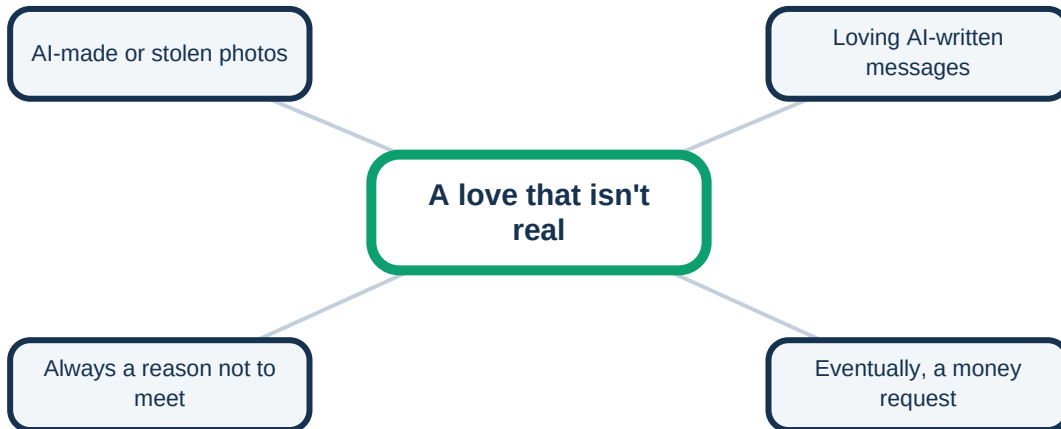
Your feelings were real; the person was a fabrication. Being targeted says everything about the scammer and nothing bad about you. You deserve real love — and can seek it safely.

AT A GLANCE

A Picture to Follow Along

The Fabricated Sweetheart

AI builds the face, the words, even the video.



You can't always spot the fake - so keep money out of it entirely.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

Protect Your Heart and Savings

One boundary keeps you safe whatever the truth.

- 1 An online match seems perfect and devoted fast
- 2 Notice: can't meet, video no longer proves it's real
- 3 Keep money, accounts, and investing entirely separate
- 4 Aim to meet in person; keep it in the light with family
- 5 Never send money or invest for an online-only love
- 6 In doubt? Send nothing; call a trusted person first

A genuine person never needs your money and won't mind the boundary.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.