



Pig-Butchering — The Long-Game "Friend" Who Finally Mentions Crypto

How a months-long online friendship becomes an investment that steals everything.

————— **An Extended Guide · No. 1621 · SAFETY** —————

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SUMMARY

The 60-Second Version

If someone you met online — through a surprise text, a dating app, or social media — eventually steers a friendship or romance toward an investment, especially cryptocurrency, that is a scam called pig-butchering. It is slow and patient on purpose. The warmth is real-feeling and the investment platform looks professional, but both are tools to separate you from your savings. The rule is simple: never invest money because of someone you met online, no matter how close you have become.

- 1 A new online friend or sweetheart grows close over weeks or months.
- 2 They mention how well they are doing with an investment, usually crypto.
- 3 They offer to 'teach' you and guide you onto a special platform or app.
- 4 Early 'gains' look great; you are urged to put in more.
- 5 When you try to withdraw, new fees and taxes appear — and the money is gone.

WATCH OUT

The tell is not the person — they can be wonderful company. The tell is that money and an investment entered a relationship that began with a stranger online. That alone is your stop sign.

1. Why I Wrote This One

Because this scam is patient, kind-seeming, and brutal.

In over thirty years of helping people here in Portage County with their technology, the scam that breaks my heart the most is this one. It does not start with a threat or a scary phone call. It starts with kindness. A friendly message, a shared interest, a sweet conversation that grows, day by day, into something that feels like a genuine friendship or even love. Only much later does money enter the picture, and by then the person has a trusted friend, not a stranger, suggesting it.

It has an ugly nickname in law enforcement — 'pig-butchering' — because the scammer 'fattens up' the victim with affection and fake profits before taking everything. I do not use that name to be crude, but because naming the pattern is the first step to seeing it coming. The money involved can be staggering; the FBI has reported that cryptocurrency investment fraud, which this feeds, accounts for billions of dollars in losses in a single year.

I am not writing this to make you suspicious of every friendly message, and certainly not to say you cannot make real connections online — many people do. I am writing it so that one

specific turn in a relationship — the turn toward investing money, especially crypto — triggers a calm, firm line in you. We will walk through how the scam unfolds, why it is so effective, the lines that protect you, and what to do if it has already touched you or someone you love. No shame, no rush.

TIP

Share this one with anyone in the family who is recently widowed, divorced, lonely, or newly active on dating apps or social media. These scams seek out exactly those moments.

2. How It Usually Begins

The opening is designed to feel like chance or fate.

The first contact is engineered to feel innocent and accidental. A very common opener is a text from a number you do not know — something like 'Hi David, are we still on for lunch Thursday?' You reply that they have the wrong number, and instead of vanishing, they are gracious and chatty: 'So sorry! You seem nice, how is your day going?' That friendliness is the hook. Other openings arrive through dating apps, Facebook friend requests, or a comment on a hobby group you belong to.

However it starts, the scammer presents as attractive, successful, and interested in you. Their photos are polished, their life sounds appealing, and crucially, they ask about you and listen. They may claim to live far away or travel for work, which conveniently explains why they can never quite meet in person or do a spontaneous video call. The whole opening is built to move the conversation off the original app and into private messaging, where you are alone with them.

None of this early stage mentions money. That is the point, and it is what makes the scam so hard to spot. For days or weeks there is no ask at all — only attention, warmth, and a growing sense of connection. The investment is still a long way off, which is exactly why a rule tied to money, rather than to suspicion of the person, is the defense that actually works.

GOOD TO KNOW

A 'wrong number' text that turns friendly instead of ending is one of the most common openings there is. The safe move is simply not to reply — delete it, and the scam never begins.

3. The Slow Build of Trust

Weeks of warmth, all of it an investment by the scammer.

Over the following weeks, the relationship deepens in a way that feels wonderful and real. You message daily, perhaps good morning and good night. You share stories, photos, worries, and hopes. The scammer mirrors your values and remembers the details of your life — your late spouse's name, your grandchildren, your health, your money worries. They are patient, generous with compliments, and never pushy. To you it feels like friendship or falling in love. To them it is a careful business investment of time.

This phase can last a long time precisely because the payoff is large. The scammer is often one of many working from a script, sometimes themselves trapped in a fraud operation, with the single job of building trust until you would do a favor for them without a second thought. The longer the warmth lasts, the more certain you become that this person is genuine, and the harder it becomes, later, to believe a friend this kind could be lying.

Understanding this stage protects you in two ways. First, it tells you that depth of feeling and length of relationship are not evidence the person is real — they are the scam working as designed. Second, it removes shame afterward: being moved by weeks of daily affection is not foolishness, it is being human. Scammers industrialize ordinary human warmth. That is the cruelty of it, and it is not your fault for responding to kindness.

WATCH OUT

Someone online who grows very close very fast, yet always has a reason they cannot meet or video-call, deserves gentle skepticism. Real intimacy does not permanently avoid a live face.

4. The Turn Toward Money

The quiet moment the whole scam was built for.

Then, casually, money enters. The scammer mentions, almost in passing, an investment they have been doing well with — usually cryptocurrency, sometimes gold or foreign exchange. They are not selling; they are sharing good news with someone they care about. Maybe they mention a wise 'uncle' or mentor who gives them tips, or a special platform with unusually good returns. They do not ask you to join. They let your curiosity do the asking.

When you show interest, they are generous and reassuring. They offer to teach you, to walk you through it step by step, to start small so you feel safe. They guide you to a specific app or website — one they control, though it looks utterly professional. Your first modest deposit appears to grow quickly on the dashboard, and your friend celebrates with you. That early 'success,' combined with the trust already built, is what opens the door to larger and larger deposits.

This turn is the exact moment your rule must fire. It does not matter how real the friendship feels, how gentle the suggestion is, or how good the early numbers look. The instant money and investing enter a relationship that began with someone you met online, you are in the dangerous part of the scam, and the only safe move is to stop and talk to someone in your real, offline life before a single dollar follows.

WATCH OUT

Decide now, in advance: 'I will never invest money because of someone I met online.' A line drawn calmly today is far easier to hold than one you try to draw mid-romance.

5. The Fake Platform and the Growing Numbers

The dashboard that lies to you.

The platform at the center of this scam is a masterpiece of false comfort. It looks like a real trading app or investment website, with charts, account balances, and professional design. After you deposit, you watch your balance climb impressively. You may even be allowed to withdraw a small amount early on, which powerfully convinces you the whole thing is real. It is not. The numbers are simply what the scammer chooses to display, and the small early withdrawal is bait.

Encouraged by the gains and by your trusted friend's enthusiasm, you are steered toward depositing more — moving savings, retirement funds, sometimes borrowing or taking out loans. The friend may share in your excitement, talk about a future together funded by these profits, or gently suggest that a bigger deposit now means a more comfortable life soon. Every larger deposit feels justified by the growing balance on the screen, which is precisely the illusion the fake platform exists to create.

It is worth repeating plainly: a professional-looking dashboard showing your money growing is the easiest and cheapest part of this entire scam to fabricate. It proves nothing about whether your money is safe or even still exists. The screen is theater. The only real

money in the story is the real dollars you sent out, which are gone the moment they land in the scammer's hands.

WATCH OUT

Being allowed to withdraw a little early is a classic trick to build your confidence before a much larger deposit. Early success on a platform a stranger introduced you to is a warning, not reassurance.

6. The Trap: When You Try to Cash Out

The 'point of no return' investigators warn about.

The scam reveals itself when you try to withdraw a meaningful amount. Suddenly there is a problem. You must first pay a 'tax' on your gains, or a 'withdrawal fee,' or a 'verification deposit' to unlock your account. Each demand is explained smoothly, and each one requires more money in before anything can come out. Financial investigators have described this stage as a point of no return: a victim who keeps paying these fees, chasing the balance they can see, only loses more.

If you pay one fee, another appears. The account may be 'frozen' for 'compliance review,' requiring yet another payment. All the while, your online friend is sympathetic, perhaps even paying a fee alongside you to seem invested too, urging you to hang on because the money is so close. There is no money. Every dollar of fees goes to the same criminals, and the balance on the dashboard will never, ever be released, because it was never real.

Eventually, when there is nothing left to extract or you stop paying, the friend goes cold. Messages slow, then stop. The platform may lock you out or vanish. The person you thought you knew disappears entirely, and you are left with the double wound of lost money and lost love. Knowing this ending in advance is powerful, because it lets you recognize the fee demands for what they are the first time one appears — the scam's true face finally showing.

WATCH OUT

A real investment lets you take out your own money. Any 'tax,' 'fee,' or 'deposit' demanded before you can withdraw is the scam, not a step. Stop paying and start reporting.

7. The One Rule That Keeps You Safe

It's about money, not about the person.

Here is the whole defense, and it is deliberately not about judging whether your new friend is real: you never invest money, move money, or buy cryptocurrency because of someone you met online. Full stop. It does not matter how long you have known them, how deep the feelings run, or how convincing the opportunity seems. If the idea to invest traces back, in any way, to an online relationship, the answer is no.

This rule works for the same reason the phone callback works: it does not require you to out-think a patient, skilled manipulator or to spot a flawless fake. It sidesteps the entire contest. The scammers pour months of effort into making the relationship and the platform convincing. They cannot change the simple truth that genuine investment opportunities do not arrive through online romances and friendships. So you hold that line, and all their effort breaks against it.

If you ever do want to invest, that is wonderful — just do it on your own terms, cleanly separated from any online relationship. Talk to a licensed financial professional you found independently, or your own bank. Never use a platform, app, or link that your online friend provided. A real opportunity will still be there after you have checked it out in the daylight, through channels you chose, with the relationship left entirely out of it.

TIP

A simple test: if you remove the online friend from the picture, would you still have found this exact investment on your own? If the answer is no, it is not your opportunity to take.

8. Why the Warmth Is the Weapon

Understanding this takes away the shame.

The hardest part of this scam to accept, afterward, is that the affection felt completely real. I want to be clear about why that is, because it matters enormously for forgiving yourself or a loved one. The scammer's entire job is to produce real feelings in you using fake circumstances. The warmth you felt was genuine warmth — yours. The person receiving it was a fiction, but your capacity to care, to hope, and to love is not foolish. It is one of the best things about you.

Scammers target that goodness on purpose. They look for people who are lonely, grieving, newly single, or simply kind and trusting, because those people have the most warmth to give and the most hope to borrow. This is not a weakness to be ashamed of. It is a strength being exploited by organized criminals who do this all day, every day, with scripts and training. The failure is entirely theirs, not yours.

So if this has happened in your family, set blame aside completely. The useful work is forward-looking: stop any further payments, protect the accounts, gather the details, report it, and lean on each other. Shame keeps victims silent and paying. Compassion, including compassion for yourself, is what ends the bleeding and begins the recovery. You deserve that compassion, and so does anyone you love who was caught by this.

GOOD TO KNOW

Loving and trusting are not flaws. Scammers industrialize exactly those qualities. Being targeted says something about them, and nothing bad about you.

9. The Red Flags, Gently Listed

Patterns to notice without accusing anyone.

You do not need to interrogate every new acquaintance, but a few patterns, taken together, strongly suggest a pig-butchering operation. Notice them calmly, and let even one of the money-related ones be enough to stop you cold.

- You met through a surprise text, an unsolicited message, or a dating app, and moved to private chat quickly.
- They are attractive and successful, yet always have a reason they cannot meet in person or video-call.
- The relationship grew intensely close very fast, with lots of affection and future-talk.
- They eventually mention investing — usually crypto — and offer to guide you onto a specific platform.
- Early 'profits' look great and you are encouraged to deposit more and more.
- Any request to pay a fee or tax before withdrawing, or to keep the investment private from family.

The money flags matter most. A person can be charming, consistent, and attentive and still be a scammer — those traits are the job. So while the relationship red flags are worth noticing, it is the investment turn that must trigger your firm line, every time, regardless of how trustworthy the person has come to feel.

WATCH OUT

'Don't tell your family, they won't understand our opportunity' is a huge red flag. Secrecy protects the scammer, never you. Loop in the people who love you precisely when you are told not to.

10. Why They Love Cryptocurrency

The payment method is a warning in itself.

These scams funnel victims into cryptocurrency for hard-nosed reasons, and knowing them makes the pattern easier to spot. Crypto moves fast, reaches anywhere in the world instantly, and is extremely difficult to reverse or trace once sent. For a criminal, that is close to ideal. By the time a victim realizes the truth, the money has been moved through many hands and across borders, far beyond the reach of a bank's fraud department.

The scammer often has you convert ordinary dollars into cryptocurrency yourself, sometimes through a real, legitimate exchange so the early steps feel normal, and then transfer that crypto to the 'investment platform' or a wallet they control. Because you performed the steps and the first exchange was real, it all feels legitimate. But the destination is the trap. Some victims are even walked through buying crypto at a machine in a store, with the friend coaching by message the whole time.

So let the involvement of cryptocurrency be its own loud warning. An online friend guiding a newcomer into crypto 'investing' is following the scammer's standard playbook almost exactly. Legitimate financial advice rarely looks like a romantic interest teaching you to move money into crypto on a platform only they knew about. If crypto enters the story through a relationship, treat the whole thing as a scam until proven otherwise in the cold light of independent checking.

WATCH OUT

If anyone ever coaches you, by message or phone, to feed cash into a cryptocurrency machine, stop immediately. That exact scene is almost always a scam in progress.

11. If You Suspect It Right Now

How to step back before more is lost.

If reading this has set off an alarm about a relationship you are in, I know that is a painful place to be, and I am sorry. Take it gently, but do take these steps. You do not owe the other person an explanation or a goodbye, and you certainly do not owe them another dollar. Protecting yourself comes first, and you can do it quietly and without confrontation.

- 1 Stop sending money immediately — including any fee or tax demanded to 'unlock' a withdrawal.
- 2 Do not announce your doubts to them; scammers escalate pressure or guilt when they sense they are losing you.
- 3 Try, calmly, to withdraw a real amount. Resistance, delays, or new fees confirm what is happening.
- 4 Talk to someone you trust in your real life — a family member, friend, or your bank — before doing anything else.
- 5 Save the messages, profiles, platform details, and records of any money sent, so you can report it.

GOOD TO KNOW

You can simply go quiet. Blocking and walking away, with no final argument, is a completely valid and safe way to end it. You do not need closure from a scammer.

12. If You've Already Lost Money

Act quickly and set the shame aside.

If money is already gone, please breathe, and please be kind to yourself. These are organized, professional operations that have taken life savings from brilliant, careful people. Being caught says nothing about your worth. What matters now is acting quickly and methodically, because speed can occasionally help, and because clear steps are steadying when everything feels unmoored.

- 1 Contact your bank and any exchange you used right away, say it was a scam, and ask whether anything can be stopped or traced.
- 2 Stop all payments permanently, including any promise that 'one more fee' will release your funds — it never will.
- 3 Change passwords on your financial and email accounts, especially if you shared your screen or installed anything.

- 4 Write down everything: the person's details, the platform, wallet addresses, amounts, and dates.
- 5 Report it to the FBI at ic3.gov and the FTC at ReportFraud.ftc.gov; cryptocurrency cases especially belong with the FBI.

WATCH OUT

Afterward, expect a 'recovery' contact promising to get your money back for a fee. It is another scam, often the same criminals. Never pay anyone who offers to recover your losses.

13. The Recovery Scam That Follows

The second wave aimed at people already hurt.

There is a particularly cruel sequel worth naming on its own. Once you have lost money to this scam, your details may be sold or reused, and you may be contacted by someone claiming they can recover your lost funds — a 'recovery expert,' a 'blockchain investigator,' a 'fund,' or even someone impersonating a government agency. For an upfront fee or your account access, they promise to claw your money back. It is a fresh scam, frequently run by the very people who took your money the first time.

The rule here is clean and absolute: no legitimate service asks for payment upfront to recover money you lost, and real government agencies do not charge you to investigate fraud or guarantee a refund. If someone reaches out unsolicited offering to recover your losses, treat it as another scam, do not pay or share anything, and report it. Recovering from the first loss is hard enough without being robbed a second time through your hope.

WATCH OUT

Your grief and hope are exactly what the recovery scam targets. 'We found your money, just pay the release fee' is the trap, every time.

14. Helping a Loved One You're Worried About

Approach with compassion, not accusation.

It is agonizing to watch someone you love fall into one of these, especially because the deeper they are, the more they defend the relationship. If you come in hard — calling the person a scammer, demanding they stop, mocking them — you often push your loved one closer to the scammer, who will frame you as jealous or unsupportive. Patience and warmth get far further than confrontation, even when your fear makes you want to shake them awake.

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 — has she met him in person, can they video-call, would the platform let him withdraw a large amount today? Those questions let your loved one discover the cracks themselves, which lands far better than being told. Offer to sit with them while they try a real withdrawal, or to look into the platform together.

Bring in trusted allies and, where helpful, outside authority — their bank, a financial professional, or me. Sometimes hearing it from a calm third party lands differently than hearing it from family. And protect the practical things you can: talk with their bank about alerts on large transfers. Above all, keep the door open. People pull out of these scams far more readily when they know they can come home to compassion rather than 'I told you so.'

GOOD TO KNOW

Shaming a victim drives them back to the scammer, who offers the understanding you withheld. Lead with love, and keep leading with it, even through frustration.

15. Making Peace With Online Friendship

You can still connect — just protect the money.

I do not want this guide to leave you afraid of every kind message or convinced that all online connection is dangerous. That is not true, and it would cost you real joy. Many people find genuine friendship, community, and even love online, and in later life especially those connections can be a wonderful thing. The goal is not to wall yourself off; it is to keep one specific door — the money door — firmly shut to anyone who arrived through a screen.

You can enjoy the conversation, the companionship, and the shared interests fully, while holding the simple line that money and investing stay entirely out of any online relationship. A true friend will never need your money and will never be hurt by your keeping finances separate. In fact, a genuine person will understand and respect that boundary instantly. The only people troubled by it are the ones who were after the money all along.

So connect freely, with your warmth intact and your savings protected. Let a wish to invest, if it ever comes, lead you to a professional you chose, not to a link a friend sent. That one boundary lets you have the best of both worlds: the human connection that makes life richer, without the vulnerability that scammers exploit. Open heart, closed wallet, is a fine way to make friends online.

TIP

A good boundary to say out loud, even to real friends: 'I keep money completely separate from my online life.' Honest people will nod. Scammers will push — and reveal themselves.

16. A Typical Timeline, Step by Step

Seeing the shape helps you recognize where you are.

It helps to lay the scam out as a timeline, because recognizing which stage you are in can wake you up before the costly part. No two cases are identical, but the arc is remarkably consistent, and the whole thing is engineered to move you gently from one stage to the next without a jolt that might make you stop and think.

- First contact: a surprise text, dating-app match, or friend request that turns warm instead of ending.
- Moving house: they coax the chat onto a private messaging app, away from where you met.
- The build: days or weeks of daily affection, listening, compliments, and future-talk, with no mention of money.
- The seed: a casual mention of how well they are doing with an investment, usually crypto.
- The lesson: they offer to teach you and guide you onto a specific platform, starting small.
- The grooming: early 'gains' and maybe a small withdrawal build your confidence; deposits grow.
- The trap: you try to cash out and face taxes, fees, and 'verification' deposits — more in, nothing out.

- The vanish: when you stop paying or run dry, the friend goes cold and disappears. If you can place yourself anywhere on that timeline right now — even at 'the seed' — you have caught it early enough to walk away before the worst. The earlier you recognize the pattern, the more you keep. And if you are already past the trap, the timeline still helps, because it shows you plainly that no further payment will ever change the ending. The script does not have a version where you get the money back by paying one more fee.

GOOD TO KNOW

The money is nearly always introduced only after real trust is built. If investing came up in a relationship that began online, you are further along this timeline than it feels.

17. The Scripts They Reuse

The same lines appear across thousands of victims.

Because these operations are industrial, run by many workers following playbooks, the same phrases surface again and again. Hearing one should not make you doubt your judgment — it should make you recognize the script. When a 'relationship' leans on these lines, especially around money, you are almost certainly reading from a page thousands of others have been handed too.

- 'I wish I could meet you, but my work keeps me overseas / on a rig / on deployment.'
- 'My uncle / mentor gives me tips, and I've done so well — I just want the same for you.'
- 'Start small so you feel comfortable; I'll guide you every step.'
- 'Don't tell your family about our investment, they won't understand and might talk you out of your future.'
- 'The gains are right there — you just need to pay the tax to release them.'
- 'I'd never hurt you; I'm paying the fee too, that's how much I believe in us.'

Notice how each line does a job: explaining away the lack of a real meeting, lending credibility to the 'opportunity,' lowering your guard with a small start, isolating you from family, and keeping you paying fees. When you can name the job a line is doing, it stops working on you. The warmth may still feel real, but the machinery behind it becomes visible, and visible machinery cannot steer you.

WATCH OUT

Any version of 'don't tell your family' is the single clearest sign. The scam needs you isolated. The healthiest response is to do exactly what you are being told not to.

18. Checking a Platform the Safe Way

If you're curious, verify without risking a cent.

Suppose you are not fully convinced either way and want to check whether a platform is legitimate. That instinct is good — just do the checking in a way that cannot cost you. The golden rule is that you investigate entirely on your own terms, never through links, apps, or contacts the online friend provided, and never by depositing 'just a little' to test it.

- Search for the company independently, in your own browser — not via any link they sent you.
- Look for the firm on official financial-regulator databases; legitimate firms are registered and findable.
- Be suspicious of a web address that is slightly misspelled or a near-copy of a well-known firm's name.
- Try to find real, independent reviews and news — not testimonials hosted on the platform itself.
- Ask a licensed financial professional you chose, or your own bank, whether they have heard of it.

Here is the simplest tell of all: if the only reason you have ever heard of this platform is that your online friend introduced you to it, that by itself is reason enough to stay away. Real, reputable investment firms are easy to find and verify on your own, and they do not rely on romantic matchmakers to bring them customers. Curiosity is fine. Just satisfy it with daylight and independent sources, never with a deposit.

WATCH OUT

A deposit is never a safe way to 'test' a platform. If you cannot verify a firm without putting money in, you have already found your answer.

19. Protecting Your Accounts Going Forward

Sensible guardrails that keep your independence.

Whether or not this scam has touched you, a few quiet guardrails make your money harder to drain in a hurry, without taking away any of your independence. These are not about treating yourself as incapable; they are the financial equivalent of a smoke detector — background protection you rarely notice until the day it matters.

- Ask your bank to set alerts for large or unusual transfers, so a big movement pings your phone.
- Keep a trusted family member in the loop about major financial moves, as a sounding board, not a boss.
- Be cautious about new accounts opened at someone else's suggestion, especially crypto exchanges.
- Use strong, separate passwords on your bank and email, and turn on extra login security where offered.
- Never let anyone you met online, or any unsolicited caller, see your screen or install software.

The screen-sharing point deserves emphasis. Several of these scams, and their cousins, talk victims into installing remote-access software so a 'helper' can 'set things up.' That hands a stranger the keys to your device and your accounts. No legitimate investment ever requires you to let someone you met online control your computer. If that is ever asked, it is a scam, and the answer is a flat no.

GOOD TO KNOW

Bank alerts and a trusted family sounding board do not cost you independence. They buy you time — and time is exactly what a scammer is trying to deny you.

20. Other Flavors of the Same Trick

It isn't always crypto, and isn't always romance.

Although cryptocurrency and romance are the classic combination, the same long-con structure shows up in other costumes, and knowing them keeps you from thinking 'that's not me, I'm not looking for love.' The heart of the scam is always the same: a relationship built online that eventually steers you toward moving money into something only your new contact knew about.

- Friendship, not romance: a new 'buddy' from a hobby group or faith community who later shares an 'opportunity.'
- Gold, foreign currency, or 'commodities' instead of crypto — the asset changes, the trap does not.
- A 'successful' acquaintance who mentors you into a business or franchise that needs ever-more deposits.
- A professional contact from a networking site who moves the conversation to private chat and then to money.

In every version, the single protective line holds without modification: you do not move money or invest because of someone you met online, regardless of the asset, the story, or whether romance is involved at all. Keep that one boundary and you are covered against the whole family of these scams, not just the crypto-romance version that makes the headlines. The costume changes; the rule does not.

TIP

Swap the word 'crypto' for 'gold,' 'forex,' or 'a business,' and the rule reads exactly the same. That is how you know it is a sturdy rule.

21. Questions People Ask Me

The ones that come up again and again.

We video-chatted, so he must be real, right? Not necessarily. Scammers use stolen videos, and deepfake technology can now fake a live face and voice. A video call is reassuring but is no longer solid proof. The money rule still applies regardless.

I withdrew a little money successfully — doesn't that prove it works? Sadly, no. Letting you withdraw a small amount early is a deliberate trick to build your confidence before a much larger deposit. The real test is trying to withdraw everything, which is when the fees and excuses begin.

She never actually asked me for money — I offered after she showed me her profits. That is the design. A skilled scammer leads you to ask, so it feels like your idea and your choice. The source of the investment idea was still the online relationship, so the rule still holds.

Could it ever be a real friend sharing a real tip? Even if a real friend sincerely recommends an investment, you still verify it independently and never use a platform or link they provide. The safe habit costs you nothing and protects you from both scammers and well-meaning but mistaken friends.

22. A Five-Minute Family Agreement

Set the lines before loneliness or temptation arrives.

The reason to agree on these lines in advance is that they are hardest to hold in the exact moment you need them — when you are lonely, hopeful, or already attached. A calm agreement made ahead of time, as a family, gives everyone something steady to lean on. Here is a short one you can adopt together in a few minutes.

- 1 No one in the family invests money because of someone they met online — ever.
- 2 We keep money and online relationships completely separate.
- 3 If an online friend mentions investing, we treat it as a scam signal and talk to family first.
- 4 Anyone can bring a relationship or an 'opportunity' to the family for a kind, no-judgment look.
- 5 We never pay a fee to withdraw 'profits,' and we never pay anyone who offers to 'recover' lost money.

TIP

Agree, too, that no one will be shamed for bringing this to the family. The easier it is to ask, the sooner someone speaks up — often while the money can still be saved.

23. When to Just Call Me

A calm, confidential second opinion.

If something about an online relationship is nagging at you, or a 'friend' has started talking about an investment and you want a steady, private second opinion before you do anything, please call me. There is no charge to ask and no judgment, ever. I am not a financial advisor and will not pretend to be, but I can help you recognize this scam, look at a platform safely, and slow everything down so you can think clearly with someone who is on your side.

If you would like help in person, I visit homes all across Portage County. I can help you check a website or app safely, secure your accounts and passwords after a close call, gather what you need to report the scam, and talk through next steps at a comfortable pace. If it is a loved one you are worried about, I am glad to be the calm outside voice that sometimes gets through when family cannot.

GOOD TO KNOW

The very best time to call is before you send money — a quiet conversation then can save both your savings and a great deal of heartache.

24. 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 worry, 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.

Here is the one line to carry away: never invest money because of someone you met online, no matter how real the friendship feels. Keep your heart open and your wallet separate, and no patient stranger can turn affection into an empty account. If you are ever unsure, or worried about someone you love, I am a phone call away — calm, confidential, and glad to help.

CHEAT SHEET

Everyday Cheat Sheet

The one rule

Never invest money, move money, or buy crypto because of someone you met online — however close you've become.

The pattern

- A 'wrong number' text or online friend turns warm fast.
- Always a reason they can't meet or video-call.
- Weeks of affection, then a casual mention of investing.
- A special crypto platform they guide you onto.
- Early 'gains,' then fees/taxes to withdraw — money gone.

If it's happening

- 1 Stop sending money, including 'release' fees.
- 2 Talk to family or your bank before anything else.
- 3 Try a real withdrawal — expect it to fail.
- 4 Save messages and records; report to ic3.gov and the FTC.
- 5 Ignore anyone who offers to 'recover' your money.

WATCH OUT

Any fee or tax demanded before you can withdraw is the scam itself — not a step toward getting your money.

AT A GLANCE

A Picture to Follow Along

How the Long Con Unfolds

Months of warmth, built to end in a fake investment.



The warmth is the weapon - keep money out of online relationships.

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

AT A GLANCE

A Second Look

The Line That Keeps You Safe

It's about the money, not about judging the person.

- 1 An online friend mentions an investment
- 2 Stop - this is the scam's turn toward money
- 3 Never use a platform or link they gave you
- 4 Talk to family or your bank first
- 5 Try a real withdrawal - watch the fees appear
- 6 Keep your heart open and your wallet separate

If the idea traces back to an online friend, the answer is no.

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.