

What to do if your online love interest offers to teach you how to invest your money

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No one thinks their online love interest is going to scam them, but scammers are good at what they do. They establish an emotional connection with you so you're more likely to believe that they're an expert in [cryptocurrency](#) investing, for example. But that online love interest is a scammer. People have lost tens of thousands — sometimes millions — of dollars to [romance scammers](#).

This all starts with someone contacting you — seemingly at random — on social media. But they've done their homework, checking out your profile and other information on the platform. That helps them say the right things to build a relationship...and before you know it, your new friend is talking money. They want to help you invest your money in the crypto markets, or they say they can teach you how to do it. You might think they have your financial well-being in mind, but they don't. They only care about their own financial well-being.

No matter what they say, if someone you meet online says they want to help you invest in [cryptocurrency](#), it's an [investment scam](#). Know this:

- **Scammers promise big profits.** They might say they've made money this way before and that you will too, but it's a lie. No one can guarantee profits in any investment.
- **Scammers say there's no risk.** But all investments have risks, including investments in the crypto markets.
- **Scammers say they can help you learn to invest.** They'll say they can teach you investment tricks, but they're really leading you to a scam investment opportunity. You will lose the money you "invest."
- **Scammers tell you how to send the money.** Scammers want your money quickly, so they'll steer you to [gift cards](#), [payment apps](#) like Apple Pay, CashApp, PayPal, and Zelle, [money wiring](#) companies, or even [cryptocurrency](#). But only scammers insist you send money this way.

If you think someone you met on social media is a scammer, cut off contact. Tell the social media platform, and then tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud). Share this post in your socials to alert your followers of this scam.