

*"The prudent see danger and take refuge, but the simple keep going and pay the penalty." — Proverbs 27:12*

This guide combines practical digital safety rules with a deep look at how romance scammers operate — the exact profiles they use, the real scripts they say, and the tactics they use to exploit faith-filled, sincere people. Read it once. Share it with someone you love.

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## Part One — Online Dating Safety

### SECTION 1 — SAFETY RULES FOR EVERY PLATFORM

*"Above all else, guard your heart, for everything you do flows from it." — Proverbs 4:23*

- Never share your home address, workplace, or daily routine early in a connection.
- Keep communication inside the dating app until you have verified identity through live video.
- Use a Google Voice number or secondary number before sharing your personal mobile.
- Search their name and reverse-image-search their photos before investing emotionally.
- Never send money to anyone you have not met in person — regardless of the reason given.
- For first in-person meetings, always choose a public place and tell a trusted person your location.
- Trust your instincts — if something feels wrong, it probably is. Pray before you proceed.
- Request a live, spontaneous video call. A genuine person will welcome this.
- Never share financial information, banking details, or ID documents with someone online.
- Do not keep this connection secret from your community — secrecy is a warning sign.

### SECTION 2 — CHOOSING APPS WISELY — GLOBAL AWARENESS

Not every dating platform works in every country. Before investing time, confirm the app is active in your region. Not all platforms serve faith-based users equally.

Platform	Best For	Available In	Notes
Hinge	Relationship-focused	US, Canada, UK, Europe	Strong filtering tools
Christian Mingle	Faith-centered matching	US, Canada, Australia	Explicitly Christian
Bumble	Women initiate first	Wide global availability	Good safety features
eHarmony	Deep compatibility	US, Canada, UK, Australia	Detailed questionnaire
Facebook Dating	Network-based connections	NOT available in Nigeria	Verify regional access
Plenty of Fish	Relationship-focused	US, Canada, UK	Free, but limited

### SECTION 3 — PROFILE STEWARDSHIP

Your profile communicates before your words do. It should reflect who you are becoming — not just who you have been. Clarity attracts the right people and repels the wrong ones.

**State your faith clearly:** Not vague "spiritual" language — real, specific faith identity.

**Name what you are building:** "A Christ-centered home" is stronger than "looking for my soulmate."

**Include one specific personal detail:** A hobby, passion, or conviction that makes you a real person.

**State what you are looking for honestly:** Specificity protects your time and theirs.

**Use current, clear photos:** Primary photo: face visible, natural light, no sunglasses. Be current.

**Avoid:** "I love to laugh" / "not here for games" / "just a simple person" — these are filler

#### SECTION 4 — SPIRIT-LED CHECKLIST BEFORE YOU LOG IN

- Have I prayed before opening this app today?
- Am I emotionally stable, or am I lonely or anxious right now?
- Am I seeking a partner — or seeking validation and attention?
- Do I have clarity on my non-negotiables today?
- Am I prepared to make clean decisions without lingering in gray areas?

## Part Two — Scammer Recognition

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Scammers are not random. They are strategic, professional, and patient. They study their targets, mirror their values, and exploit the very things that make covenant-minded believers beautiful: faith, hope, and the genuine desire for love. What follows are real scripts — actual language used in real scams. Recognizing these words could save your heart and your finances.

### SECTION 5 — HOW SCAMMERS CHOOSE THEIR TARGETS

**Widowed or divorced profiles:** Signals emotional openness and possible financial assets.

**Age 40+ profiles:** Perceived as more financially stable and genuinely seeking commitment.

**Strong faith language in bio:** Scammer mirrors your faith immediately to build instant trust.

**Recently active or newly joined:** Signals you are actively searching and possibly eager.

**"Serious relationship only" profiles:** Confirms you will invest emotionally and not disappear quickly.

**Geographic isolation:** Fewer people to cross-check stories with in rural or smaller communities.

### SECTION 6 — MALE-PRESENTING SCAMMER: REAL SCRIPTS & TACTICS

These scammers present as men — typically military officers, widowed engineers, or doctors working overseas. Primary targets: women aged 35-65. Photos are stolen from real people.

#### Common fake profiles

- U.S. military officer deployed overseas (most common — stolen photos from real soldiers)
- Oil rig or offshore platform engineer on international contract
- Widowed doctor or surgeon working with an international NGO, one child at home
- Successful businessman traveling for contracts in Nigeria, Ghana, UK, or the Middle East
- NASA engineer or aeronautics contractor — high status, explains the distance

#### Real phrases used — Days 1 to 5

*"I have never felt this connection with anyone before. God must have brought us together."*

*"I am a God-fearing man. Faith is everything to me. I was just reading my Bible."*

*"I lost my wife two years ago. It has just been me and my son. I am ready to love again."*

*"You seem different from other women on here. More genuine. More real."*

*"Can we move to WhatsApp? I prefer not to use this app — it does not feel private."*

*"I am on a contract in Scotland / Dubai / Malaysia but I will be home very soon."*

*"I want to be honest with you — I am serious about finding a wife, not playing games."*

#### Escalation phrases — Weeks 2 to 4

*"I think I am falling in love with you. I know it is fast — but when you know, you know."*

*"I have told my daughter about you. She is so excited for me."*

*"I am planning to come visit you as soon as this contract ends — maybe 3 weeks."*

*"I have never prayed for a woman like this before. I pray for you every night."*

*"God showed me your face before I even found your profile." (Common in faith communities)*

*"I want to send you a gift — flowers, jewelry. I just need your address."*

### Money request scripts — The Pivot

Every romance scam pivots to money. It always comes after trust is built. It starts small to test compliance, then escalates.

*"There is an emergency on the job site. I need \$500 — I will pay you back the moment I land."*

*"My bank account is frozen due to international transfer rules. Can you hold money for me?"*

*"I bought a ticket to come see you but customs is holding my bags. I need \$800 to clear them."*

*"My son is sick in hospital. The doctors will not treat without upfront payment. I have no one else."*

*"I have a large amount I need to transfer — if you help me receive it I will share it with you."*

*"I sent you a check — please cash it and send part back via gift cards or Western Union."*

### Guilt and pressure when you hesitate

*"I thought you trusted me. I thought what we had was real."*

*"After everything I shared with you — my heart, my past — you do not believe me?"*

*"God is testing our relationship right now. What you do in this moment shows your character."*

*"Fine. I see you do not really care about me. I will handle it myself."*

## SECTION 7 — FEMALE-PRESENTING SCAMMER: REAL SCRIPTS & TACTICS

These scammers present as women — typically nurses, teachers, or businesswomen. Primary targets: men aged 40-70. Tactics are emotionally sophisticated and move very quickly.

### Common fake profiles

- Attractive nurse or doctor working in a conflict zone or international assignment
- Widowed teacher or school administrator raising one young child alone
- Businesswoman in fashion, import/export, or jewelry — frequently traveling
- Christian woman who "just returned to faith" and wants a godly husband
- Model or photographer based in Europe (photos stolen from Instagram influencers)

### Real phrases used — Early stage

*"I am not like the other women on here. I know what I want — a serious, God-fearing man."*

*"My husband passed three years ago. I have been raising my daughter alone. I am ready now."*

*"I love how you talk about God. It is rare to find a man who truly fears the Lord."*

*"Can we move to WhatsApp? I barely check this app and I do not want to lose you."*

*"I do not have many friends here. I am quite private. You feel safe to me already."*

*"I was hurt before by someone who was not serious. I just want honesty and real love."*

### Escalation and money request phrases

*"I dream about you. God keeps showing me your face."*

*"My daughter said you sound like the kind of man her father would have liked."*

*"I am stranded at the airport — my wallet was stolen. I just need enough for a hotel tonight."*

*"My shipment is held at customs and I cannot access my account from here. \$300 frees it."*

*"My daughter is in hospital. I am so ashamed to ask but I have no one else who loves me like you."*

*"I want to come to you but I cannot buy the ticket without your help — just this once."*

*"I sent you a surprise gift — you just need to pay the small customs fee to receive it."*

### **They appear too perfect too quickly**

- Profile photos look like a model or stock image
- Story is emotionally compelling from the very first message
- Reverse image search shows photos belonging to someone else entirely

### **They push to leave the platform immediately**

- Wants WhatsApp, Telegram, or Google Hangouts within 24-48 hours
- Says the app is "not safe" or they "rarely check it"
- Platform switch removes fraud detection and removes your ability to report

### **They can never video call properly**

- Camera is always broken, lighting always bad, connection always fails at the critical moment
- Video calls are extremely brief with a frozen or grainy image
- They refuse spontaneous FaceTime — only scheduled, scripted calls

### **The emotional timeline is impossible**

- "I love you" within 1 to 2 weeks
- Talking about marriage, moving in, or family within a month
- Creating urgent emotional dependency before you have verified anything about them

### **Geography is always conveniently far**

- Military deployed, oil rig, NGO contract, international business
- Always "about to come home" — but something always prevents it
- Distance prevents any in-person verification or accountability

### **Any financial request at all**

- First request is always small — testing whether you will comply
- Payment methods: gift cards, Western Union, wire transfer, cryptocurrency
- They claim bank is frozen, funds held, or customs requires payment

## SECTION 9 — REAL PERSON VS. SCAMMER: SIDE BY SIDE

Situation	Real Person	Scammer
<b>Platform</b>	Happy to stay on the app; shares contact naturally	Pushes immediately to WhatsApp or Hangouts within the first day or two
<b>Video calls</b>	Available for spontaneous calls; camera works fine	Camera always broken; refuses FaceTime; calls always freeze
<b>Pace</b>	Moves at a natural pace; respects your comfort	"I love you" within days or weeks; accelerates emotionally
<b>Location</b>	Lives nearby or verifiably accessible	Always overseas, deployed, or on a remote contract
<b>Faith language</b>	Faith shows consistently in behavior over time	Drops heavy faith language immediately to mirror your values
<b>Money</b>	Never requests money; handles own affairs	Has a compelling crisis requiring your financial help
<b>Meeting</b>	Makes concrete plans and follows through	"Coming soon" forever; visit always delayed by a new emergency
<b>Photos</b>	Consistent, current, natural photos	Suspiciously perfect; reverse image search finds a different person
<b>Accountability</b>	Verifiable friends, job, location, social presence	Cannot be independently confirmed; story does not hold up to scrutiny

A genuine person will welcome your caution. A scammer will be offended by it.

■ **Reverse image searched their profile photo**

*Google Images or TinEye. If results show a different name or person — the photo is stolen.*

■ **They have a real, active social media presence**

*Years of history, real friends, real posts — not an account created last month.*

■ **You have had a clear, spontaneous live video call**

*Not a photo. Not a frozen clip. A real live call where you can see them move and speak freely.*

■ **Their story is internally consistent**

*Job, location, and family details do not change between conversations.*

■ **No financial request of any kind has been made**

*Not for emergencies. Not for gifts. Not for travel. Not even \$20. Zero.*

■ **A trusted person in your life knows about this connection**

*You have shared details with someone objective. You have not kept this person a secret.*

■ **You have prayed and felt genuine peace — not just excitement**

*Excitement is not confirmation. Peace stays calm even when tested.*

■ **You could walk away right now if you needed to**

*If you feel you cannot stop or would do anything they asked — that is a serious warning sign.*

### **Stop all contact immediately**

Do not warn them. Do not confront them. Block on every platform — app, WhatsApp, email, phone. Scammers are skilled at re-engaging victims who hesitate. Silence is your protection.

### **Do not send any more money**

If money was already sent, stop immediately. Additional payments will not recover what was lost. People have sent tens of thousands of dollars believing one more payment would resolve the crisis.

### **Report the profile**

Report on the dating app. Report to: FBI Internet Crime Complaint Center ([ic3.gov](https://ic3.gov)), FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov), Nigerian EFCC ([efccnigeria.org](https://efccnigeria.org)) if applicable, and your bank or payment provider immediately if funds were transferred.

### **Tell someone you trust**

Shame keeps victims silent and scammers safe. You were not foolish — you were targeted by a professional. Tell a trusted friend, your pastor, or a mentor. The Covenant Matchmakers community is a safe place to process this without judgment.

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## **A Final Word**

Romance scams are among the most psychologically damaging frauds because they exploit love — the most sacred human desire. If this has happened to you, you are not alone and you are not foolish. Billions of dollars are lost globally each year to these schemes. Educated, faithful, discerning people are victimized. Bring it to God, bring it to community, and do not let one predator close your heart to the genuine love God has prepared for you.

*"The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly." — John 10:10*

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Covenant Matchmakers meets the 3rd Sunday of each month at 4:30 PM CST on Microsoft Teams. Join us at [Life.Church](https://Life.Church) — search Covenant Matchmakers in the LifeGroups directory.