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TALKING TO OTHERS ABOUT WHAT HAPPENED

A Toolkit for Survivors of Romance
Fraud

Prevent. Support. Empower.



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INTRODUCTION WE HEAR YOU



Introduction: You Don't Owe an Explanation, but you deserve to be heard.

Talking about romance fraud can be one of the most difficult parts of surviving it. The person you loved didn't exist. You trusted deeply, invested emotionally and often financially, and it turned out to be a lie. That kind of trauma is hard enough. But explaining it to others who don't understand? That can feel like another mountain to climb.

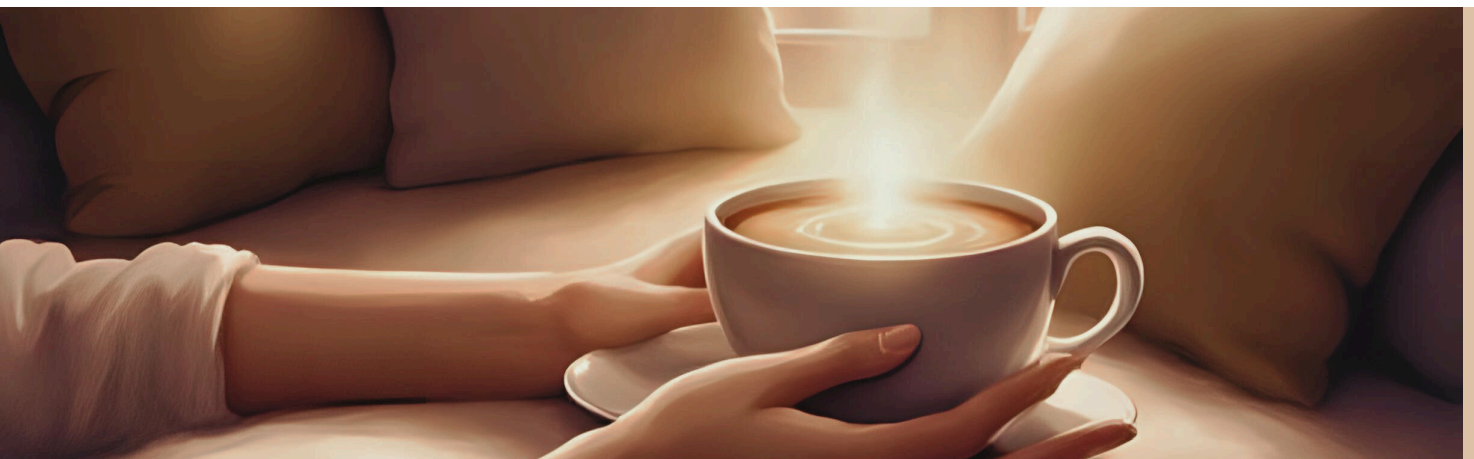
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This toolkit is here to help you:

- Make sense of what happened in your own words.
- Navigate difficult conversations with people who care but don't always respond well.
- Educate professionals and stakeholders who need to understand your experience to support you.

You're not here to convince anyone. You're here to honour your truth.



IT STARTED WITH A HOT STATE

This Is Where I Was

Before anything happened, you were likely in a place of situational vulnerability. This doesn't mean weakness, it means life happened:

- You were grieving, lonely, overworked, or stressed.
- You were navigating a major life change, maybe divorce, illness, job loss, isolation.
- You needed connection, relief, or simply to feel seen.

In psychology, this is called a "hot state." It's when the brain is running on emotion instead of logic. It's the moment our defences soften. And it's exactly the moment a scammer, or abuser, knows how to exploit.

What you might say:

"I wasn't in a bad place, but I was vulnerable. I wanted to believe in something good. And they offered that to me in exactly the right way, at exactly the right time."

Society Taught Us to Trust (That's Not Naivety)

We live in a world that conditions us to trust from the moment we're born:

- We trust teachers to teach us.
- Doctors to heal us.
- Uniforms to protect us.
- Romantic partners to mean what they say.

Trust is the foundation of society. Without it, everything falls apart. But this conditioning can also make us vulnerable to those who know how to fake the signals of safety and legitimacy. That's not gullibility. That's being human in a society that depends on cooperation and belief.

What you might say:

"Society taught me to trust. They used that against me. But that doesn't make me naive. It makes the criminal calculated and me human."

MANIPULATION THE STAGES

It Didn't Start With a Scam

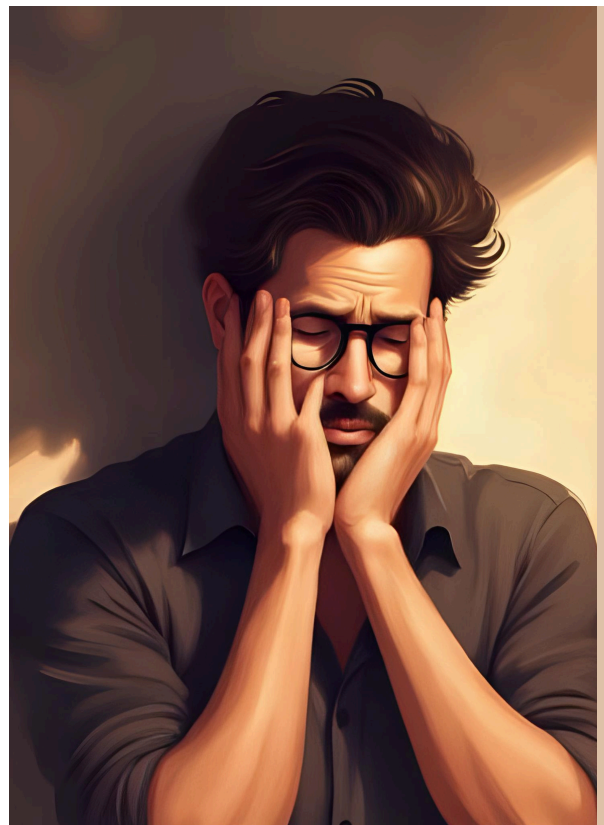
What followed wasn't a transaction. It was a relationship. Built deliberately. Layer by layer.

1. Grooming – They learned your needs, mirrored your values, and built your trust.
2. Love Bombing – Intense messages, future planning, daily contact. You felt like you'd finally found your person.
3. Gaslighting & Coercive Control – They questioned your memory, isolated you, and made themselves your only safe place.
4. Trauma Bonding – They created emotional highs and lows that made you feel addicted to the connection.

This wasn't unlike domestic abuse. In fact, it was emotional and psychological abuse, just masked as love. The love felt real because it was real to you.

What you might say:

"They didn't trick me, I didn't fall for it. They used my situational vulnerability to make me feel in love. Once I did, everything else followed, because I am a human."



CHEMICALS THEY CAUSE CHAOS

My Brain Was Wired to Believe

Just like when we are in a hot state, during grooming and love bombing, our brain releases powerful chemicals:

- Dopamine (reward)
- Oxytocin (bonding)
- Cortisol (stress attachment)
- Serotonin (which drops during obsession)

These aren't abstract concepts. They are measurable, biological reactions. This wasn't fantasy. It was neurochemical manipulation.

What you might say:

"During the hot state, the chemicals made me seek relief for recovery, then my brain responded as if this was love, because chemically, it was. My body reacted the way it would in any intense relationship. That's why it felt so real."



THE TRIPLE TRAUMA

It Wasn't Just About the Money

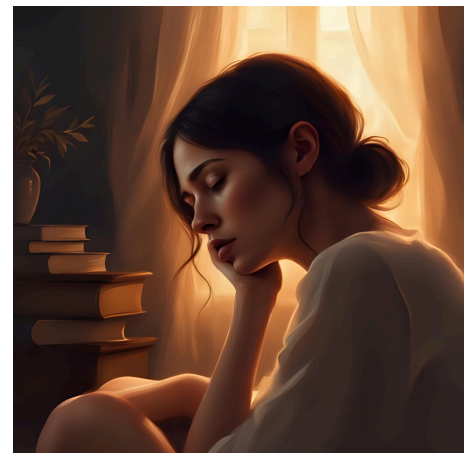
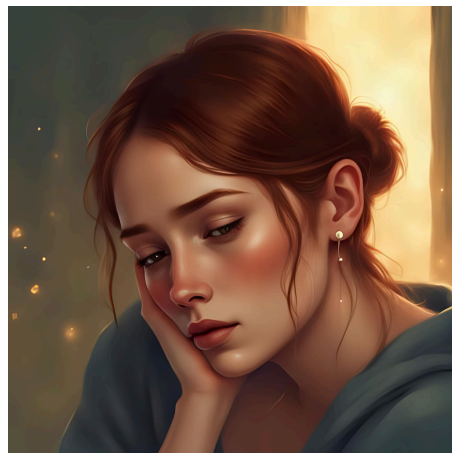
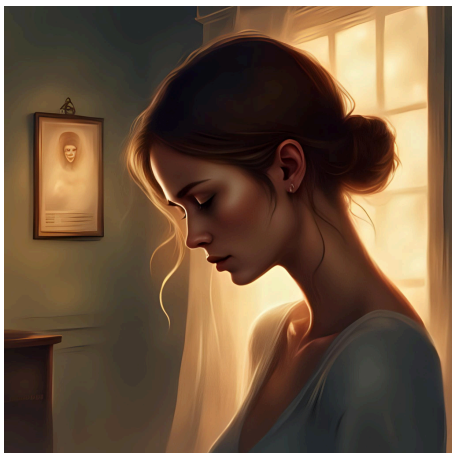
When the truth hit, it wasn't just a breakup. It was a collapse of reality. Survivors of romance fraud experience what we call the Triple Trauma:

- Emotional Loss – Losing someone you loved deeply.
- Existential Betrayal – Realising the person never existed.
- Financial Harm – Facing the consequences of being manipulated into giving.

This grief is layered. It includes shame, confusion, loss of identity, and distrust in self and others.

What you might say:

“It was more than stolen money. I lost the person I thought I was. I stopped recognising myself. And I blamed myself for believing in love.”



WHO NEEDS TO HEAR THIS?

And How to Say It

Here's a breakdown of how you might tailor your explanation depending on who you're talking to:

Therapists / Doctors

- Ask them to recognise romance fraud as a form of psychological abuse.
- Use terms like coercive control, gaslighting, trauma bonding, and hot state.
- Bring this guide or other documentation to help frame the context.

Example:

"This wasn't just heartbreak, it was trauma, and I need to process it that way."

Police

- Explain that this was a sustained, intentional manipulation, not a 'bad choice.'
- Ask for a trauma-informed response, even if there's no immediate prosecution.

Example:

"I didn't hand over money to a stranger. I was in a relationship built on lies, for the purpose of extracting everything I had."



WHO NEEDS TO HEAR THIS?

Banks

- Emphasise the emotional coercion and the pattern of abuse.
- Avoid using the word “scam” on its own, use “romance fraud” or “relationship-based financial grooming.”

Example:

“I was manipulated over time through a relationship. I wasn’t making clear, independent financial decisions.”

Family & Friends

- Ask for empathy, not solutions.
- Share resources that explain trauma bonding and romance fraud.
- Set boundaries around what you're willing to talk about.

Example:

“I already blame myself enough. What I need now is support, not shame.”

Employers / Workplaces

- Share only what you’re comfortable with.
- Emphasise the mental health impact if needed for leave or flexibility.

Example:

“I’ve experienced a significant personal trauma involving emotional and financial abuse. I’m working through it with professional support.”

FINAL THOUGHTS

You're Allowed to Grieve and Grow

You don't need to defend your pain. You lived it.

You don't need to justify your decisions. They were made in a carefully constructed emotional web.

You don't need to feel shame. The person who manipulated you knew exactly what they were doing.

You are not weak. You are human.

Telling your story, even just once, is an act of strength, not shame.



LET'S WORK TOGETHER

Working together with LoveSaid offers valuable opportunities for collaboration with a victim-centred organisation that prioritises empathy, safety, and recovery. By sharing best practices, insights, and resources, organisations can not only improve outcomes for victims of romance fraud but also enhance their own support services and credibility. Partnership with LoveSaid ensures that interventions are trauma-informed and ethically grounded, fostering trust and consistency across the sector. Ultimately, this kind of collaboration strengthens our collective impact in protecting and empowering those affected by online fraud.

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