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Take action: If you've been the victim of an online scam, your bank account,

email, and other online accounts could be at risk. Try Aura's identity theft

protection free for 14 days to secure your identity.

Romance scams are when criminals create fake profiles on online dating sites or

dating apps with the hope of starting a relationship with you. Online dating scams

prey on your vulnerabilities to create a quick emotional connection they can

profit off. For example, in military romance scams, fraudsters pretend to be stationed

far away and unable to meet in person. But that won't stop them from

quickly building an online relationships and telling you they love you.

Smishing fraud example

Overpay for goods or services - A common aspect of online shopping scams is if someone

offers more than you're asking for a product. In these cases, they'll

send a fake PayPal receipt and ask for you to wire back the overpayment along

with their product.

Force you to use unusual payment options - Most online payment options protect against

scammers. If someone pushes you to pay them through an untraceable or non-

reversible option, it could be a scam. This includes wire transfers, gift cards

, and cryptocurrency.

They won't go on video chat with you - A fake online dating account will only

message you. If you make plans to video chat, they'll always have an excuse

to fall back on (i.e., they can't make it or their webcam is broken).

Buyers send you prepaid shipping labels - If you're selling online and a buyer

offers to send a prepaid shipping label, it's a scam. They can change the

shipping address after you send it out and then claim they never received it.

If you paid them through PayPal, Cash App, Venmo, or a similar app, contact their

fraud department.

The most basic way to bet on football is a straight bet on the points spread.

The money line is the number at the far right used to display these odds.

In the example, players can bet Philadelphia to win the game at -160 instead of