

Chapter 11: Guard Your Heart (and Wallet) – Dating Safely in a Digital World

M.A.G.I.C. Phase: I — Intentional Relationship Building

This worksheet continues the work of Intentional Relationship Building—helping you protect your heart, your identity, and your future while remaining open to God-honoring connection.

Estimated Time to Complete: 30–60 minutes

This Worksheet May Be Especially Helpful If You're:

- Dating online and unsure how to stay safe without becoming guarded
- Sensing that something feels “off” but struggling to name it
- Concerned about scams, misrepresentation, or digital pressure

What You'll Gain From This Worksheet:

- Clear insight into where you may be most vulnerable to scams or pressure
- A simple red/yellow flag awareness system you can apply immediately
- Greater confidence to slow down, verify, and protect your future without fear

Field Tools Included in This Worksheet:

Part 1: Awareness Before Attachment

- What Makes Me Vulnerable to Scams? (Vulnerability factors checklist)
- What Red Flags Do I Tend to Overlook? (My personal blind spots)
- Do I Have Verification Habits? (What I do, what I skip, and why)
- My Next Faithful Step (What I will do this week)

Part 2: My Scam Protection System

- My Non-Negotiable Protections
- My Accountability Person
- My Verification Process
- My Exit Plan
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Reflection for Real-World Dating: Questions to Ask Myself While Dating

CHAPTER 11 - QUICK START WORKSHEET: Am I Dating Safely in a Digital World?

*"Wisdom protects and empowers.
Trust God's guidance to safeguard your heart and well-being.
Your safety matters - protect it."*

Quick Start Worksheet: 10–15 minutes

Start Here: This worksheet provides an overview of the chapter's content.

1. **Complete the QS Pattern Awareness Question** – There are no wrong answers.
2. **Review – Discernment: What This Could Mean**
3. **Suggested Next Steps** – Based on research and reader experience, the following sections have been especially helpful for gaining clarity in this area.

QS Question: Where might I be most vulnerable while dating online?

Romance scams don't target intelligence—they target emotional openness, loneliness, urgency, and trust. This brief reflection helps you recognize areas where discernment may need reinforcement before attachment forms.

QS Pattern Awareness: Check any that feel true of me right now

- I feel lonely and eager for connection
- I trust quickly when someone shows interest
- I want to believe people are honest
- I ignore red flags to avoid losing a connection
- I feel flattered by excessive attention or compliments
- I lack strong accountability or support systems
- I'm financially relaxed and don't guard that information
- I avoid confrontation or asking difficult questions
- I've recently experienced loss or a major life transition
- I make decisions from emotion rather than discernment

Quick Start Discernment Evaluation: Starting Point

- > **0–2 items checked:** You're likely dating with healthy awareness and boundaries. You're not rushing intimacy or trust, and discernment is already active.

QUICK START: Continue into Chapter 11 to strengthen verification habits and confirm your safety systems before meeting anyone new.

- > **3–5 items checked:** You're noticing areas where vulnerability may influence your choices. That awareness is wisdom—not weakness—and many people never pause long enough to see this.

QUICK START: Complete Chapter 11's full worksheet to build clear verification practices, boundaries, and accountability before continuing to date.

- > **6 or more items checked:** Pause. This doesn't mean you've done anything wrong—it means your heart may need extra protection right now. Seasons of loss, loneliness, or transition often require slower pacing and stronger safeguards.

QUICK START: Slow down all online dating activity. Complete **Chapter 11's full worksheet** and consider involving an accountability person or coach before continuing conversations or meeting anyone in person.

This reflection doesn't define your future. It simply helps you recognize where wisdom is needed now—so attachment doesn't outrun clarity.

Discernment doesn't fear connection. It protects it.

Visit SilverTimeDating.com for more information on protection from romance scams.



Part 1. Reflection Question: What Red Flags Do I Tend to Overlook?

Scammers follow recognizable patterns. Discernment begins by noticing which warning signs you are most likely to rationalize away—especially when chemistry, loneliness, or urgency is present.

Common Scam Patterns: Which ones might I be tempted to explain away?

- They express strong feelings or commitment very quickly (days or weeks)
- They share dramatic or urgent stories (illness, emergencies, being “stuck”)
- They avoid video calls with repeated excuses (broken camera, poor signal)
- They ask for money, gift cards, or financial assistance
- Their photos look overly professional, staged, or model-like
- They claim to be military, an engineer, or a doctor working overseas
- They are vague or inconsistent about where they live or work
- Their language patterns or grammar feel unusual or inconsistent
- They push to move off the dating platform quickly
- They create urgency (“This is our only chance” or “I need help now”)

My Personal Blind Spots:

The red flags I'm most likely to ignore are:

- I don't want to seem suspicious or untrusting
- I want to believe they're genuine
- I feel flattered by the attention
- I feel compassion for their situation
- I'm afraid of losing the connection
- I don't want to start over
- I hope my concerns are just “overthinking.”

*"Romance scammers steal over \$400 Million from people over 50 each year.
You're not foolish for wanting connection. You're human.
But wisdom requires verification."*

A. Reflection Question: Do I Have Verification Habits?

Verification isn't about suspicion - it's about wisdom. What verification practices do YOU actually use?

MY CURRENT VERIFICATION PRACTICES:

Before meeting in person, I currently:

- Require a video call (not just photos)
- Use reverse image search on profile photos
- Google their name and shared details
- Verify that their location matches their story
- Review social media profiles for consistency
- Ask thoughtful questions about life and work
- Pay attention when something feels off
- Tell an accountability person about them
- Allow sufficient time before the meeting
- Never send money, gifts, or financial information

WHAT I SKIP:

I tend to skip verification because:

This is a small step that can protect you:

My Commitment:

- I will ALWAYS require a video call before meeting.
- Until TRUST is established, I keep conversations on the dating platform.
- I will SLOW DOWN when urgency or pressure is introduced.

*"This chapter exists because I refuse to watch another person
become a victim of fraud.
Verification protects your future."*

B. MY NEXT FAITHFUL STEP:

Based on your vulnerability level, what do you need?

- I need to build stronger verification and safety habits

Continue to Part 2 to create your protection system

- I'm highly vulnerable - I need accountability NOW

Part 2 + get a trusted friend involved immediately

- I think I'm currently talking to a scammer

Consider stopping all contact. Use Part 2 verification tools now

WHAT WILL I DO THIS WEEK?

- I will identify my top 3 vulnerability factors
- I will commit to video calls before meeting anyone
- I will learn reverse image search
- I will tell my accountability person about anyone I'm talking to
- I will never send money to someone I haven't met in person

My commitments this week:

A WORD FROM PAUL:

"Over the past decade, I've seen many scam patterns.

I've helped people avoid losing hundreds of thousands of dollars by teaching them these verification tools.

You deserve to date safely. Wisdom isn't suspicion - it's stewardship."

IF YOU CHOSE TO CONTINUE:

Part 2 will give you specific verification tools and safety boundaries to protect yourself.

Part 2: MY SCAM PROTECTION CHECKLIST

Build a complete safety system: verification tools, financial boundaries, and accountability.

Use this checklist for **EVERY** person you engage with online. No exceptions.

A. MY NON-NEGOTIABLE PROTECTIONS:

VERIFICATION (before meeting):

- Video call required (multiple times, different times of day)
- Reverse image search their photos
- Google their name, phone number, and email
- Verify location claims
- Check social media profiles for consistency
- Ask specific, detailed questions about their life

FINANCIAL BOUNDARIES (NEVER):

- NEVER send money before meeting in person
- NEVER give account numbers or financial information
- NEVER co-sign or help with "investments."
- NEVER buy gift cards or wire money
- NEVER help with "emergencies" before meeting

ACCOUNTABILITY (IF APPLICABLE):

- Tell the accountability person about anyone I'm talking to
- Share screenshots of concerning messages
- Get a second opinion before making any financial decisions
- Check in weekly about online dating activities

MY ACCOUNTABILITY PERSON or COACH (If Applicable):

Name: _____

Phone: _____

They have permission to ask me hard questions: [] Yes

B. MY VERIFICATION PROCESS

Romance Scammers Steal Over \$400 Million from Seniors Each Year.

As you saw earlier in this chapter, romance scams follow predictable patterns and cause enormous harm — emotionally and financially. This verification process exists to interrupt those patterns before attachment forms.

Step-by-step process for verifying someone before meeting.

MY VERIFICATION STEPS:

STEP 1: REVERSE IMAGE SEARCH

- Save their profile photos
- Use Google Images or TinEye
- Look for: same photo on other profiles, model photos, stock images
- Red flag: Photos appear on multiple dating profiles or websites

STEP 2: VIDEO VERIFICATION

- Require a video call within the first week
- Multiple calls at different times
- Ask them to hold up a specific item or make a gesture
- Red flag: Always has excuses for no video

STEP 3: SOCIAL MEDIA CHECK

- Find their Facebook, LinkedIn, and Instagram
- Look for: history, friends, consistent story
- Red flag: New profiles, no friends, no history

STEP 4: GOOGLE SEARCH

- Search their name + location
- Search their phone number
- Search their email address
- Red flag: Nothing comes up, or contradictions

STEP 5: DETAILED QUESTIONS

- Ask specific questions about work, family, and location
- Notice if answers are vague or inconsistent
- Red flag: Avoids details, changes story

RESOURCES:

- Google Image Search: images.google.com
- TinEye: tineye.com
- SHIELDLink (Paul's free tools): Available at SilverTimeDating.com

MY EXIT PLAN: If I notice scam patterns, I will:

- Stop all contact immediately
- Block them on all platforms
- Report to the dating platform
- Tell my accountability person
- Document everything (screenshots)
- Report to FTC if money was lost (ftc.gov/complaint)
- Realize smart people get scammed too

Questions to Ask Myself While Dating

A mirror for discernment—not a scorecard.

When to Use This Page

1. Before engaging with anyone new online
2. Weekly review of all active conversations
3. When something feels off
4. Before ANY financial discussions
5. Review SHIELDLink for updates on romance scams – SilverTimeDating.com
6. With your accountability person regularly (If applicable)

BEFORE engaging with someone:

- Have I done a reverse image search?
- Have I required a video call?
- Am I noticing any red flags?

DURING conversations:

- Are they asking for money or help?
- Are they avoiding video calls?
- Is their story consistent?
- Am I rationalizing red flags?
- Do I feel pressured or rushed?

WHEN SOMETHING FEELS OFF:

- Trust my gut immediately
- Talk to the accountability person
- Stop contact if patterns emerge
- Document everything

The Key Distinctions:

This tool will never score people. It helps you see YOUR vulnerability - your patterns, boundaries, and wisdom. So, you can date safely without fear.

"Wisdom protects and empowers.

You deserve to date safely.

God guards those who guard themselves with wisdom."