

A request. A flight. Two missing answers.

The situation before the review

Alex is in the United States and has been speaking with a partner in the Philippines for ten weeks. They have had video calls but have not met. Alex previously sent \$300. A new request for \$650 arrives, described as an urgent household expense. Alex is also considering a first trip in three weeks. The request's itemised breakdown and the meeting schedule are not yet agreed.

This scenario was constructed to demonstrate the deliverable. There is no real client, no hidden interview and no measured result. It should not be read as a typical experience of a country or gender.

The exact decision

Should Alex send another \$650 and make \$1,620 of travel bookings before the missing information is clarified?

01 / The timeline

Timeline

Relative date	Event	Evidence status
Ten weeks ago	First contact	Client statement in the scenario
Six weeks ago	Video calls begin	Client statement; not identity certification
Four weeks ago	\$300 sent	Assumed transfer record for this example
This week	\$650 requested for household expenses	Request stated; need unverified
In three weeks	Proposed first meeting	Dates discussed, schedule not confirmed

02 / The exposure

Exposure map

Item	Amount	Commitment status
Earlier transfer	\$300	Already spent; do not use it to justify the next payment
New request	\$650	Not sent
Flight estimate	\$980	Not booked; actual fare conditions unknown
Accommodation estimate	\$420	Not booked; actual cancellation conditions unknown
Local travel and other costs	\$220	Estimate, not a quote
New commitments considered	\$2,270	\$650 + \$980 + \$420 + \$220
Total including earlier transfer	\$2,570	Historical spend plus proposed commitments, not an amount all currently at risk

All figures are fictional USD assumptions. Refundable amounts are unknown, so the memo does not invent a net-loss figure. Fees and contingencies still need separate entries.

03 / What the record says

Facts, statements and unknowns

Facts within the scenario: a request has been made; Alex is considering the listed expenditure; there is no agreed first-meeting schedule.

Statements: the money is for an urgent household need; the proposed meeting dates will work. These explanations may be reasonable but are not independently established.

Unknowns: the expense breakdown, the real deadline, what happens if Alex does not pay, the independent accommodation plan, and which bookings can be changed or cancelled.

Interpretations to avoid: that the request proves dishonesty; that video calls prove every claim; that a previous payment creates an obligation to send more.

Five priority questions

1. **What exactly does the \$650 cover?** Request a simple itemised explanation, not private medical or identity documents. A useful answer explains the amount and the need; it does not establish motives.
2. **Who set the deadline, and what happens if I pause?** Distinguish the other person's stated urgency from a deadline verified with a relevant source.
3. **What other ways are available to address the expense?** This clarifies dependency and alternatives without making Alex responsible for solving the entire situation.
4. **What time and public place have we both agreed for the first meeting?** Establish a practical plan before committing non-refundable travel costs.
5. **Can I manage my accommodation, transport and return independently?** Identify the parts Alex can control even if the meeting changes.

04 / The conversation

Three respectful scripts

Pause

"I care about what is happening, and I want to understand the full request before I commit. I am pausing the transfer while we clarify the amount and deadline. Let's discuss those tomorrow."

Clarify

"Can you walk me through the items included in the \$650 and which part is due first? Please do not send sensitive documents. A clear explanation is what I need at this stage."

Set a boundary

"I am keeping travel bookings in my own name and choosing accommodation I can manage independently. That gives us both room if the timing changes. I am also separating the trip budget from requests for financial support."

05 / A conditional next step

Decision: WAIT

Pause the new transfer and non-refundable bookings. The FTC advises against sending money or gifts to someone you have not met in person; a reassuring call does not replace that guidance. For the travel decision, obtain a mutually agreed meeting plan and review independent transport, accommodation and current official travel advice.

GO condition for travel planning, not for the transfer: a clear meeting arrangement, checked current travel requirements and cancellation terms, and a plan Alex can afford and carry out without depending on the meeting taking place. It is not a declaration that the relationship is genuine or the trip risk-free.

STOP condition for this commitment: pressure to surrender account access, forward money for someone else, abandon an independent return plan, or proceed despite a material unresolved inconsistency. If suspected fraud or immediate danger is involved, use the bank, relevant reporting service or emergency channel rather than waiting for a sprint.

Next 48 hours

- Today: list the unanswered questions and stop adding commitments.
- Tomorrow: discuss the expense explanation and proposed meeting arrangements calmly.
- Before booking: check the actual fare and hotel terms, current official destination information and independent backup plan.
- Revisit: only when the material information changes. Do not convert the passage of two days into automatic approval.

What changed in the document

Before: "I have already sent money, the flight may get more expensive, and I feel I must decide now." After: "I have a \$2,270 proposed commitment, two separate decisions and specific missing answers." This is an illustrative before/after framing, not an observed customer outcome.

Review call agenda

Twenty minutes: confirm the exposure arithmetic; identify the question most likely to change the action; rehearse one script; agree the next review point. No interrogation of the partner, no surprise upsell.

Sources and limits

FTC: What to know about romance scams, checked 4 October 2026. US State Department: Philippines travel information, link checked on that date; no entry-rule or safety-level claim is reproduced here. The calculations and scenario are original illustrative material.

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