

## Charity Scams

It is easy for individuals to get caught up in their feelings of generosity, helping the less fortunate in times of need.

As such, scam artists often look to take advantage of the kindness and compassion of others. So before you donate any money, remember to use your head, as well as your heart, by following these vital tips:



- Always investigate the organization prior to making a donation.
- Be skeptical if a solicitor thanks you for a contribution you don't remember giving. Check all of your records.
- Ask for written information and the solicitor's identification to validate the organization. Most charities are required to register and file annual reports showing how donations are used. You can ask how to find this information at your state or local consumer protection agency. A legitimate charity will give you information describing its mission, how donations are distributed and proof that your contribution is tax deductible.
- For security and tax record purposes, it's important to pay by check when sending a contribution by mail. Also, be sure to write the charity's official name on the check to ensure it can only be deposited by the intended recipient.
- Consider donating your time. Contributing your personal time to help others can mean much more than simply writing a check.
- Don't forget to ask how your donation will be used. One of the most important things to consider when making a charitable contribution is how much of your money actually goes to the charitable cause.

### Charity Scam Warning Signs:

- › **Look-alike charities.** Watch out for charities with similar names to well-known organizations. Some scam artists try to trick people by using names that make them appear to be the same as or comparable to valid charities.
- › **Contribution collectors.** Stay cautious of charities that offer to send a representative to collect donations.
- › **Email Scams.** Be skeptical of emails seeking charitable contributions. Many unsolicited messages received through email are fraudulent.
- › **Promised prizes.** Be cautious of guaranteed sweepstakes winnings in exchange for your contribution.
- › **Adamant demands.** Refuse any high-pressure requests for your contribution. Legitimate charities usually don't require people to give at a moment's notice.

#### For more information on charity scams...

Charity Navigator:  
[www.charitynavigator.org](http://www.charitynavigator.org)

The Better Business Bureau Wise Giving Alliance:  
[www.give.org](http://www.give.org)



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