Thinking About Donating To A Charity?

Here are some tips to avoid fraudulent charitable contribution schemes, whether you are being solicited by e-mail, phone or mail.

- Do not respond to unsolicited (SPAM) e-mail.
- Be skeptical of individuals representing themselves as officials soliciting via e-mail for donations.
- Do not click on links contained within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders.
- To ensure contributions are received and used for intended purposes, make contributions directly to known organizations rather than relying on others to make the donation on your behalf.
- Validate the legitimacy of the organization by directly accessing the recognized charity or aid organization's website rather than following an alleged link to the site.
- Attempt to verify the legitimacy of the non-profit status of the organization by using various Internet-based resources, which also may assist in confirming the actual existence of the organization.
- Do not provide personal or financial information to anyone who solicits contributions: providing such information could compromise your identity and make you vulnerable to identify theft.
- Some charities hire professional fund-raisers for large-scale mailings, telephone drives, and other solicitations rather than use their own staff or volunteers, and then use a portion of the donations to pay the fundraiser's fees. If you're solicited for a donation, ask if the caller is a paid fundraiser, who they work for, and the percentage of your donation that will go to the charity and to the fundraiser. If you don't get a clear answer — or if you don't like the answer you get — consider donating to a different organization.
- Contact the office that regulates charitable organizations and charitable solicitations in your state to see if the charity or fundraiser must be registered. If so, check to make sure that the company you're talking to is registered. For a list of state offices, visit the National Association of State Charity Officials. You also can check out charities with the Better Business Bureau's (BBB) Wise Giving Alliance.
- Trust your gut — and check your records if you have any doubt about whether you've made a pledge or a contribution. Callers may try to trick you by thanking you for a pledge you didn't make. If you don't remember making the donation or don't have a record of your pledge, resist the pressure to give.
- **Be wary of charities that spring up overnight in connection with current events or natural disasters.** They may make a compelling case for your money, but as a practical matter, they probably don't have the infrastructure to get your donation to the affected area or people.
- Watch out for similar sounding names. Some phony charities use names that closely resemble those of respected, legitimate organizations. If you notice a small difference from the name of the charity you intend to deal with, call the organization you know to check it out.
- Be cautious of promises of guaranteed sweepstakes winnings in exchange for a contribution. According to U.S. law, you never have to give a donation to be eligible to win a sweepstakes.
- Be wary of charities offering to send a courier or overnight delivery service to collect your donation immediately.
- Do not send or give cash donations. Cash can be lost or stolen. For security and tax record purposes, it's best to pay by credit card. If you're thinking about giving online, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL that begins "https:" (the "s" stands for "secure").