



## CHARITY SCAMS: WHAT YOU NEED TO KNOW

When giving money to charity, especially after a disaster or during the holiday season, make sure you are giving to a legitimate organization. Your money will not do any good if it is given to a fake charity.

Fake charity scams make every attempt to look real. They may choose a name similar to a legitimate charity's name or create a fake ID in the name of an actual charity, complete with a copy of the logo. These scam artists may use standard methods to collect 'donations' for their charity scams like setting up a table at a local mall or on the street, knocking on your door or making an e-mail or telephone request.

### TIPS TO HELP YOU AVOID BEING TAKEN BY A CHARITY SCAM:

- Find out what the charity will do with the money. Find out how much of your money will actually be used for charitable programs. Ask charities to send you printed material by regular mail. If the material does not contain details on how the money will be used, do not contribute to the charity.
- Ask questions. Get the name, address, and phone number of the charity and check them out before giving
- Verify with the charity directly that they have authorized the group or person collecting money on their behalf.
- Try not to donate cash to a charity. If you do write a check, make it out to the official charity name not to an individual person.
- Never provide sensitive personal information, such as Social Security number or Driver's License number, over the phone, when writing a check or when making a donation.
- Be very cautious about charity donation requests sent by e-mail. Most legitimate charities do not use e-mail for their first solicitation. (Some legitimate charities will e-mail people who have donated before.)
- Do not feel pressured into giving. Choose the charities that YOU want to support in advance each year, decide your giving budget in advance for the year and contact those groups directly.
- If you do give to a charity, get a receipt with the name of the charity and the amount given. This helps you document the donation for your records and for your tax return.

### CHECK THEM OUT!

The Better Business Bureau's *Wise Giving Alliance* offers information about national charities. They publish standards for rating charities, and rate over 600 charities. Call them at 1-703-276-0100 or visit their website [www.give.org](http://www.give.org)

The IRS provides a list of organizations that are eligible to receive tax-deductible charitable contributions. Search the list by going to the IRS website at [www.irs.gov](http://www.irs.gov) or by calling the IRS toll-free at 1-877-829-5500.

### IF YOU THINK YOU'VE BEEN SCAMMED:

- Report the issue to the Department of State at [www.dos.ny.gov](http://www.dos.ny.gov) or via their toll-free hotline at 1-800-697-1220.
- Contact the Federal Trade Commission via [www.ftc.gov](http://www.ftc.gov) or call them toll-free at 1-877-FTC-HELP.
- Contact the New York State Attorney General at 1-800-771-7755 or on the Web at [www.charitiesnys.com](http://www.charitiesnys.com). You can also check out the amounts raised by charity telemarketers and the amounts actually received by the charities they raise money for in the Attorney General's annual publication, "[Pennies for Charities](#)."