

Don't Get Scammed When Giving: Tips for Consumers

Consumers can find themselves inundated with donation requests, but not all requests are legit. Scammers seek to exploit our generous natures. Be wary of charitable appeals made over e-mail or by phone, and those related to current events, such as natural disasters. Fraudsters often use tragedies and recent events as hooks to inspire giving, experts say. Don't be a victim! You can avoid being scammed by following these tips:

1. Find out who wants your money.

If you're solicited for a donation, check up on the organization before you open your wallet. You can call the charity directly to find out if the organization is aware of the solicitation and has authorized the use of its name. If its not, you may be dealing with a scam artist. If you want more information about the organization, you can research them on the Better Business Bureau's Wise Giving Alliance (<http://www.give.org>), or the attorney general's office in the state in which the non-profit is located (http://www.naag.org/ag/full_ag_table.php, for each state office's Web site and phone number) to confirm the non-profit's validity.

2. Trust your gut and check your records.

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, don't give.

3. Be wary of charities that spring up overnight.

This is especially true after 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. Give to established charities instead.

4. 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. (See tip #1 for details on how to check up on a charity.)

5. 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"). Do not give unless you know your transaction is secure, and pay by credit card rather than debit card online, as credit cards offer the greatest consumer protections in the event of fraud.