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## **Before Giving to a Charity**

You want your donations to count. That's why it's important to ask questions whenever you're asked to give — whether over the phone, in direct mail, or online. Do some research before donating. You should know, for example, exactly how much of your donation goes to the program you want to support. Don't donate until you're sure it will make a difference. Here are some things you can do to make sure your donations get where they'll do good — and help you avoid donating to a scam.

# How to **donate wisely** and **avoid scams**



## **Look up a charity's report & ratings:**

- [give.org](http://give.org)
- [charitywatch.org](http://charitywatch.org)
- [guidestar.org](http://guidestar.org)
- [charitynavigator.org](http://charitynavigator.org)



Never pay by **gift card** or **wire transfer**.  
**Credit card** and **check** are safer.



**Watch out for names** that only  
look like **well-known** charities.



## **Search the charity name online.**

Do people say it's a scam?



Ask **how much** of your  
donation **goes to the program**  
you want to support.



## **Donating online?**

Be sure where that money is going.

## **If you want to give to charity:**

- Search online for the cause you care about — like “hurricane relief” or “homeless kids” — plus phrases like “best charity” or “highly rated charity.” Once you find a specific charity you’re considering giving to, search its name plus “complaint,” “review,” “rating,” or “scam.” If you find red flags, it might be best to find another organization.
- Check out the charity’s website. Does it give information about the programs you want to support, or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can’t find detailed information about a charity’s mission and programs, be suspicious.
- Use one of these organizations to help you research charities: [BBB Wise Giving Alliance](#), [Charity Navigator](#), [CharityWatch](#), and [GuideStar](#).
- See what your state’s charity regulator has to say about the charity. Don’t know who that is? Look it up at [nasconet.org](#).
- Before you donate through an online portal that lets you choose from a list of charities, read the article [Donating Through an Online Giving Portal](#), available at [FTC.gov/Charity](#). It explains how these online giving portals work.

## **If you get a call from a fundraiser:**

- You don’t have to give over the phone. Don’t let any caller pressure you. A legitimate charity will be happy to get your donation at any time, so there’s no rush. Take time to do the research.
- Ask the fundraiser for the charity’s exact name, web address, and mailing address, so you can confirm it later. Some dishonest telemarketers use names that sound like large well-known charities to confuse you.
- Ask how much of your donation will go directly to the program you want to help. Then, call the organization directly and ask them, too, or see if the information is on their website. What else does the charity spend money on? Some fundraising can be very expensive, leaving the charity with little money to spend on its programs.
- Ask if your donation will be tax-deductible. Not every call seeking a donation is from a charity. Some calls might be from Political Action Committees or other groups where donations are not deductible. You can make sure that your donation is to a charity and tax-deductible by looking up the organization in the IRS’s [Tax Exempt Organization Search](#).

- Check to see if the fundraiser and charity are registered with your state's charity regulator (if that's [required in your state](#)).

### **If you get a donation request through social media or a crowdfunding site:**

- Keep in mind that crowdfunding sites often have little control over who uses them and how donations are spent. Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax deductible.
- The safest way to give on social media or through crowdfunding is to donate to people you know who contact you about a specific project. Don't assume solicitations on social media or crowdfunding sites are legitimate, or that hyperlinks are accurate — even in posts that are shared or liked by your friends. Do your own research. Call your friends or contact them offline to ask them about the post they shared.
- You can always go directly to a charity's website and donate directly that way.

### **If you're ready to donate:**

- Be careful how you pay. If someone asks you to pay by giving them the numbers from a gift card, or by wiring money, don't do it. That's how scammers ask you to pay. It's safest to pay by credit card or check — and only after you have done some research on the charity.
- If someone wants you to leave your donation in cash under your doormat, be suspicious. You're probably dealing with a scammer.

### **After you've donated:**

- Review your bank account and credit card statements closely to make sure you're only charged the amount you agreed to donate — and that you're not signed up to make a recurring donation.
- It's a good practice to keep a record of all donations.

### **How to avoid donating to a sham charity:**

- Don't let anyone rush you into making a donation. That's something scammers do.

- Don't feel pressured to donate. Scammers will say anything to get you to give them money. They may say you already pledged to make the donation, or that you donated to them last year. They may even send you a mailer that says you already pledged. Don't let that pressure you into paying what could be a scammer.
- Don't trust your caller ID. Technology makes it easy for scammers to have caller ID say the call comes from anywhere, including your local area code, or from a particular name. In reality, the caller could be anywhere in the world. If you want your donation to help your local community, ask questions about where your donation will be used and how much of your donation will be spent there.
- Check out the name of the charity, especially if it sounds like a well-known organization. Some scammers use names that sound a lot like other charities to trick you.
- Watch out for solicitations that give lots of vague and sentimental claims, but give you no specifics about how your donation will be used.
- If someone is guaranteeing you sweepstakes winnings in exchange for a contribution, that's a scam.

### **How to handle calls from telemarketers:**

Even if your number is on the National Do Not Call Registry, the Telemarketing Sales Rule lets fundraisers asking for charitable solicitations to call you until you tell them to stop. To do that, ask to be placed on the charity's do not call list.

### **Fundraisers who call you have to follow other rules too:**

- They can't call you before 8 a.m. or after 9 p.m.
- They have to tell you the name of the charity they're calling for and tell you if the purpose of the call is to seek a donation.
- They can't deceive you or lie about:
  - The fundraiser's connection to the charity.
  - The mission or purpose of the charity.
  - Whether a donation is tax deductible.
  - How a donation will be used, or how much of the donation actually goes to the charity's programs.
  - The charity's affiliation with the government.

- They can't use a robocall or prerecorded message to reach you unless you have supported the charity in the past.
- The caller ID on your phone has to show the name of the charity or fundraiser, along with a number that you can call to ask to be placed on the charity's do not call list.

If a fundraiser breaks any of these rules, that's a red flag. Do some more research before you donate to them. If you think you've been contacted by a scam charity, or a fundraiser that is not following the rules, please tell the FTC: [FTC.gov/Complaint](https://www.consumer.ftc.gov/complaint). It's most helpful to tell the FTC the name of the charity or fundraiser and why you think it was a scam.

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