



The Season of Giving: Protecting Yourself from Charitable Donation Scams

As the holidays approach, many of us are inspired to spread joy and goodwill through charitable giving. Unfortunately, charitable donation scams often surge during the holidays as scammers capitalize on the spirit of giving. They'll create fake charities or exploit the names of legitimate ones to trick well-intentioned donors. This week, we'll share some red flags you should be aware of and provide some essential tips to help ensure your donations go to the right place.

What Red Flags Should You Look For?

- **High – Pressure Tactics:** Be wary of urgent requests for immediate donations. Legitimate organizations understand that donors need time to make informed decisions.
- **Unsolicited Communication:** Be cautious of unsolicited emails, phone calls, or messages urging you to donate. Legitimate charities respect your privacy and won't pressure you out of the blue.
- **Unverified Websites:** Before donating online, ensure the website has a secure connection (<https://>) and check for verified payment options. Scammers often create fake websites to collect sensitive personal and financial details.

How Can You Stay Safe?

- **Research the Charity:** Take time to research the organization before donating. Verify their legitimacy through trusted sources like Charity Navigator or the Better Business Bureau.
- **Donate Directly:** Avoid clicking on links in emails, text messages, or on social media. Instead, go directly to the charity's official website to make your donation.
- **Ask Questions:** Legitimate charities welcome questions and will be more than happy to share information with you about their mission. If you're unsure about an organization, ask for details about their mission, how funds are used, and how much of the donation goes directly to the cause.
- **Stay Educated:** The holiday season is a time for compassion and giving, but it's crucial to be cautious. By staying informed, researching organizations, and following these tips, you'll have peace of mind knowing your generous contributions truly make an impact where they're needed most.