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## 7 Steps to Spotting a Charity Scam Before Your Donate

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Technology has made it easier than ever to give to charities in times of need. Fundraisers pop up in your Facebook News Feed, you see options to text in your donation and, of course, you receive emails and calls. All of these donation methods are legitimate and used by reputable charities to receive funds. Unfortunately, these methods are also used by scammers. So go through this quick checklist before sending in your next donation.

1. Check out the organization online and perform a search with the charity's name with the terms "scam" or "complaint." Don't be fooled by charities that have similar names to well-known charities. According to the FTC, some of the worst offenders have been known to mimic the names of reputable nonprofits.
2. Look up the charity's rating on a rating site like [Wise Giving Alliance](#), [Charity Navigator](#), [Charity Watch](#) and [Guide Star](#).
3. Verify that the organization is registered with your [state charity regulator](#). In order to legally solicit donations, most states require charities to be registered.
4. Check to see if your donation will be tax deductible on the [IRS's Tax Exempt Organization Search](#).
5. Don't ever pay by gift card or wire transfer. Send a check or use your credit card.
6. If you are using an online giving portal, a site that lets you donate to more than one charity, find

out if the portal takes out a fee before sending the funds to the charity of your choice. Check to see how long it will take the funds to reach your charity — often it can take 30 days or more. Ask about what happens to funds if they can't be sent to the charity of your choice. And find out if you can choose whether to share your contact information with the charity or other third parties. If it is hard to find out this information, the portal will not be in compliance with the FTC and you should go elsewhere to make your donation.

7. If you donate via text message, make sure you keep a copy of your phone bill for proof of your donation. When you donate via text, the charity will not have a record of your donation. Make sure you review your bill to ensure you've been charged the correct amount.

## Be Fire Safe This Holiday Season



Have you put up holiday decorations at home? It's important to be safe when you decorate with candles, lighted decorations, or Christmas trees. Use these tips to keep your home fire safe as you celebrate the holidays:

- Always turn holiday lights off before leaving home or going to bed.
- If you have a Christmas tree, water it daily. A dry tree can catch on fire easily. Keep it at least 3 feet away from heat sources.
- Keep candles 12 inches away from anything that can burn. Consider using flameless candles for all or part of Christmas, Hanukkah or Kwanzaa celebrations. Learn more about holiday fire safety at <https://www.usfa.fema.gov/prevention/outreach/holiday.html>. Looking for more tips for a safe holiday season? Follow @Citizen\_Corps and @Preparesation on social media for seasonal tips, and share your own with: #HolidaySeason.