TALKING ABOUT

Seniors vs. Crime

See That Your Donations Go Toward Intended Charity

Sometimes scammers take advantage of the generosity of people who are trying to give money to help others. By setting up phony charities, the imposters’ only cause is to steal your money.

How does this scam work?

Criminals create so-called charities or ask people to donate money to support a certain cause. Sometimes, phony charitable organizations are created, and sometimes the scammers use crowdfunding sites or directly contact potential victims to ask them for money to help a cause that is not real. Once money is donated, the scammer does not use it for the reason it was given and keeps the money.

Sometimes, people take advantage of when people are driven to help. For instance, they create phony charities following a natural disaster or tragedy, with a false promise to donate to the victims. Or, they create a crowdfunding website fundraiser and try to persuade people to donate to a phony cause. The money just never reaches the intended recipients.

Be wary of charities that seem to pop up overnight in connection with a natural disaster or other tragedy. And, don’t assume that pleas for help on crowdfunding sites on social media are legitimate. Real victims’ pictures and stories can easily be misused to con you.

What if I’m a victim?

Always report all scams and fraud to your local law enforcement agency’s non-emergency number. If you believe someone is in danger, call 911. Report all scams and financial abuse to the state attorney general, and file a complaint with the Federal Trade Commission at ftc.gov/complaint.

How do I protect myself?

Confirm the exact name of the charity and do some research, especially if this is the first time you’ve donated to the charity. You can do this with the Better Business Bureau’s Wise Giving Alliance, Charity Navigator, Charity Watch or GuideStar.

Rule out anyone who asks for cash or for money to be wired or placed on a gift card.