

## **Beware Of Donation Scams**

When natural disasters strike, giving a monetary donation is usually the best way to help victims recover. Relief organizations can use cash donations to procure specific items for survivors based on need. Unfortunately, con artists often see natural disasters as a way to steal money from unsuspecting donors and disaster aid recipients.

**Don't be pressured to make a donation immediately.** Legitimate charities give donors as much time as they want and your donation will be needed in the days and weeks to come. Be wary if you are asked to give a donation in cash, pre-paid debit cards or via wire transfer.

**Make sure your donation is going to a legitimate charity.**

- If the charity has either an unfamiliar name or a name that sounds similar to another well-known organization, do some research before giving any money;
- Be wary if the charity refuses to provide documentation of their 501(c)3 non-profit status or other identifying information such as a mailing address or website.
- Charities that solicit donations in Maryland must be registered with the Maryland Secretary of State. To find out if a charity is registered, visit: <http://sos.maryland.gov/Charity/Pages/default.aspx>. You can also check on the charity's reputation using sites like Charity Navigator and GiveWell.org, which rank charities based on efficiency, transparency and accountability.
- Ask whether the person calling works for the charity itself or a professional fundraising company. Professional fundraisers often take 80% or more of every donation for "administrative costs." Ask how much of your donation will be used to aid in disaster relief.
- Take care before making donations through social media. Unless you know the person requesting assistance personally, don't give until you verify that the cause is legitimate. Note that donations to individuals are usually not tax deductible. To claim a deduction, the charity must be registered as a non-profit with the IRS.

**Ask how any contact information you give will be used.** Once you give a donation, some organizations will contact you again and again. They may also sell or rent your contact information to other organizations. If you do not wish to be contacted in the future, ask to be put on the charity's "Do Not Call" list.

**Report any suspicious requests for donations** - to the Howard County Office of Consumer Protection at 410-313-6420 or by filing a complaint electronically with the Maryland Secretary of State (website above).

For more information on this and other consumer topics, contact the Office of Consumer Protection at 410-313-6420 or visit: [www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer).