

FTC Charity Checklist

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

Thinking about donating to a charity? The Federal Trade Commission advises that you consider the following precautions to ensure that your donation dollars benefit the people and organizations you want to help. They're good practices whether you're contacted by an organization's employees, volunteers or professional fund-raisers, soliciting donations by phone, mail or in person.

- ✓ Be wary of appeals that tug at your heart strings, especially pleas involving patriotism and current events.
- ✓ Ask for the name of the charity if the telemarketer does not provide it promptly.
- ✓ Ask what percentage of the donation is used to support the causes described in the solicitation, and what percentage is used for administrative costs.
- ✓ Call the charity to find out if it's aware of the solicitation and has authorized the use of its name.
- ✓ If the telemarketer claims that the charity will support local organizations, call the local groups to verify.
- ✓ Discuss the donation with a trusted family member or friend before committing the funds.
- ✓ Don't provide any credit card or bank account information until you have reviewed all information from the charity and made the decision to donate.
- ✓ Ask for a receipt showing the amount of the contribution and stating that it is tax deductible.
- ✓ Understand that contributions made to a "tax exempt" organization are not necessarily tax deductible.
- ✓ Avoid cash gifts. They can be lost or stolen. For security and tax record purposes, it's best to pay by check — made payable to the beneficiary, not the solicitor.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on wise giving, visit www.ftc.gov/charityfraud or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

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