



TIPS FOR CHARITABLE GIVING DURING COVID-19 OUTBREAK

Scam artists often look for ways to take advantage of our desire to help each other during hard times or emergencies, like the COVID-19 pandemic. That's why, unfortunately, scammers may impersonate charities. Before you make a donation, follow these tips from the Connecticut Office of the Attorney General and Department of Consumer Protection to make sure you don't fall victim to a scammer.

- ♥ **Verify their registration:** All charities soliciting in the State of Connecticut must be registered with the Department of Consumer Protection. You can verify at www.elicense.ct.gov.
- ♥ **Do your research:** Before donating, use online resources like the Better Business Bureau Wise Giving Alliance, Guidestar, Charity Navigator, and Charity Watch, which all provide information about non-profit organizations, to research charities and review each organization's website.
- ♥ **Be cautious of "look alike" websites:** Websites will sometimes try and impersonate legitimate charities. Verify the URL in your browser before giving any money online. These fraudulent websites will often ask for personal financial information and may download harmful malware onto your computer.
- ♥ **Don't assume that charity recommendations on Facebook or social media are legitimate and have already been scrutinized:** Research the charity yourself.
- ♥ **Ask questions:** Ask how your donation will be used and ask the solicitor to be specific. If the answer is vague, be wary. While the solicitor may not know every detail, he or she should be ready to tell you about the charity's mission and any upcoming events. Ask where your donation will be used, especially if you prefer your donation to be used locally.
- ♥ **Know who you are talking to:** If you receive an email or text message asking for a donation, confirm that the request is from the charity, and not an imposter, by contacting the charity or visiting its website. A legitimate charity will always give you time to verify its identity and do your research.
- ♥ **Listen for disclosure:** If it is important to you, ask the caller if he or she is being paid to make the call. Most telemarketing calls are made by paid solicitors, not charities. Get the name and write it down. Connecticut law requires paid solicitors to tell you this without your having to ask but don't count on them doing so. Be suspicious of anyone who does not volunteer this information.
- ♥ **Know where your donation is going:** If it is important to you, ask what percentage of your donation the organization will receive. There is no bright line, above which is a good percentage and below which is bad. It is up to you to decide whether you feel comfortable with it.
- ♥ **Don't be pressured:** Do not donate if the solicitor uses high-pressure tactics, asks for payment in cash or insists on sending someone to pick up your donation.
- ♥ **Avoid paying in an untraceable form of payment:** Donate by check or credit card, not by wire transfer or cash.
- ♥ **Never give out personal information:** Never give out information such as your social security number or bank account numbers over the phone or internet, or to an untrusted source.
- ♥ **Trust your instincts:** Give with your mind, as well as your heart. If you have doubts about donating to a charity, don't contribute to it. Instead, find another charity that you feel comfortable with and then make your donation.



For more information, contact the Connecticut Office of the Attorney General by emailing attorney.general@ct.gov or the Department of Consumer Protection by emailing dcp.complaints@ct.gov or by visiting www.ct.gov/DCP/complaints.

