

As the holidays approach, so do the phone calls, letters and emails from charities requesting money. Beware! There are many scammers trying to take advantage of your "holiday spirit".

Watch out for charities that:

- Use a name that's very similar to a well-known charity
- Thank you for a donation you never made
- Use high-pressure sales tactics or emotional pleas to get you to donate immediately

Be extra careful with any charity using "**police**", "**firefighter**" or "**veteran**s" in their name. Quite often they have no connection to legitimate organizations. Be wary of solicitations to help victims of a recent disaster – right now, the **Philippine** typhoon and **Midwest** tornadoes are the target.

Take the following precautions:

- Never provide your credit card or bank account information until you check out the charity
- Ask for the charity's name, address and phone number. **Search online** and look for scams and complaints
- Check to see if the charity is **registered in New York** State: call 212-416-8401 or go to <u>http://www.charitiesnys.com/RegistrySearch/search_charities.jsp</u>

Make sure your money is going to help people and not line pockets:

Legitimate charities donate 60% to 99% of the money they receive. Others use most of the money to pay salary expenses and administrative fees. Check these websites to see how a charity spends its money:

Charity Navigator: http://www.charitynavigator.org or call 201-818-1288

Charity Watch: http://www.charitywatch.org or call 773-529-2300