

#### 4. Wise Charitable Giving

*Esther received a phone call from a charity that had a name similar to a national cystic fibrosis organization. Touched by the thought of helping children, she agreed to make a donation. Later, she saw a news report that the organization was not the charity she thought it was, but a scam operation.*

The generosity of seniors makes them a favorite target of charity scams. To make the best use of your charitable dollars, always follow these rules:

- Never agree to give money over the phone. Never give credit card or other personal information to a telephone solicitor. If the charity is unfamiliar, ask the caller to send written information about the charity and its work, and read it before making your decision. If someone asking for your donation won't agree give you information until after you have contributed, don't contribute - you should never have to make a pledge to have more information sent to you.
- Call the Michigan Attorney General's Office, Charitable Trust Section at 1-517-373-1152, or visit the Attorney General's website at [www.michigan.gov/agcharities](http://www.michigan.gov/agcharities) to find out if the charity is registered in Michigan, as required. Because not all charities are required to be registered, call our office if the organization is not listed.
- The Attorney General's Charitable Trust Section can tell you what percentage of your donation is used for the organization's charitable mission. While most charities pay outside companies to solicit donations over the phone, in person, or by mail, a few charities permit professional fund-raisers to keep a substantial portion of donors' money – as much as 90% of donations – as their fee. Investigate before you give!

Remember to **BEWARE** when you are asked to donate to a charity and encounter any of these warning signs:

**Bills or invoices sent to you even though you never pledged money to the organization.**

**Evasive, vague, or unresponsive answers to specific questions about the charity and how money is used.**

**Words making up a charity's name that closely resemble a more well-known charity.**

**Allowing no time to reconsider your pledge; they insist on collecting your donation immediately.**

**Refusal to answer questions about where your money will go, refusal to send information about the charity, or refusal to provide a receipt.**

**Emotional appeals and high-pressure tactics to get you to make a quick decision or feel guilty about not contributing.**