

KEEPING TENNESSEE SENIORS SAFE

WHAT YOU NEED TO KNOW ABOUT CHARITY SCAMS



Tennessee Secretary of State
Division of Charitable Solicitations
and Gaming

State of Tennessee
Office of the Attorney General & Reporter

www.tn.gov/attorneygeneral/working-for-tennessee/consumer-information.html

Have you been asked to donate to a charity? It may be an organization that sounds familiar or one that you've never heard of. They may say they are calling about a good cause, but they can't tell you simple details, like how your donation will be used. They may say the charity only accepts cash or push you to donate immediately. If so, they may be a charity scammer.

Are you an older adult? Then be on the lookout for charity scammers. The Tennessee Attorney General's Office wants seniors, their families, and caretakers to know about common charity scams, how to stop them, and how to get help and report them.



WHAT DO CHARITY SCAMMERS DO?

Charity scammers may ask for donations in person, on the phone, by mail, by e-mail, or through the internet. They may ask for donations for an organization or an individual. Their website or printed materials may even look real.



COMMON CHARITY SCAMS

Charity Scams After a Tragedy: When something bad happens, like a natural disaster or tragic event that makes the news, charitable organizations may ask you for donations. There are real groups that will raise money for victims of these tragedies. But some of these callers may be charity scammers who are trying to take advantage of the tragedy.

- **IRS Scams:** Sometimes charity scammers say they work for the IRS. They say they are helping disaster victims with tax relief. Don't be fooled! The IRS has a number that disaster victims can call to get free tax help.
- **Crowdfunding and Social Media Scams:** Charity scammers often use social media like Facebook, YouTube, or Instagram as well as crowdfunding sites to ask for your donations. Crowdfunding websites, like Go Fund Me, quickly collect small amounts of money from a large number of people. You may see a link you can click to donate to a fundraiser for someone in need. The fundraising page may even have photos of real people. But the money you give to charity scammers never reaches the real people in need. And the scammers now have your money and your personal information. Be careful! Don't click on links or attachments or share them with your friends unless you know that the charity is real.

Holiday Scams: People often donate around the holidays, and scammers take advantage of that. They pressure you to give because it is the holiday season. They may thank you for a donation you gave them in the past, even if you don't remember doing it. Remember: real charities will accept donations all year. And if you don't remember giving to a charity before, then you probably didn't!

Firefighter, Police, and Military Scams: Scammers may say they are taking donations for your local firefighters, police, or veterans. Scammers may even say they're sending care packages to service members. Don't just give! Instead, call your local fire department or police and ask them if someone is collecting money for them.

WARNING SIGNS OF CHARITY SCAMS

Cash, Money Wire, or Gift Card Donations: Were you asked to donate only in cash, to wire money or send gift cards? Then the person is probably a scammer. Once you send cash or gift cards, you can't track it or get it back. Always donate by check or credit card.

Requests for Personal or Financial Information: Never provide your personal information (bank account number, Social Security number, etc.) to strangers. They may use this information to steal your identity.

Donation Is Not Tax Deductible: If a group can't give you proof (usually a receipt or letter) that your donation is tax deductible, it may be a scam. But remember, when you give money to crowdfunding sites the gift isn't usually something you can list as a tax deduction because the recipient is not a registered charity.

Fake Information: Often scammers will imitate the name, phone number, webpage, or materials of a real charity. Never trust contact information that a caller gives you directly. Always do your own research to locate this information. Most charity web addresses end with .org and not .com. Avoid web addresses that end in a series of numbers. Never enter your personal information, such as date of birth or bank account information, on any website unless you've done your own research to make sure the website is legitimate.



Pressure Tactics: Scammers may pressure you to give right away. Don't give in to their demands! Ask the organization to send you materials first. Always take your time and research a group that you don't know before giving them money or personal information.

Strange Requests: What if the request for money seems real, but you're just not sure? Be careful! Never give money right away, even if it seems to come from a person or group that you know. Be mindful of opening any attachments in emails. Are words misspelled or missing? Are things said in a weird way? Contact the organization directly by using a charity evaluator site. DON'T respond to the message.

HOW TO AVOID CHARITY SCAMS

Research: Always research a group before giving them money. Search for them online. Use a charity evaluator organization such as www.charitynavigator.org to research charitable organizations and obtain contact information. Look for the group's name and see if the words "scam" or "complaint" come up, too.

If they do, then the “charity” could really be a scam. If they say they are a part of a well-known group, contact that group directly using information you know is correct (from a legitimate website or phone book).

Know Where Your Money Is Going: Many charities hire fundraising organizations or other organizations to help them raise money. While that is not necessarily a scam, it is important to realize that part of your donation will likely be used for administrative or other costs. Before giving, research how much of your donation will go directly to the charity.

Ask About Registration: In Tennessee, a charity that is asking for donations must be registered with the Tennessee Secretary of State. If the organization is tax-exempt through the IRS, it should be able to give you its Employer Identification Number. Check the Secretary of State’s and the IRS’s websites to see if the charity is really registered. Be careful, though: sometimes even scammers may be registered.

Document Your Donations: Always write down when you donated, who you donated to, and how much money you gave. Writing down your donations will help you be on the lookout for scams that claim you already donated to them, even though you didn’t.

WHAT TO DO IF YOU BECOME A VICTIM

Document it: Write down anything you remember about the conversation you had or message you received that encouraged you to donate to the charity. Be sure to include:

- Name of the person who asked for a donation;
- Name of the group or person they said were raising money for;



- Date it happened ;
- Any contact information (the organization's address, number, email address or the caller's phone number);
- If you donated, write down how much you gave and how you gave it (cash, gift card, credit card);
- How you were approached to donate (through an email, social media, text, phone call, or in person);
- List of any sensitive financial or personal information you provided (such as your Social Security Number or banking information); and

Anything else that you believe is useful.

Take Action and Report: Both state and federal agencies have ways to help you report an incident of charity fraud.

- Send a Charitable Solicitations Complaint Form to the Tennessee Secretary of State's Office. You can get this form online at <https://sos.tn.gov/charitable>. You can also call the Division of Charitable Solicitations and Gaming at 1-800-861-7393.

- Report the charity scam to the Federal Trade Commission by going online to <https://www.ftccomplaintassistant.gov/>.

Tell Your Friends and Family: Were you the victim of a charity scam? Did someone take your money or your personal information? Tell your family and friends right away. These scammers could also try to take money from people you know.



RESOURCES

- Tennessee Secretary of State's Division of Charitable Solicitations and Gaming: <https://sos.tn.gov/charitable>
- Tips on giving: <https://sos.tn.gov/products/charitable-solicitations-and-gaming/tips-giving> and <https://www.aarp.org/money/scams-fraud/info-06-2013/avoiding-charity-scams-during-disasters.html>
- Federal Trade Commission: <https://www.consumer.ftc.gov/taxonomy/term/850>
- Charity Navigator: <https://www.charitynavigator.org/>



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