



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

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Check Charities before Donating

'Tis the season, the holidays are here. This is the time of year when people are in the spirit of giving and donating money to charities. Unfortunately, it's also the season when scam artists prey on consumers' compassion and generosity.

Here are a few tips consumers should consider before giving to charities:

1. Check to see that the charity is registered with the Tennessee Charitable Solicitations Division and also check with your local Better Business Bureau before donating.
2. Get the name and address of the charity. By doing that you can mail a check directly to the charity. Don't give cash.
3. Use your head- Not your heart. Be wary of appeals that are long on emotion but short on what the charity will do to address the needs of recipients.
4. Ask how much of your gift or contribution would be used for the purpose mentioned in the appeal, and how much would go towards administrative and fund-raising costs.
5. Find out what the charity intends to do with any excess contributions remaining after the needs of the recipients are addressed.
6. Beware of pleas asking you to give money right away. While there may be a sense of urgency to the appeal, remember there will be opportunities to give to other charities in the future.
7. Beware of charlatans who telephone and pose as members of a reputable charity. Their appeal may sound sincere and their organization may sound worthy. However, it's best to ask that more information be mailed to you so you can research the charity before you decide. If the caller refuses, don't donate, simply hang up. And, most importantly, **never give out your credit card or bank account number to someone who calls you.**

In Tennessee, charities who wish to solicit from Tennesseans must first register or file for an exemption with the Tennessee Charitable Solicitations Division. A list of registered charities is posted on the web at www.state.tn.us/sos/charity/co-reg.pdf. If you have any doubt about the legitimacy of a charity, ask for more information and take time to check – before you write a check.

The Tennessee Division of Consumer Affairs is here to help you understand your rights and responsibilities, to resolve complaints through the mediation process, to investigate

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violations of the state Consumer Protection Act, and to clarify consumer protection laws. We are here to help consumers and business owners who have been affected by unfair business practices.

If you need our services, please feel free to call Consumer Affairs toll-free at 1-800-342-8385. Another great resource is our Web Page, where consumers can get tips on everything from investment scams to home repair. You can find this information on our website at www.tennessee.gov/consumer.

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