



## FSA - Keeping You Safe

### Public Safety Tip: Spotting Fake Charities and Donation Scams

Many charities rely on end-of-year giving to fund their budgets and support their goals for the upcoming year. Unfortunately, this time also attracts scammers who are looking to exploit your generosity.

Here's how to spot a fake charity or scam – whether online or over the phone – and donate with confidence.

#### How to Spot a Fake Charity

Scam calls from fake charities can seem very real but, thankfully, there are a few [telltale signs](#). Callers from fake charities are typically:

- **Vague, not providing many details.**
- **Rushed, pressuring you to make a quick decision.**
- **Dramatic, making sweeping claims to gain sympathy.**
- **Misleading, using a caller ID that does not match their supposed identity.**

Legitimate callers looking to raise money have to follow a set of rules, including:

- Calling between 8 A.M. and 9 P.M.
- Disclosing the name of the organization and their purpose in calling.
- And more – [you can read the list from the Federal Trade Commission here](#).

If you receive a call for donations early in the morning or late at night, it might be a sign that you're speaking with a scammer.

While these signs can help you identify a scam, meeting these qualifications does not necessarily mean that an organization is one. In some instances, a caller will speak to you about a real charity but is lying about being affiliated with the group. Always dig deeper before you assume is telling you the truth.

#### Do Your Research

One easy way to check the legitimacy of an organization is by searching for their name online along with words such as "scam" and "fraud" to see what pops up. You might find that the very caller you're questioning was already reported in the news.

There are also several organizations dedicated to informing the public about fraudulent charities, including as [Charity Navigator](#) and [Charity Watch](#).

*For more tips please visit the Florida Sheriffs Association's Crime Prevention Tips: [flsheriffs.org/crime-prevention](https://flsheriffs.org/crime-prevention).*

## Ask the Right Questions

With all these scammers out there, how can you feel confident that your money is going to the right place?

- Before donating, ask the caller for the organization's full name, its mailing address and its website.
- Ask for details about why they are raising the money and what percentage goes directly to the cause.
- Review the organization's website.
- Look for ***https: or the padlock symbol*** before the web address, which indicates that a site is encrypted. Be careful, though – smart scammers sometimes encrypt their phony sites.

## Making a Secure Donation

Once you have researched an organization and feel confident in your donation, make the transaction as secure as possible. Do not donate via a wire transfer or with a gift card. Instead, use a payment method that you can track. Credit cards and checks are both safer options. And never give sensitive financial information – or personal information, such as your social security number – over the phone.

After donating, keep an eye on your credit card and bank statements. Look for any unauthorized charges in addition to the donation you made.

If you believe you have been contacted by or donated to a fake charity, you can report it to the FTC at [www.ReportFraud.ftc.gov](http://www.ReportFraud.ftc.gov).

## Stay Safe with FSA

When it comes to spotting the difference between fake charities and real ones, the bottom line is this: Don't just take an unknown caller's word for it. A helpful rule of thumb? Legitimate charities will be more than helpful to share all the details. Scams will make you work for it.

As a reminder, the Florida Sheriffs Association does not solicit donations over the phone. You can make donations securely via our website at <https://my.flsheriffs.org/Donate>.

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