

6 tips for avoiding charity scams



(BPT) - Charitable giving is a significant part of many people's lives and budgets and individuals are often eager to give back and lend a helping hand to those in need. Unfortunately, not every organization seeking a donation is exactly what it claims to be. If you're not careful, you could wind up losing your well-intentioned money to a scam.

Don't let the threat of scammers keep you from supporting the causes you care about. By staying educated and informed about charity cons, you will be prepared to spot a scam and avoid falling victim to fraud.

Recognizing common scam periods

While scams and other ploys can arise at any time, they often increase while emotions are running high — like near the holidays or following a natural disaster — when people let their guard down and are eager to support those in need.

Such scams may request donations from you over the phone, through the mail, via email or even on social media. They might include charity names that are very similar to legitimate charities, or even mention recent genuine emergency relief efforts. Their goal is to look as authentic as possible in hopes of tricking you. Some of them are very convincing, but you can protect yourself with these fraud awareness tips from Western Union.

Take your time

Be wary of any sense of urgency to donate. Scammers will try to work quickly, urging you to donate before you find any holes in their story. "If you get a phone call where someone is wanting a donation, don't act right away. Do your research and donate to a recognized charity," advised Western Union Senior Manager of Anti-Fraud Operations John Skoglund. Remember, authentic charities won't push you for an immediate response, and will be happy to accept a donation at any time.

Do your research

Don't be afraid to ask for details about an organization. The charity should happily provide them. You can also find a third-party source for information such as [Charity Navigator](#) or the [Better Business Bureau Wise Giving Alliance](#). If the group that contacted you isn't recognized as a charity by either of these organizations, you should exercise extra caution and think twice before donating.

The friends and family rule

Only use money transfers to send money to friends and family. Never send money to someone you have not met in person, and never share your banking or credit card information. Legitimate charities will never ask for donations to be sent to an individual through a money transfer service.

Be cautious of email links

Some donation requests may come through emails that house fraudulent links taking you to look-a-like websites. These websites have phony donation pages where fraudsters can capture your personal and financial information.

Instead of clicking on links in a donation request email, open a new browser window to navigate to the charity's official website and donate there.

Trust your instincts

Don't ignore your own concerns regarding a charity's legitimacy and never assume you're "just being paranoid." If you notice any red flags or feel uncertain about the situation, don't donate. You may just be right after all.

Reach out for help

If you get a fraudulent charity donation request and you've sent them money via Western Union, call the company's fraud hotline at (800) 448-1492  to report it. If the transaction has not been paid out to the receiver, Western Union can stop the transaction and refund your money.

To learn more about scams and how to protect yourself, visit the Western Union Consumer Protection