

Covid-19 Tips on Safe Giving

When disaster or a public crisis – like the COVID-19 pandemic – strike, the desire to help victims is strong. Unfortunately, scam artists recognize this as the perfect time to prey on generous people who are eager to donate to relief organizations, crowdfunding campaigns, and other charities. To ensure your donation goes to intended recipients, and not into a scammers pocket, follow the **NJ Division of Consumer Affairs Tips on Safe Giving**.

Give to charities you know and trust.

Never give to a charity you know nothing about. If a charity is new, that doesn't necessarily mean you shouldn't donate – but learn as much as possible before you decide to entrust the organization with your money. Especially after a crisis, many “pop up” charities often adopt familiar names that include “COVID-19” or “Coronavirus” and may not have the ability or intention of carrying out the stated charitable mission.

Learn about the charity's stated mission, and find out how, exactly it plans to use your money. Ask for literature and read it. Honest charities encourage you to ask questions.

Visit the Division's Charities Section online to learn about specific charities. You can confirm whether a charity is registered or is exempt from registration requirements. (Certain religious or educational organizations, and those that raise less than \$10,000 in a fiscal year, are exempt from the registration requirement).

Don't be fooled by a convincing name or professional-looking website. Dishonest charities may use impressive names, or names that closely resemble those of respected, legitimate organizations.

Don't succumb to pressure. Don't let yourself be pressured into giving, and don't feel you have to contribute on the spot. No legitimate organization will expect you to contribute immediately, even if you have given in the past.

Ask if the charity uses a professional fundraiser

and, if so, what percentage of your contribution will actually go toward relief efforts and how much will be used to pay the fundraiser.

Beware of unsolicited and phony email notices

that claim to be from a charity asking for your credit card information. This scam is called “phishing” and could be used by thieves to commit identity theft. If the charity is unfamiliar to you, check whether the group is registered with the Charities Registration Section. If the organization is registered or you know the organization, call directly to find out if the email notice is valid.

Avoid cash donations if possible. Pay by credit card, or write a check directly to the charity.

Do not make checks payable to individuals; make checks payable only to those organizations which you found listed as active in the Division database.

Be wary of providing personal or financial information, even to charities you've confirmed are legitimate. Limit the information to what is needed to process your donation.

Social media sites can also perpetuate scams.

Do not blindly give via these mediums. As with any charity, investigate the groups behind such pleas to ensure that they come from a legitimate organization.

For additional information regarding charities, please visit NJConsumerAffairs.gov



New Jersey Office of the Attorney General
Division of Consumer Affairs

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