



Beware of Fraudulent Charities

consumer *brief*

New Jersey citizens of every background are always seeking to help those affected by the unimaginable devastation that can occur during any natural disaster.

In the wake of a large-scale disaster, many charitable organizations will solicit donations to help those in need. Many of these charities are legitimate, and will use their donations to provide effective help.

But unfortunately, every tragedy attracts its share of frauds. This includes fraudulent charities that don't use the money they raise to actually help people.

Before you donate, find out whether a charity is legitimate, and find out how that charity has used its donations in the past.

TIPS FROM THE NEW JERSEY DIVISION OF CONSUMER AFFAIRS

- **Contact the New Jersey Division of Consumer Affairs Charities Registration Hotline** at 973-504-6215 or www.NJConsumerAffairs.gov/charities/Pages/default.aspx to see whether the charity you are considering donating to is registered.
- **Learn about specific charities.** Is this charity registered in New Jersey? Is it exempt from having to register?
- **Get detailed financial information.** How much did the charity spend on expenses such as actual programs, fundraising or management?

BEWARE OF IDENTITY THEFT:

- **Beware of any email** that claims to be from a charity or business, and asks for your credit card information. This is a common way for identity thieves to steal your information. Never provide your credit card information in an email. Provide it over the phone, only if you initiated the call and know the organization you are calling.
- **Give to charities you know and trust.** Never give to a charity you know nothing about. Ask for literature and read it. Ask questions.
- **Don't be fooled by a convincing name.** Dishonest charities often have impressive names, or a name similar to that of a respected, legitimate concern.
- **Don't succumb to pressure.** Don't let yourself be pressured into giving, and don't feel you have to contribute right away when someone calls.

If you have been cheated or scammed by a business or charity, contact the New Jersey Division of Consumer Affairs by calling **800-242-5846** or **973-504-6200**, or visiting www.NJConsumerAffairs.gov.

DIVISION OF CONSUMER AFFAIRS

973-504-6200 ■ 800-242-5846 (toll free within New Jersey)

website: www.NJConsumerAffairs.gov

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