



Charitable Giving for NJ CONSUMERS

Americans give more than \$2 billion to charities each year. With over one million charities to select from throughout the country, sometimes the choices can be overwhelming. New Jersey residents generously donate their time and money to thousands of deserving charitable organizations.

The majority of charities are reputable and do their best to use your contribution for worthwhile charitable activities. Some, however, are unscrupulous organizations posing as charities. These “fake charities” use various fund-raising approaches including door-to-door solicitation, canvassers, direct mail, radio and television pleas, telemarketing.

WHEN YOU DECIDE TO CONTRIBUTE, BEWARE OF

- High pressure phone calls urging you to donate money immediately.
- Phone calls that say you have won a large amount of money or other valuable prizes from a “charity.”
- Callers who say that a messenger or delivery service will come to your home to pick up your contribution.
- Solicitors who claim you gave in the past, when you have no recollection of the past contribution.

THINGS YOU SHOULD KNOW

- **Know Your Charity.** Never give to a charity you know nothing about. Ask for literature and read it. Ask questions. Honest charities encourage you to do so.
- **Don't Be Fooled by a Convincing Name.** A dishonest charity will often have an impressive name or one that closely resembles the name of a respected, legitimate concern.
- **Demand Identification.** Always ask to see identification for both the solicitor and the charity. Be suspicious of anyone who can't respond satisfactorily. All solicitors must disclose whether they are a volunteer or a paid solicitor. If they do not tell you, you may report the organization to the Division of Consumer Affairs.
- **Beware of Telephone Solicitations.** Refuse to commit yourself on the first call. If the charity sounds worthwhile, ask to be sent written information.
- **Don't Fall for the Tearjerker.** Don't give because of a pathetic “sob story.” The hard luck tale is a favorite of fraudulent operators.
- **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.

- **Check Out Mail Solicitations.** Mail solicitations are often accompanied by a trinket or other item which you are told you can keep if you contribute. Federal law says that unless you asked for the item, you may keep it without making a contribution.
- **Ask About Professional Fund-Raisers.** Charities sometimes hire fund-raisers. These professional fund-raisers may keep as much as 90% of the money raised as fees and expenses. Ask the solicitor if a professional fund-raiser is being used and if so, what percentage of the total money will actually go to the charity which is asking for your help.

ADDITIONAL TIPS

- Don't give your credit card number to strangers on the phone!
- Don't respond to letters that say you have pledged money, unless you are 100% certain you did. Keep track of your donations.
- Don't pay attention to harassing letters. Authentic charities might send you a polite reminder but will not pester you or report you to a credit rating agency. Even if you agree to donate over the phone, you are not legally obligated to make the donation if you are uncomfortable with the pledge.
- Don't give cash. Write a check and make it out to the charity.

FOR MORE INFORMATION

If you would like to find out if a charity is registered, whether it uses a professional fund-raiser, or has a history of complaints, call the Charities Hotline at 973-504-6215. You may also contact the Division via online at:

www.njconsumeraffairs.gov/ocp.htm#charity.

Consumer Insights



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