



## Charitable Giving

Consumers often receive telephone calls, mail, or visits from individuals seeking donations for charitable organizations.

Unfortunately, not every request that you receive on behalf of a charity means that your money will be used for that cause. In these difficult economic times, it is more important than ever to make sure that your donation benefits a reputable charity.

In Ohio, charitable organizations cannot begin soliciting for contributions until they have registered and submitted a financial report and a fee. Call the Ohio Attorney General's Help Center at (800) 282-0515 to see whether a charity or fundraising organization is properly registered.

### Tips for Donating to a Charity:

- **Be careful with telemarketers requesting contributions.** Many appeals are made by paid solicitors who work at a for-profit firm that may keep a large portion of your donation. Ask how much of your donation will go directly to the charity.
- **Beware of charities with impressive or familiar sounding names.** Con artists often use names that are similar to well-known charities, hoping that the name will appeal to you.
- **Do not fall for high pressure or emotional appeals.** Many charities use words such as "urgent" or "critical" and some may offer to send a runner to pick up your money, but any reputable charity will welcome your contribution when you are ready to give.
- **Instead of cash, use checks.** Make contributions by check and make it out to the organization so that you have a receipt of your contribution.
- **You do not have to pay for a gift you did not order.** Charities often send greeting cards, mailing labels or other token gifts along with an appeal for a donation, but you are not obligated to pay for items you did not order.
- **Never give your credit card or bank account information over the phone.** Ask the charity to send you information. After research, if you are sure that they are legitimate, mail a check.
- **Check out the organization with the local registration office.** Charity registration is usually done through the state attorney general's office or the secretary of state.
- **Tax Exempt is not the same as Tax Deductible.** Tax exempt means the charity does not file taxes. Tax Deductible means that donors can deduct contributions on their tax returns. Check to see if the charity has 501(C)(3) status, which means the IRS has deemed the charity eligible for tax deductible donations.