

# Operation Donate With Honor Giving to Charities That Help Veterans

When you donate to help veterans, you want your donation to go to a charity that really helps them and makes a difference. Often, they use names that sound like well-known charities or that include words like *veteran*, *foundation*, *operation*, *hero*, *wounded*, *disabled*, or *homeless*. Just because those words are in the organization's name doesn't mean it actually helps veterans. Attorney General Jepsen issues these practical tips for Connecticut residents who want to make a donation to help our veterans.

### Do your research

- Search the charity's name online with words like "complaint" and "scam."
- The Department of Consumer Protection's Public Charities Unit ("DCP") is responsible for the regulation of charitable organizations in Connecticut and provides information to the public about charitable organizations. To find out if an organization is registered to solicit charitable funds in Connecticut, please visit <a href="www.elicense.ct.gov">www.elicense.ct.gov</a>. Scroll to the bottom of the page, and under "License Lookup & Download" click on "Look up a License". Once on the license look-up page, select "CHARITY" in the "License Type" box. Enter the information about the business in the appropriate space, and click "Search". All registered organizations are listed, including those that have claimed an exemption from registration. You may also ask the organization for a copy of its DCP registration confirmation. You can get more information about charities by visiting DCP's website at <a href="www.ct.gov/DCP">www.ct.gov/DCP</a>.
- Check out reports and ratings through organizations like <u>BBB Wise Giving Alliance</u>, Charity Navigator, Charity Watch, and GuideStar.
- Use the IRS's <u>Tax Exempt Organization Search</u> to see if your donation is taxdeductible.

#### **Ask questions**

- What's the charity's website, address, and mission?
- How much of your donation will go directly to services that help veterans, rather than fundraising?

- How much of your donation will be used for the specific programs you want to support?
- If supporting veterans in your own community is important to you, ask how the charity spends money in your area.

#### Be careful how you pay

- If someone asks you to send them cash, wire money, donate by gift card, or leave money under your front door mat for pick-up, don't do it. That's how scammers often ask you to pay. It's safer to pay by credit card or check.
- If you're donating online, check that the webpage where you enter your payment information has "https" in the web address. That means your information is transmitted securely.
- Avoid cash donations, if possible. Pay by credit card, or write a check directly to the charity. Legitimate charities will give you a receipt that shows the amount of your donation. Keep that record and check your credit card statements to make sure you're only charged for the donation you wanted to make.
- Both the need for donations and the opportunity for giving will be present for some time. Do not feel pressured into making a contribution; reputable charities do not use coercive tactics.

#### Watch out for scammers' tricks

- Scammers spoof caller ID to make their fundraising calls look like they're from your local area code, a Washington, D.C. area code, or from an organization you know.
- Scammers pressure you into donating immediately before you have time to do any research. A legitimate charity will welcome your donation at any time.
- Scammers claim that you'll win a sweepstakes or get a prize if you donate, which is against the law.
- Scammers thank you for a donation you don't remember making. Scammers do that
  to trick you into thinking you actually made a pledge, and guilt you into sending
  money.

## What about donation requests through social media and crowdfunding sites?

Many requests for donations through social media and crowdfunding sites are legitimate, but some are scams. For example, there are people who misuse real pictures and stories of veterans to get you to donate, but the money goes into their own pockets. Crowdfunding sites often have little control over who uses them and how donations are spent. Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax-deductible.

The safest way to give on social media or through crowdfunding is to donate to people you actually know who contact you about a specific project. Don't assume that solicitations on social media or crowdfunding sites are legitimate — even when they are shared or liked by your friends. Do your own research. Call or contact your friends offline and ask them about the post they shared.

# Help stop veteran charity scams

Report veteran charity scams to the Connecticut Department of Consumer Protection at (860)713-6190 or send an email to: <a href="mailto:DCP.CharitiesEnforcement@ct.gov">DCP.CharitiesEnforcement@ct.gov</a>. You can also contact the Federal Trade Commission at <a href="mailto:FTC.gov/complaint">FTC.gov/complaint</a>. Give as much information as you can in your report including, the name of the charity, the name of the fundraiser who contacted you, their phone number, website, address, and any other details they gave about the charity.