

# Charitable Giving by N.J. Consumers

consumer**brief**

Americans gave more than \$306.4 billion to charities in 2007. With over 1.5 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, canisters, direct mail, radio and television pleas, telemarketing and the Internet.

## WHEN YOU DECIDE TO CONTRIBUTE, BEWARE OF:

- High pressure phone calls urging you to donate immediately.
- Phone calls that tell you that 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

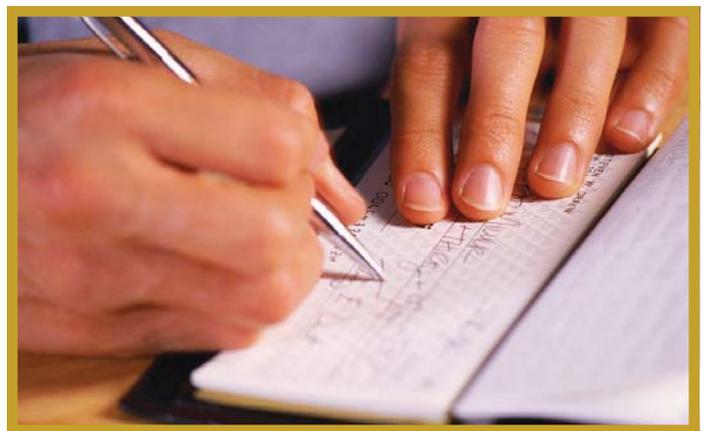
- **Know Your Charity**  
Never give to a charity you know nothing about. Ask for literature and read it. Ask questions. Honest charities encourage you to do so.

- **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 Charities Registration Section of the New Jersey Division of Consumer Affairs at 973-504-6215.

- **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 simply because of a pathetic “sob story.” The hard luck tale is a favorite of fraudulent operators.



800-242-5846 • [www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov)

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### ■ 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 professional fund-raisers. These 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 amount contributed will actually go to the charity which is asking for your help.

### ADDITIONAL TIPS

- Don't give your credit card number to strangers over 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

The Division's Charities Registration Section has registered more than 19,000 charities and 250 professional fund-raising firms. The Division regulates fund-raising activities and investigates reports of illegal operations. It prosecutes offenders and in some instances is able to have fraudulently solicited monies returned. But the best protection you have is using your common sense and following the tips provided here.

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 at:

N.J. Office of the Attorney General  
Division of Consumer Affairs  
Charities Registration Section  
P.O. Box 45021  
Newark, NJ 07101

973-504-6215

Or online at:

[www.njconsumeraffairs.gov/ocp.htm#charity](http://www.njconsumeraffairs.gov/ocp.htm#charity).

### New Jersey Office of the Attorney General DIVISION OF CONSUMER AFFAIRS



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