Andrew Johnson, Division of Consumer and Business Education, FTC, warns us that throughout the year you might be getting lots of requests for charitable donations, especially if you’ve contributed recently to an organization. If a cause tugs at your heartstrings, but the charity is unfamiliar to you, take a few minutes --- and a few steps --- before giving.

**Research the charity**
Is it a real group? Search online to learn more about its reputation. If you’re getting requests by phone, tell callers to send you information by mail. A legitimate charity will send you information in writing.

**Know where your money is going**
Find out what percentage of your donation goes to the charity and whether your donation is tax-deductible.

**Pay it safe**
How does the charity want you to pay? Rule out anyone who asks you to send cash, wire money, or get a prepaid debit card. Chances are it’s a scam.

**Checking it out**
Check if the charity is trustworthy by contacting the Better Business Bureau’s (BBB) Wise Giving Alliance, Charity Navigator, Charity Watch, GuideStar, or Give Well (at info@givewell.org).

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If an organization doesn’t seem legit, or raises more questions than you’re comfortable with, just walk away. There are plenty of legitimate charities that can make use of a donation, if you’re in a giving mood.