



Crime Prevention for

SENIORS

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Charitable Giving Done Wisely

Background

Donating to charities helps others and may result in a tax deduction. But with some 700,000 federally recognized charities, it pays to be cautious about who you're giving your hard-earned money to.

Some charities hire professional fundraisers to handle large-scale mailings or telephone drives. Professional fundraisers are in business to make money, and they do so by keeping a percentage of the money they raise.

Even if you are confident that you are giving to a legitimate charity, take your time, think through your contribution, and ask questions so that you fully understand how your donation will be used.

The Senior Slant

Seniors tend to be generous. Many older people want to give back to society for the successes they've enjoyed in life. Seniors are especially moved by disasters. In the weeks following Hurricane Katrina, for example, seniors and other Americans contributed more than \$1.3 billion dollars to the Red Cross alone!

AARP research shows that Americans age 65 and older receive more telephone and mail solicitations for charitable donations than any other age group. Because many seniors are retired, they are more likely than working

people to be at home and to answer the telephone. One popular theory holds that seniors are targeted because they tend to be less suspicious of telephone solicitors and more likely to feel that they must be polite to *all* telephone callers.

Give generously if you're so inclined, but be careful. Before responding to solicitations made over the phone or by mail or email, consider these steps recommended by the National Crime Prevention Council:

- Check out the charity. If you don't recognize the name of the charity, do a little research before donating or pledging money. Ask for written information. Legitimate charities will gladly send information and will never insist that you donate immediately.
- Inquire about the caller's relationship to the charity. If the caller is from a professional fundraising group, ask how much of the donation actually goes to the charity and how much the fundraiser keeps. You may prefer to give directly to the charity.
- Be cautious when solicitors try to manipulate your emotions. For example, fraudulent telemarketers are especially active after a disaster. Fast-talking callers sometimes try to "guilt"

you into giving money for what *appears* to be a worthwhile cause but may not be.

- █ Take your time. There should be no hurry for you to send in or pledge money. Legitimate charities will still be around next week, next month, and next year, and they will still need donations. Be suspicious if the caller tells you that you must give *now*.
- █ Be wary of callers thanking you for a donation you don't remember making. One common ploy of scammers is to call elderly people to convince them that they pledged to send a donation, but the donation has not been received. If you don't remember promising to make a donation, chances are you didn't.
- █ Resist the impulse to tell a caller anything about yourself. Unethical solicitors may use this information to try to persuade you to give. For example, if you say you are a veteran, the caller might claim to be one too and use this to try to pressure you into giving.
- █ Last, if you prefer not to receive telephone solicitations, ask the caller to take you off his or her list. If you are interested in the cause, request a mailing instead.

If you want to make a donation, follow these tips:

- █ Donate by check whenever possible. Checks are more secure than cash, and you will have a record of your gift.
- █ Keep your credit card number and personal information private unless *you* have initiated the call.
- █ Talk with family and friends about the donation you are about to send—they may know something about the charity that you haven't heard.
- █ Keep track of what you donated, when you sent or pledged the donation, and the method of payment. This will help you follow up on donations if the organization claims the money was never received.
- █ Ask questions. It's your money they're asking for, and you have a right to know where it's going!

Remember, giving wisely means being cautious. Contributing to support a cause that you care about can give you great satisfaction. And making sure that your money is actually going to be used as you intended can make you feel even better!

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