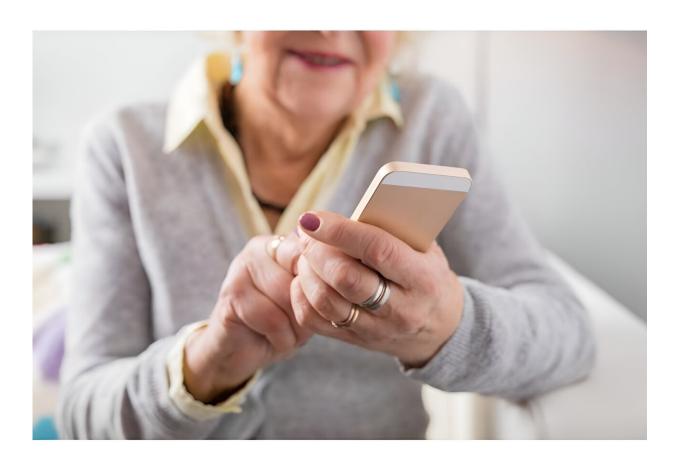


## Charity scams get active over the holidays: Expert tips to avoid them

November 22 2023, by Ernie Mundell and Carole Tanzer Miller s



Abandoned animals, kids with cancer, disabled veterans: These and other



pitches for charity can move your emotions and have you reaching for your credit card.

But beware: Especially around the holidays, fake <u>charity</u> scammers are hard at work trying to part you from your hard-earned cash.

<u>Katalin Parti</u> is an assistant professor of sociology at Virginia Tech in Blacksburg, Va. She specializes in the study of cybercrime and says there are easy ways to sort out real charity appeals from false ones.

But scammers also know how to build trust, she warned.

"They may call you using a local phone number," Parti said in a Virginia Tech news release. "That tactic can give you a false sense of security."

You then start listening to their pitch, expertly designed to play on your emotions and often confusingly misleading.

"It will be a good one. It will tug at your heartstrings," Parti said. "But listen closely because they will never actually specify how they will help. They may even claim that you've donated before and ask you to do it again."

Is this a real charity or a scammer? To quickly find out, check databases like the <u>search tool for tax-exempt organizations</u> at the Internal Revenue Service or watchdog groups such as <u>Charity Watch</u> to see if the group being pitched is legit, Parti said.

And pay very close attention to the *name* of the charity: One common ruse is to give listeners a name that very closely mimics that of a legitimate charity. If it's just a shade different from the title of another well-known charity (for example, American Society for Cancer, not American Cancer Society), it could be a scam.



Scammers will try and get all the personal info from you they can: While a legit charity may simply want <u>credit card</u> info for a donation, a scammer may go further and try and get your Social Security number or bank account details. Don't fall for it, Parti said.

Also, avoid all non-credit-card forms of donation: Don't agree to send cash, gift cards, or cryptocurrency. That's a red flag that the caller could be trying to scam you.

Finally, if you do end up falling for a scam, track the donation to make sure it hasn't become a recurring one.

**More information:** There's more on avoiding charity scams at the <u>U.S.</u> <u>Federal Trade Commission</u>.

Copyright © 2023 HealthDay. All rights reserved.

Citation: Charity scams get active over the holidays: Expert tips to avoid them (2023, November 22) retrieved 28 April 2024 from <a href="https://phys.org/news/2023-11-charity-scams-holidays-expert.html">https://phys.org/news/2023-11-charity-scams-holidays-expert.html</a>

This document is subject to copyright. Apart from any fair dealing for the purpose of private study or research, no part may be reproduced without the written permission. The content is provided for information purposes only.