

Dear New Yorker

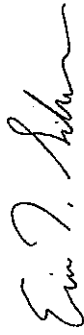
New Yorkers are charitable people who give generously to a wide variety of issues and causes. We also want to be sure our donations reach the programs that need them, and that organizations are using the money wisely.

In New York State, most charities are required to register and file financial reports with my office. That information is available to you on our website — www.charitiesnys.com.

Before you donate, take the time to check out whether the charity is legitimate and whether it is spending its resources wisely.

The tips in this brochure can help you donate your hard earned money in ways that will do the most good. If you have any questions or would like more information, call our Charities Bureau or check out our website.

Sincerely,



Eric T. Schneiderman

New York State Attorney General
The State Capitol
Albany, New York 12224
1-800-771-7755
www.ag.ny.gov
charitiesnys.com
212-416-8401



Resources

Office of the New York State Attorney
Find information about a charity's registration and financial filings.

1-800-771-7755

www.ag.ny.gov

Charities Bureau

212-416-8401

www.charitiesnys.com

Internal Revenue Service

Check to see if a charity is eligible to receive tax deductible gifts.

[www.irs.gov/Charities & Non-Profits](http://www.irs.gov/Charities-&Non-Profits)

Charity Navigator

Provides information about charities and tips about donating.

www.Charitynavigator.org

Better Business Bureau

Provides information about charities' finances, effectiveness reporting and fundraising appeals.

Metropolitan New York, Long Island,

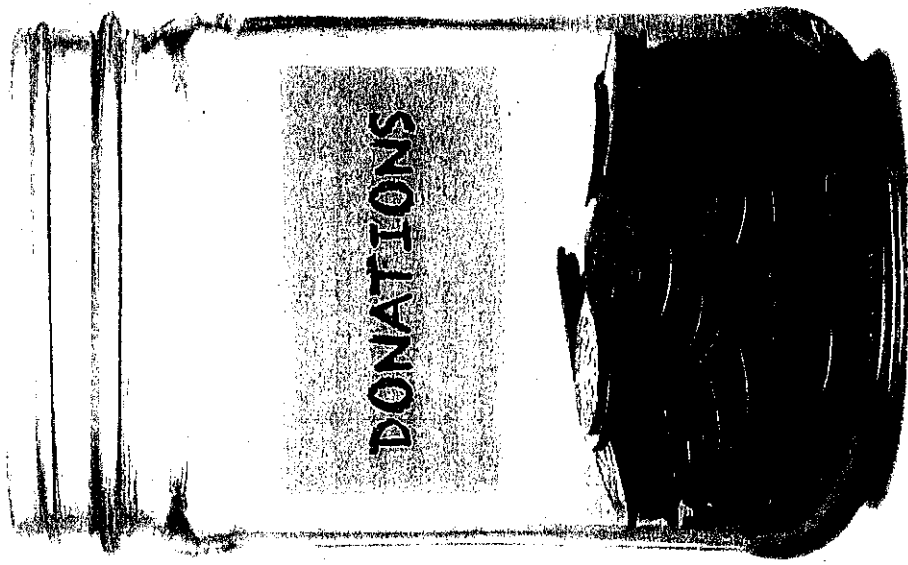
Mid-Hudson region

Bbb.org/new-york-city

Upstate New York

Bbb.org/upstate-new-york

TIPS FOR CHARITABLE GIVING



Make a Giving Plan

Consider making an annual giving plan. Decide how much you can afford to donate and charities or causes you would like to support. Take the time to research which charities best suit your goals.

Apart from helping you make well-informed choices, this also gives you a built-in response if pushed for a donation: "I've already committed my contributions for this year, but send me more information and I can consider it in future plans."

Research the Charity

Know where your money goes.

- What is the charity's mission? For instance, charities involved with health issues may support scientific research, promote public awareness or provide patients with services or information.
- How much of its budget supports its mission? All charities have administrative and fundraising expenses, but be wary if these costs outweigh the amount spent to support the mission.

Is the charity using professional fundraisers?

- Review "Pennies for Charity," the New York Attorney General's annual report of telemarketing campaigns in New York, to see how much is spent on fundraising costs and how much has been kept by the charity.

Ask if the charity is appropriately registered.

- Office of the NYS Attorney General – Most charities must register and file regular reports with this office. Check www.charitiesnys.com for registration and reports.

- Internal Revenue Service – If a charity has tax exempt status, it must file reports with the IRS. Use the "EO Select Check" tool on IRS.gov to find out.

Tax Deductions

Not all contributions are tax deductible. You can either ask to see the charity's IRS determination letter or check it out on IRS.gov. If you contribute more than \$250, the charity must provide you with a formal receipt that states the amount of your tax-deductible contribution.

Telemarketers and Emails

Don't be pressured. Some tactics, like repeated phone calls or emotional appeals, pressure contributors to respond immediately. "You must act now" can be a red flag for a scam.

You have the right to say no. Or you can simply ignore the email or end the call. If you do continue the call or are interested in the email, ask for information in writing that describes the charity's mission and how the donations are to be used.

Be wary of new charities after tragedies. Scammers will often solicit funds claiming they are supporting relief efforts after a natural disaster or other current events. Even some well-intentioned groups may not have the appropriate registration and structures in place to use the funds correctly.

Do Not Call Lists

Charitable calls are exempt from the FTC's Do Not Call list. However, you have the right to request that telemarketers not call you on behalf of specific charities. You may also ask a charity to take you off its solicitation list.

Protect Yourself

Watch Out for Scams

- What's in a name? Many charity scams use names that are similar to well-known, respected charities. Double check to be sure you are donating to the right organization.
- Law enforcement solicitations — Always check with local law enforcement before donating to a group claiming to support the local police. It is illegal for callers to promise special privileges or police protection.
- Fake invoices — Get an invoice for a pledge you don't remember making? This could be a scam.
- "Crowd Sourcing" — Groups and individuals increasingly "fundraise" for events, causes or startup businesses through online social media sites. Be sure to research the group before investing.

Protect Your Finances

- Never give your social security number or other personal information in response to a charitable solicitation.
- Never give out credit card or bank account information over the phone or to an organization you are not familiar with.
- Donate securely. When donating online, make sure the website is secure: the web address should start with "https" and it should match the organization to which you are donating. If you donate by text, the charge will appear on your mobile phone bill and could include fees.
- Do not open an attachment in an email unless you know the sender. These can include malware that can steal information from your computer.