

Helpful Tips

Mississippians are known for their generosity, especially during the holiday season. During the last reporting year, Mississippi charities brought in roughly \$2 billion. As we creep closer to Christmas, it's important to remember the wisest giver is an informed giver. Our annual "Check Your Charity" campaign encourages Mississippians to check the validity of a charity or organization on our website before donating.

Mississippians should keep the following in mind when making decisions regarding charitable donations:

- ✓ Check your charity. Use the <u>"Charity Search"</u> portal on our website to verify the charity is registered with the State. Ask questions before giving, and be sure to ask for answers in writing. Legitimate charities will always welcome your inquiries.
- Avoid pressure tactics. You do not have to make a donation immediately; take time to evaluate the information provided by the charity or organization.
- ✓ Watch for similar names. Many charities have similar names. Often, scam artists intentionally use names resembling those of respected groups. Take a few extra minutes to research the charity online so you can be sure your donation goes to the right place.
- Be wary of telephone calls. Always ask if the charity is registered with the Secretary of State's Office and get the name of the person calling. If unsure of the charity, get the exact name and spelling of the charity. Ask if the caller is a professional fundraiser, and if they are, ask how much of your donation actually goes to the charity.
 - Consumer organizations recommend at least 65% of a charity's total expenses be spent on program activities directly related to the charity's purpose.
- ✓ Verify mail solicitations. Be wary of mail containing novelty items you can keep "if you contribute." Federal law states that unless you ordered the item, you can keep it without contributing.
- ✓ Always get receipts. Receipts are vital for tax deductions and provide a tracking mechanism for donations. To be safe, always donate by credit card or check (directly to the charity).

Taking these extra steps will not only protect you, it will also ensure your donation goes to those who need it most. For more information, contact our Charities Division at 601-359-1599, or click here to send an email to one of our Charities team members.

