

# Staying Safe Doesn't Get Any Easier

## 'Tis the Season for Giving... Navigating Christmas Charity Scams

As the holiday season approaches, our hearts are filled with the spirit of giving. Unfortunately, scammers capitalize on this generosity, creating elaborate schemes to defraud unsuspecting donors. To ensure your holiday donations truly make a difference, it's crucial to be aware of common Christmas charity scams and how to avoid them.

### Common Christmas Charity Scams

**Phishing Emails** often use urgent or emotional appeals, like "Save Lives This Christmas" or "Children Need Your Help **Now**." These emails mimic legitimate charity websites, requesting personal information or immediate donations. Often these creeps give themselves away by use of poor grammar, weird looking URLs, and urgent requests for immediate action.

**Fake Charity Websites** have been created by scammers that look like the sites of real charities. They'll use heartwarming stories and images to tug at heartstrings. When you observe a lack of transparency, or an unclear mission statement, beware. When you're asked to contribute with gift cards, Western Union or maybe even crypto, you know who you're dealing with.

**Social Media Scams** use heartwarming stories and share emotional appeals on platforms like Facebook and Instagram. And the more you've shared, the more targeted these attacks will be. Here are things to look out for: Lack of verifiable information, suspicious links, and requests for direct donations. ***Never let anyone come to your home to pick up a donation.***

**Crowdfunding Scams** create compelling narratives about individuals or families in need. A hallmark of scams like this is *urgency to pressure donors*. When the fundraising goals

seem unrealistic, the spending plans look vague, and there's a lack of transparency, beware!

### How to Protect Yourself

**Verify the Charity:** Check the organization's website, social media presence. Be sure to check charity watchdog websites like Charity Navigator.



**Look for Transparency:** Reputable charities provide detailed information about their mission, programs, and financial practices.

**Beware of Urgent Appeals:** Legitimate charities rarely use high-pressure tactics. Scammers always do.

### Donate Through Reputable Platforms:

**Use Trusted Websites:** Consider donating through platforms like GoFundMe or PayPal Giving Fund, which offer additional security measures.

### Be Cautious of Social Media Appeals:

**Verify the Source:** Double-check the information and avoid clicking on suspicious links.

**Donate Directly to the Charity:** If possible, donate directly to the organization's official website. Ask yourself, "Why am I dealing with a third party?"

**Avoid Unusual Payment Methods:** Stick to Safe Options: Use credit cards or checks for donations. Cash, gift cards, wire transfers and crypto are the tools that scammers love.

**By staying informed and being cautious,** you can help ensure that your holiday donations truly make a difference. Remember, a little research can go a long way in protecting yourself from scams. Supporting worthy causes should not be so difficult but sadly, it's the world we live in.

**And remember. Don't talk to strangers!**

*Any Comments, clarifications or questions should be directed to the author at [jgf6217@gmail.com](mailto:jgf6217@gmail.com).  
Written by Joe Fitzpatrick*