The holidays are a time for giving. Before you give, do your research to make sure your hard-earned money is going to the intended cause. A 2018 AARP Foundation ElderWatch survey found that 42% of Coloradans 50+ believed they received a request from a fake or fraudulent charity in the last 12 months. Furthermore, 34% of those surveyed said they rarely or never research the organization or cause prior to making a donation. The following are a few tips for giving this holiday season and throughout the year:

- Never give payment information to an unsolicited caller.
- Ask for a registration number of the solicitor/charity.
- Ask the solicitor how much of the donation will go to the charity and how much goes to the solicitor.
- Give locally to organizations you know do positive work in your community.
- Do your research. Be wary if the charity fails to provide information about finances. Reputable charities will provide the information if requested.
- Watch out for charities with names that sound similar to well-known organizations. These similar sounding names are intended to confuse those who give.
- Do not pay in cash, donate by credit card or check made payable to the charity.
- Beware of unsolicited email. Instead, go directly to the organization’s website or call to make donations.
- Make a plan for your yearly giving and contact those organizations directly.

Before you give, visit www.checkthecharity.com to verify the charity is authorized to solicit donations in Colorado. If you don’t have access to the internet, call the AARP Foundation ElderWatch at 1-800-222-4444, option 2, to speak with an ElderWatch volunteer specialist who can help check the charity for you.