



Better Business Bureau® Senior Awareness Initiative Hit “paws” before you make a charitable donation

The Ohio Attorney General filed a civil lawsuit against a now-defunct nonprofit in Findlay, OH, on July 29, 2025. Pawsible Angels Inc., and its former executive director, Michele S. Frank, allegedly misused charitable donations, resulting in financial mismanagement and loss of public trust.

The lawsuit, filed in Franklin County Common Pleas Court, accuses Frank of using charitable funds for personal expenses, including rent, utilities, dating services, piano lessons, and other non-charitable expenditures. The funds had been donated by individuals who believed they were supporting the nonprofit’s mission of training and providing dogs to people with chronic illnesses and disabilities.

Give responsibly

Giving both time and money to charities is paramount to their survival. It’s also human nature to give to charities that impact you personally. Cases like the one aforementioned underscore the importance of donating to trustworthy, reputable charities. To avoid scams or misuse of funds, [Better Business Bureau®](#) (BBB®) encourages donors to seek accredited charities. The [BBB Wise Giving Alliance](#) evaluates nonprofits for governance, effectiveness, finances, and fundraising practices. Only those that meet all [20 Standards for Charity Accountability](#) earn BBB Accreditation.

How to donate

1. **Confirm the charity’s exact name.** Mistaken identity is a common problem among charities.
2. **Resist pressure** to give on the spot.
3. **Be wary of heart-wrenching stories.** The stories may be impactful, but does the organization actually support the cause?
4. **Press for specifics.** Don’t be afraid to ask questions.
5. **Check [Give.org](#).** If the organization is listed, they have met the 20 Standards for Charity Accountability.

Find an Accredited Charity

There are approximately [12,000 BBB Accredited Charities](#). Here’s a list of some of the most recognizable organizations in the United States:

- [Feeding America](#)
- [American Red Cross](#)
- [Humane Society of the United States](#)
- [American Heart Association](#)
- [American Cancer Society](#)
- [St. Jude Children’s Research Hospital](#)

Local Accredited Charities

- [Greater Cleveland Food Bank](#)
- [Greater Cleveland Volunteers](#)

BBB recommends individuals report scams, regardless of whether or not they have lost money, to [BBB.org/ScamTracker](#). These reports can help others avoid falling victim to fraud.

Better Business Bureau® Serving Greater Cleveland

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Better Business Bureau® Senior Awareness Initiative Celebrate National Senior Citizens Day

The [Better Business Bureau](#)® (BBB®) recognizes August 21st as [National Senior Citizens Day](#). This commemorative day, proclaimed by President Ronald Reagan in 1988, is a time to celebrate the invaluable contributions older adults impart on our communities, families, and society. In honor of this day, BBB reaffirms its commitment to empowering and protecting seniors through education, outreach, and programs to help them navigate the marketplace with confidence.

"Seniors play an essential role in the fabric of our communities," said Pamela Anson, President & CEO of Better Business Bureau Cleveland. "Whether as volunteers, mentors, or caregivers, their life experiences are invaluable. At BBB, we are committed to honoring that legacy by helping protect seniors from fraud and promoting ethical business practices that support their well-being."

As scams targeting older adults continue to evolve—ranging from phishing emails and fake investment opportunities to romance and tech support scams—BBB offers the following resources:

- **BBB Resources for Older Adults.**
 - Find the most recent scams targeting older adults.
 - Learn about best practices to keep your finances protected.
 - Find Accredited Businesses to assist in your various needs.
 - Plan your retirement.
 - Choose the right assisted living facility for your future.
- **BBB Cleveland's Educational Foundation.**
 - Within our Educational Foundation, we provide talks and webinars to seniors in the Northeast Ohio community. Topics include current scams targeting older adults, tips to protect and safeguard personal information, spot fraudulent behavior like texts and emails, learning how to research Accredited Businesses, and more.

BBB also encourages families to talk openly with senior loved ones about recognizing and avoiding scams, safeguarding personal information, and researching companies before making financial decisions.

This National Senior Citizens Day, BBB invites individuals, businesses, and community organizations to join in recognizing the achievements and contributions of older Americans—and to continue working together to create a safe, fair, and honest marketplace for everyone.

BBB Cleveland offers free presentations to groups of 25 or more. If you are interested in obtaining a speaker, please email marketing@cleveland.bbb.org. If you've been the victim of a scam, report it to the [BBB Scam Tracker](#). Your report helps us build consumer awareness and reduce the effectiveness of scammers' favorite tactics. Have additional questions? Reach out to your BBB at **216.241.7678** or info@cleveland.bbb.org.

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Better Business Bureau® Senior Awareness Initiative

How to recover from a scam

Most of the time, scammers are after one of two things: they either try to steal your money now, or they try to steal your identity now to steal your money later. As part of our mission, [Better Business Bureau](#)® (BBB®) is committed to educating consumers and businesses, whether through proactive guidance or after trust has been broken.

So, what do you do if you've been the victim of a scam? The most important step is to take care of yourself. Once you've done that, please report the scam to the [BBB Scam Tracker](#)SM to help warn others and to provide additional information that may be useful to law enforcement. Additionally, take the steps below to help recover from stolen identity, financial loss, or if you're in contact with a fraudster.

Steps to take if identity is stolen:

- Put a fraud alert on your credit reports and consider freezing your credit. This will prevent thieves from opening additional lines of credit in your name and causing additional financial stress.
- Request a free credit report to make sure that existing lines of credit haven't been compromised.
- Follow the guidelines on [IdentityTheft.gov](#) for additional recovery strategies. This free resource provided by the Federal Trade Commission will assist you in taking the necessary next steps.
- Monitor your online accounts. Whether that be banking, credit card, or app payment services, check weekly to ensure you recognize all of the charges.
- Change your password regularly and don't use the same password for multiple accounts.

Steps to take if money is stolen:

- If you used a credit card, contact the credit card company using the number on the back of your card and dispute the charges.
- If you used a debit card, contact the banking institution immediately to report the loss. Call the number on the back of your card.
- If you used a third-party app, contact them for instructions on the next steps.

Steps to take if talking to a scammer:

- If you are 'chatting' with a scammer online, cease the conversation. The more the conversation continues, the more they will persuade you to give up personal information or payment.
- If you receive a phone call and are unsure if it's from a reputable source, hang up and research the business's phone number yourself.
- Stop and think. Scammers often use terminology like "this is an urgent message" or "if you do not act quickly, you will have consequences," and similar phrases.
- Don't interact. If you answer the phone or try to engage with the scammer, it only confirms that they've reached a real person. Even if you request to be put on their do-not-call list, they will still call.

If you've been the victim of a scam, report it to the [BBB Scam Tracker](#). Your report helps us build consumer awareness and reduce the effectiveness of scammers' favorite tactics. Have additional questions? Reach out to your BBB at **216.241.7678** or info@cleveland.bbb.org.

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