



What you should know before you donate

The final quarter of the year (October, November, December) has the highest rate of people donating to their favored charitable organizations. With the holidays right around the corner and recent tragedies across the country and internationally, generous people across the world are looking to donate to relief efforts and their favored charitable organizations.

However, there are many things to consider before you make a donation, such as the legitimacy of a charity. Additionally, scammers often take advantage of these moments of vulnerability to deceive donors. There are often campaigns set up by well-meaning individuals who may not be able to deliver on promised relief activities. BBB Wise Giving Alliance (BBB WGA) urges donors to give thoughtfully to protect their personal information and money from scammers and make sure their money is going to those who need the help most.

Here are our tips for trusted giving:

- **Know where your money goes on crowdfunding sites.** Keep in mind that some crowdfunding sites do very little vetting of individuals who decide to post for assistance after a tragedy or a disaster. That means it can be difficult for donors to verify the trustworthiness of crowdfunding requests for support. It is always safest to contribute to individuals that you personally know.
- **Ask what the money will be used for.** Watch out for vague appeals that don't identify the intended use of funds. For example, how will the donations help victims' families?
- **Be wary of 100 percent claims.** Claims that 100 percent of donations will assist victims and/or their families is likely a red flag. The organization is probably still incurring administrative and fundraising expenses, even if it is using other funds to cover costs.
- **Be wary of online links to unfamiliar sites.** Never click on links to charities on unfamiliar websites, in text messages, or emails. These may take you to a look-alike website where you will be asked to provide personal financial information, or may download harmful malware onto your computer.
- **Do your research.** Visit **Give.org** to verify if a charity meets the BBB Standards for Charitable Accountability. Take the time to find out how the organization plans to address either immediate or long-term needs. Need more information call your Better Business Bureau at 216.241.7678 or email info@cleveland.bbb.org.



Fake listing has travelers trying to rent local woman's house

Do you know if your house was listed as a potential vacation rental on the web? Have you checked recently? One local woman's house was targeted in a scam like this recently, leading her to warn others in the area that their own houses might be a target.

The woman owns a home on the east side of Cleveland and occupies the second floor apartment with her grandkids. Before the first incident, she received a letter notifying her that her bottom floor would be listed as a vacation rental, but she disregarded it as a scam. However, a few weeks later, a man showed up, claiming to have rented her bottom floor apartment. The man left without issue and following the first incident, the woman Googled her address and found her house listed as a vacation rental on booking websites. While she reported the fraudulent ads, the woman has experienced the same scenario with three more individuals since. "It's making me uneasy because I don't know if I need to be on guard to protect myself," she said.

While many experience vacation rental scams by mistakenly renting a listing that doesn't exist, some, like the woman described here, are inadvertently involved in a scam when their house is listed as a vacation, or even regular housing rental. Here are our tips to help you prevent either scenario from happening to you:

If you think your property is listed:

- **Search your address on the internet.** Like the woman in this story, a quick internet search should help you find fraudulent listings using your address. Report them and double check that they are removed from websites.
- **File a report with local police.**

If you're looking to rent an apartment or vacation rental soon:

- **Watch out for deals that are too good.** Scammers lure you in by promising low rents, extra amenities, and a great location. If the price seems much better than offered elsewhere, it may be a scam.
- **Search online for similar properties.** Do a quick search for the listing, scammer's email address, or phone number. If you find the same ad listed in other cities, that's a huge red flag.



How to safely shop major holiday sales and events

The COVID-19 pandemic has changed the way we shop. For both safety and convenience reasons, much of shopping has moved online. However, scammers are intent on taking advantage of our increased online presence and holiday shopping season right around the corner with intent to steal your money and your personal info.

Holiday online sales start in October with Amazon Prime Day, and many Black Friday deals have moved online in hopes of reducing in store crowds. And with [75% of consumers saying they'll do at least some of their holiday shopping online](#) and the National Retail Federation calculating the average [consumer spends just under \\$1,000 on gifts during the holiday season](#), that's a lot of opportunities for compromised personal information and lost money.

The following tips will help you shop online this holiday season, so you can achieve maximum savings while keeping your personal information and hard-earned money secure:

- **Beware of false advertising and phony websites.** If a company is selling the hottest item of the year at a price that seems too good to be true, it probably is. Watch out for false advertising and keep a close eye on the web address in your browser. Scammers love to create lookalike websites that, at first glance, appear to belong to a trusted retailer.
- **Shop with trustworthy sellers on secure sites only.** Be wary of businesses you aren't familiar with. Check their BBB Business Profile on BBB.org, look at the rating, and read customer reviews. In addition, be sure any web page you purchase from is secure. Secure web addresses begin with HTTPS:// and not just HTTP://.
- **Keep your antivirus software up to date.** Make sure you have antivirus software installed on your computer or mobile device, and that it is up to date. This will help you to avoid non-secure websites and pop-up phishing scams, and help keep your personal information safe.
- **Use your credit card.** It's always best to make online purchases with your credit card. If any shady charges turn up later, you will be able to contest them through your credit card company. Debit cards don't offer this same protection. Never make purchases with online sellers by giving them prepaid debit cards or wiring them money.