

# SCAM PREVENTION WORKSHEET

(KEEP BY YOUR TELEPHONE)

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These questions will help you to determine whether a telemarketing call is legitimate or not. You should save your notes from each call in case you develop concerns about a donation or purchase after the call.

**If the caller doesn't provide satisfactory answer to your questions, hang up immediately!**

## ALL CALLS:

- Is the call before 8 am or after 9 p.m.?

**If yes, hang up. All organizations that follow federal telemarketing guidelines must limit their calls to this 13-hour period.**

- Did the caller fully identify the organization he/she represents immediately after you answer the phone?
- Does the caller work for the organization itself or for a fundraising firm?
- Jot down the full name, address and phone number of the person

making the call and the organization they represent.

**Hang up if the caller hesitates or refuses to provide any of this information. Organizations that heed federal telemarketing guidelines should immediately identify themselves.**

## CHARITABLE ORGANIZATIONS:

- Does the caller represent a charitable organization?
- What is the purpose of the charitable organization?
- Is it registered with the state?
- What percentage of its total income does the charity spend on its program?

**Don't settle for vague descriptions of the organization's activities that emphasize the problem without explaining what the charity is actually doing about it.**

**Also, make sure that at least 50% to 60% of your donation will go toward actual charitable work – not fundraising expenses.**

## PRODUCT OR SERVICE SALES:

- Is the caller offering a product, service or contest of some sort?
- How much does the product cost?
- Is the sale final or nonrefundable?
- Does the caller seek payment prior to delivering the product or service?

**Hang up if the caller seeks payment prior to delivery of the product or service or if the offer does not come with a money back guarantee.**

- Does the caller seek cash?

**If yes, hang up. Legitimate organizations do not seek cash payments via the phone.**

- Will the caller send details of the charity or product/service in writing and therefore give you time to carefully review the offer?

**Hang up immediate if the answer is no or if you must act "right away." Legitimate organizations will respect your interest in taking time to review offers prior to making a decision.**

(Source: AARP)