How to vet charities before giving

Donating to a favorite charity or charities is a great way to make a difference in the lives of people that need a helping hand.

Choosing a charity to support can be a difficult decision, as many organizations are in need and worthy of your charitable dollars. Learning how to vet charities can help prospective donors make the best decisions in regard to which charities to support.

• Do your research. The holiday season tends to be the most popular time to give, but charities accept donations year-round. That said, the holiday season may serve as a great reminder to give. If you plan to give this holiday season or during any time of year, resolve to research charities rather than make knee-jerk donations when the impulse to donate strikes. The Better Business Bureau's Wise Giving Alliance has reviewed more than 1.000 charities. assessing each on a host of factors that include organizational oversight and program effectiveness. Such reviews are free to access and can help donors rest easy knowing they made informed donation decisions.

• Volunteer with an orga-

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Another way to vet a charity is to volunteer with it. This hands-on approach can give a first-hand glimpse in to just how effective a charity's programs are and how the

organizations directs donations. In addition, volunteering has been linked with improved

• Look into the organization's financials. A charity's financial filings are public record. In the United States, donors can look on Form 990 in the organization's filing with the Internal Revenue Service (equivalent forms are accessible in Canada as well). This form indicates if a charity finished the year with positive or negative assets. If it's the latter, the charity might be suffering from misman-

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happiness and provides a

great way to meet people.



Some charities will sit down with prospective donors to discuss the specifics of how their donations will be spent.

agement or legal troubles that are preventing it from meeting its mission statement. That's not the case in every instance, but it should at least present a red flag to would-be donors.

• Speak with representatives of the charity. Many charities will happily speak with prospective donors. Such organizations will be specific regarding how donation dollars are spent, including where your donation will be directed should you decide to go forward. Many will even allow donors to dictate how their donations

will be spent, as many donors want to know their money is going toward programs and not organizational operating costs.

Vetting a charity is a wise move for donors who want to make sure their money is truly benefitting those in need.



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