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By Christine DiGangi, Credit.com

Five years of conflict in Syria have displaced more than half of that country's population of 22.85 million, and, according to Amnesty International, more than 4 million Syrian refugees have fled to five countries: Turkey, Lebanon, Jordan, Iraq and Egypt.

An increase in news coverage of people scrambling to cross European borders — and the trauma they experience en route — has recently caught Americans' attention, amplifying calls for help. Making monetary donations is among the easiest and most effective ways people can contribute to humanitarian relief efforts, but that presents a challenge: How do you know your money is going to where it can best be used?

Those looking to donate have a lot of options, but among the organizations working on the ground to support people who have fled Syria are people with no intention other than to steal money. It happens whenever there's a disaster or crisis grabbing global headlines: Scammers capitalize on the attention and motivation people have to give money to those in need by setting up <u>fake charities</u> to receive donors' well-intentioned but misdirected funds.

The Better Business Bureau Wise Giving Alliance issued a warning to consumers this week:

"Tragedies generate public sympathy but unfortunately also attract scam fund raising efforts," said H. Art Taylor, president and CEO of BBB WGA, in a news release. "We are reminding contributors to be on the lookout for questionable solicitors and recommend that they focus giving efforts on charities that already have a presence in the impacted areas."

Their tips include:

- When making online donations, go directly to a charity's website, rather than <u>clicking</u> on links in emails or social media messages soliciting donations.
- Research organizations to which you're considering donating, to find out how they're helping and whether or not the group is legitimate. The BBB recommends using Give.org to research, and it has posted <u>its own list of BBB-verified charities</u> <u>working to help displaced Syrians</u>.
- Be wary of organizations claiming 100% of donations go to refugees, because charities have operational costs.

Remember that charitable donations are often tax-deductible, so keep records of your payments. It's worth the effort to research before donating, because sending money to a scammer not only wastes your money, it could expose you to cyberattacks or further scams, which could lead to financial losses or identity theft.