

Make your donations count, whether they're political or charitable.

Did you get a call from a group asking you to donate to police, firefighters, veterans, cancer patients or other worthy-sounding causes? It might not be a charity—it could be a “scam PAC.” Fraudsters that have been banned from raising money for charity are now engaged in purported political fundraising. They choose names and causes that sound charitable to compel donations, but then use your donations to enrich themselves. Without knowing the signs, it can be easy to mistake a scam Political Action Committee (PAC) for a legitimate PAC, political group, or charity. Here are some things you can do to learn more about PACs and avoid donating to scams.

Is it a charity or a scam PAC? Charities are organized to provide educational, religious, and civic resources that help maintain healthy communities. Donations to charity are deductible on the donor's federal income tax return. Scam PACS are formed to promote a cause that sounds charitable to induce people to donate. But donations to scam PACs are not tax-deductible and do not support charitable works.

What is a scam PAC? While many PACs serve an important role in political discourse, scam PACs are out to exploit legal loopholes and deceive donors by fundraising under the pretext that they are supporting an issue-based cause. Instead, a scam PAC diverts almost all of its donor's money back into fundraising and the PAC organizer's pockets. Scam PACs often target elderly constituents through telemarketing.

Five Things to Do Before Contributing to a PAC

1. **Search out a political cause or campaign you care about.** The best way to make sure your political contribution is used how you intended is to make a donation after doing research rather than in response to a fundraising call or mailer. A proactive donation also saves the PAC fundraising expense, ensuring more of your donation is used as you intended.
2. **Don't rely on the name.** Scam PACs prey on a donor's good intentions by choosing names that sound charitable, and their fundraising pitches include heart-grabbing statements designed to compel your donation. Meanwhile, most of your donation will support the PAC's organizers and vendors, not the law-enforcement officers, veterans, or cancer victims mentioned in the pitch.
3. **Do your research.** Some federal PACs must register with and report their contributions and expenditures to the Federal Election Commission (FEC). The FEC

makes that data available to the public at [Campaign finance data | FEC](#). Open Secrets also provides an online search of federal PAC data at [PAC Search • OpenSecrets](#). The IRS enables you to search for filings of political organizations that do not report to the FEC known as 527s at [Basic Search](#). ProPublica maintains a database that can help research 527s at [527 Explorer — ProPublica](#). PACs may also be created under state law, and you can find more information about your state's election officers at [State election agencies - Ballotpedia](#). Your state's election officer's webpage should have campaign-finance information to help research PACs created under state law. When you are researching a PAC, look for these signs of a potential scam:

- **The PAC's name and/or solicitation sounds charitable.** The majority of PACs are formed to support the election or defeat of a particular candidate. If the name sounds charitable and the solicitation asks you to support a charitable cause, it may be a scam PAC.
 - **The PAC reports high expenses for fundraising, consulting, or compliance and other administrative costs.** That is often a sign that the PAC is not engaging in political advocacy because little or no money is actually being directed to political candidates or causes. Conversely, a scam PAC will spend little to no money for what its solicitation promised to support.
 - **The PAC's home address is also the address of one of its vendors.** Scam PACs will make large disbursements to related vendors because the managers of the PAC have a financial interest in the vendor. When a PAC shares an address with one of its vendors, that may be a sign that the PAC has been formed to funnel donors' money from one entity to another.
4. **Visit the PAC's website.** Legitimate PACs should have working websites with the contact information for PAC operators. If the phone number listed is out of service or you can't reach a real person, that may be a sign of a scam PAC.
 5. **Be aware that scam PACs target seniors.** Seniors are at increased risk of falling prey to scam PACs because they tend to be more engaged in the political process. The most common occupation listed in FEC donor reports of known scam PACs is "retired."

Phone Calls and Texts Asking you to Donate

Many scam PACs fundraise by calling or texting potential donors and asking them to make a donation. Here are some tips to navigate solicitations over the telephone or by text message:

1. **If someone calls asking you to donate, ask questions.** What is the organization's exact name, web address, and mailing address? How much of my donation will go directly to the cause or campaign? What are the names of the people running the organization? Write down the answers and then research them. Some scam PACs use names that sound a lot like charities to trick you. Do your research before you give.
2. **Watch out for sentimental claims with few details.** Be suspicious if you hear a lot of vague, sentimental claims—for example, that the PAC supports law enforcement, veterans, or cancer victims, but isn't specific about how your donation will be used. If a group sounds like a charity but tells you a donation is not tax deductible, it may be a scam.
3. **Be wary of robocalls.** Robocalls are calls placed with machines called autodialers or that use pre-recorded messages. Robocalls can't be placed to your cell phone, pager, or other mobile device unless you've agreed to receive them beforehand. And even if you have consented or the call is placed to your landline, it must include (during or after the message) the official business name of a corporate entity initiating the call and the telephone number of the caller.
4. **Don't click on links in text messages.** Robotexts are text messages placed with an autodialer. They must comply with the same rules as robocalls. Legitimate organizations also solicit through text messages, but scammers can make their texts and links appear legitimate when in fact they are trying to trick you into giving them your personal information or install malware on your phone. It's always safer to visit the organization's website in a browser instead of following a link in a text message. Robotexters should also honor opt-out requests if you reply "STOP."
5. **If the caller says you already pledged, stop and check.** They may lie and say – in a phone call or mailer – that you already pledged to make the donation, or that you donated to them last year. They think that means you'll be more willing to donate.

6. **Think carefully about how you donate—and watch out for automatic recurring donations.** Don't donate with a wire transfer or gift card. Anyone asking you to donate this way is a scammer. Be suspicious of a PAC that collects money through crowdfunding sites or requests a check mailed to a post-office box. Some PACs will trick you into making recurring donations by requiring you to “opt out” rather than permitting you to affirmatively choose to make recurring contributions. If you donate and don't want to become an automatically recurring donor, pay careful attention to the checked boxes—you may need to uncheck them.
7. **Know that if you give over the phone, you are likely to receive more telephone solicitations.** Once you donate, your name, number, and donation history are valuable assets that may be sold or shared with other organizations. You can avoid this by asking questions, hanging up, doing your research, and only donating after you are confident that the organization soliciting you is not a scam. (Doing research will not help keep your name from being sold. You can tell the organization not to sell your name, but even that may not do the trick.)
8. **In general, if it doesn't feel right, don't donate money.**

How to Report Scam PACs

Scam PACs exploit legal loopholes in campaign-finance law that allow them to fundraise for causes and spend very little money on those causes --but lying to donors is always illegal. If you think you've been solicited by or donated to a scam PAC, report the potential scam to:

- **The FBI:** If a PAC appears fraudulent, contact a local FBI field office and ask to speak to an election-crimes coordinator. [Field Offices — FBI](#)
- **FEC:** Even if the FEC cannot take action, it needs to know of the problem. [FEC | OIG | How to submit a complaint with the FEC OIG](#)
- **State Attorneys General:** Some states have anti-fraud laws that may apply. Misleading donors to believe that they are donating to a charity is illegal under most states' laws. You can learn how to file a consumer complaint in your state by visiting [File a Complaint - Consumer Protection \(consumerresources.org\)](#).

When you report a scam PAC, share any information you have – including the name and phone number of the organization or fundraiser, how the fundraiser contacted you, and what the fundraiser said.

