HOW TO AVOID HOLIDAY SCAMS

*Take Charge America offers tips on spotting fraudulent charities, travel perks and other seasonal rip-offs*

**PHOENIX – (October 19, 2010)** – The holidays are traditionally a time of giving, yet they’re also a time when crooks try to take advantage of consumers’ altruistic attitudes.

“Scams targeting your pocket book tend to pop up more around the holidays,” said Mike Sullivan, director of education for *Take Charge America*, a national non-profit credit counseling agency based in Phoenix. “Consumers are busy, buying lots of goods and more than willing to shell out extra cash for those in need. It’s important to be cautious when making any purchase, big or small.”

Sullivan advises shoppers to research the validity of all online purchases, only visit trusted vendors and consult the Better Business Bureau (BBB) when seeking professional services. He has also compiled a list of the top holiday scams to help keep consumers alert and financially secure:

- **Fake Charities**: Fake charities are among the most popular holiday scams, soliciting consumers over the phone, e-mail and through direct mail. To avoid these scams, only donate money to charities you know and trust. If a new charity piques your interest, be sure to verify its existence on [Charity Navigator](https://www.charitynavigator.org) or the [BBB Wise Giving Alliance](https://www.bbb.org). If you can’t locate the charity in question, use the online search tools to find a different charity with a similar mission.

- **Fraudulent Travel Packages**: Travel costs can skyrocket during the holidays, steering many consumers online in search of deals. Take time to research your options, and again, only purchase travel packages from reputable companies you know and trust.

  Fake travel sites may offer amazing deals on vacation rentals or hotels to lure you into providing personal information that can be used to steal your identity or tap your bank account. This practice is known as “phishing.” Fake travel sites may require customers to pay for all accommodations upfront, and they may not provide a phone number or e-mail address for customer support.

- **Fake Contest Alerts**: Many scammers use telemarketing to tempt consumers with prizes from fake contests. Be very skeptical if you get a call out of the blue about winning a big ticket item like a luxury vacation. Don’t put down a deposit or provide the caller with any personal data. The call is likely a scam, especially if you can’t recall entering the contest. Similarly, scammers may utilize these same techniques to solicit personal information with cell phone text messages, asking the recipient to call a toll-free number. This is referred to as “smishing.” Be sure to alert children, seniors and others who may not be cell phone savvy about these types of scams.

- **Naming a Star**: It may sound appealing to have your loved one’s name immortalized in the night sky, but it’s not really going to happen. You are simply paying for a plaque – not an actual star.
These types of services have been around for a while, but consumers still fall into the trap. The truth is, the International Astronomical Union is the only organization designated to name stars, and it does not open the opportunity up to the public. You would be much better off making a gift or spending your money in another manner.

For more money-saving tips, visit www.takechargeamerica.org.

About Take Charge America, Inc.

Take Charge America, Inc., a non-profit financial education, credit counseling and debt management agency, is dedicated to helping consumers nationwide improve their financial futures. It partners with creditors, credit unions, employers, government groups and educational institutions to reach different segments of the population experiencing a variety of financial challenges. Since its founding in 1987, the company has grown from three to nearly 400 employees. It has helped more than 1.5 million consumers nationwide manage their personal finances and debts. For more information on Take Charge America, visit www.takechargeamerica.org or call (888) 822-9193.

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