

# Nonprofit Legitimacy — Donor Due-Diligence Checklist

Complete this checklist before donating to any nonprofit or charity.

## ORGANIZATION BEING EVALUATED

Nonprofit Name:

\_\_\_\_\_

Website:

\_\_\_\_\_

EIN / Tax ID (from their website or Form 990):

\_\_\_\_\_

Date of Evaluation:

\_\_\_\_\_

Evaluated By:

\_\_\_\_\_

## STEP 1 — TAX-EXEMPT STATUS

- Search IRS Tax Exempt Organization Search tool ([apps.irs.gov/app/eos](https://apps.irs.gov/app/eos))
- Confirm 501(c)(3) status is active (not revoked)
- Donations are eligible for tax deduction
- Form 990 filings found and accessible

## STEP 2 — MISSION & PROGRAMS

- Clear, specific mission statement on website
- Programs and activities align with stated mission
- Measurable outcomes / impact data provided
- Annual report available and recently updated

## STEP 3 — FINANCIAL TRANSPARENCY

- 70%+ of expenses go directly to programs (not overhead)
- Admin / fundraising costs below 20% of total expenses
- Audited financial statements available on request
- IRS Form 990 available on GuideStar / Candid

## ■ STEP 4 — WATCHDOG RATINGS

- Charity Navigator rating: 3–4 stars ✓
- GuideStar / Candid Seal of Transparency ✓
- Charity Watch grade: A or B ✓
- BBB Wise Giving Alliance accredited ✓

## ■ STEP 5 — GOVERNANCE & COMPLIANCE

- Registered with relevant state charity authority
- Board of directors listed with bios
- No recent legal actions, fines, or investigations
- Conflict of interest policy documented

## ■ STEP 6 — REPUTATION & REVIEWS

- Positive reviews from beneficiaries online
- No major media exposés or fraud allegations
- Social media presence active and credible
- Able to contact them easily (phone/email responsive)

## ■ OVERALL ASSESSMENT

Steps Passed (out of 6)	Recommendation
6 / 6	Highly Recommended ■
4–5 / 6	Likely Legitimate — minor gaps ■
2–3 / 6	Proceed with Caution ■■
0–1 / 6	Do NOT Donate — likely fraudulent ■

### My Notes / Red Flags Noticed:

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■ Tip: Report charity fraud to the FTC at [reportfraud.ftc.gov](http://reportfraud.ftc.gov) or your state attorney general's office.