Each year at this time many of us open our hearts and our pocketbooks to our favorite charities. As a nation, Americans give more money than any other country. But make sure that your money goes to who you think it should.

I recently purchased tickets for a local charity dinner from a volunteer. I mentioned that I had donated when the group had called me on the phone. I really thought I had done my homework on this one and was safe to donate. But this committed volunteer told me that all the money from that solicitation had gone to support programs in Anchorage. Not one penny was returned to Fairbanks. Don’t be fooled as I was and make sure your dollars go where you want them to go.

The best idea is to give money to a group that you have firsthand knowledge of. Maybe you have volunteered with them or maybe you benefited from their services.

Don’t give based on a phone call, something that comes in your mailbox or being pressured by an in-person solicitor. Take your time making up your mind and use websites like CharityNavigator.com and Give.org to look up charities online. Both sites will allow you to check the exact name of a charity to make sure you're donating to legitimate groups.

CharityNavigator.com evaluates 5,500 charities based on how much they spend on programming versus overhead costs. It also looks at a group's working capital, savings and revenue growth over time, among other criteria. It assigns charities on a four star system. Though few of our local charities are on the list, all the big national charities are listed.

Give.org is a branch of the Better Business Bureau. It allows you to review some charities, but also has a query section that allows you to send in a charity name and ask for further information.
Here are some ways to make sure you are making the best decision when it comes to who you are donating money to:

Don’t respond to phone calls. Recognize that a large number of for-profit fundraisers exist and they usually keep a large portion (in some cases all) of every dollar they collect. Wise donors never give out their personal information — like credit card accounts, social security numbers — over the phone.

If you like the charity that the phone call is for, hang up the phone and do your own investigation. Look up the charity online and if they meet your standards, send the check directly to them. Cut out the middleman and the charity will get every cent of the money you send.

Be careful of like sounding names. Most of us can be easily confused by charities that have similar names. Take the two charities that are very similar in name — the Children’s Charity Fund and the Children’s Defense Fund. They sound alike, but one is a 0-star charity and the other is a 3-star charity. Make sure the legitimate charity gets your money.

A local store had a sale where if I gave a donation to a charity, I got a discount on my purchase. Great idea, everyone wins. I wanted my donation to go to the food bank. I had in mind the Fairbanks Community Food Bank, but the charity was set up to go to the Food Bank of Alaska. There is nothing wrong with the Food Bank of Alaska, which is situated in Anchorage, but I wanted my money to go locally. If I had not continued to ask questions about the donation process, I would have donated to the wrong place.

Confirm the non-profit status of the charity. Smart givers support groups granted tax-exempt status under 501(c) (3) of the IRS code. These donations can be legally deducted on your income tax return.

It is the season of giving. Make sure your dollars count.

Roxie Rodgers Dinstel is a professor of extension on the Tanana District Extension Faculty. Questions or column requests can be e-mailed to her at rrdinstel@alaska.edu or by calling 907-474-2426. The Cooperative Extension Service is part of the University of Alaska Fairbanks, working in cooperation with the U.S. Department of Agriculture.