



News

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Facebook Joins the Personal Fundraising Field But the BBB Says Look Before You Leap

Rockford, IL – April 11, 2017 – In the next few weeks individuals will have another avenue to raise funds for personal emergencies, college tuition, funerals, etc. Facebook, has had a tool which allowed its users to launch fundraising campaigns for non-profits but, is loosening its restrictions to allow individuals to raise money for personal reasons.

According to [Facebook's announcement](#), these personal fundraisers can be for any purpose, including themselves, a friend or someone or something that is not on Facebook, as an example a pet.

There are six specific categories that Facebook allows:

- **Education** – tuition, books or classroom supplies
- **Medical** – medical procedures, treatments or injuries
- **Pet Medical** – veterinary procedures, treatments or injuries
- **Crisis Relief** – public crises or natural disasters
- **Personal Emergencies** – house fires, theft, or car accidents
- **Funeral and loss** – burial expenses or living costs after losing a loved one

To use the tool is not free; Facebook says they won't make a profit off of its charitable giving tool, but anyone who sets-up a donations page will pay a 6.9 percent transaction fee, plus \$0.30 per donation. Facebook says, those funds will be used for processing fees, fundraiser vetting, and security and fraud protection.

"There are many reasons that individuals may need to ask the public for help, and having a tool like this or "GoFundMe" which launched years ago, can make the process much easier," says Dennis Horton, director of the Rockford Regional Office of the Better Business Bureau. "However, just as you would when you make any charitable donation, people who want to give need to take some precautions."

- Only donate to users you personally know and trust. Even then, there's no way to guarantee a page contains accurate or truthful information.
- When you donate, look for a security indicator — a lock icon or a green bar in your web browser — to confirm it's a secure transaction.
- Beware of pages with links to other pages where you supposedly can use "alternative payment methods." Use only the "Donate" button on the page.
- Always check the "Created By" area at the bottom of every donation page to help you make an informed donation decision.

- If in doubt before you donate verify, with online friends you trust, that the need exists and was posted by someone with the authority to do so.

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