

## Scholarship Scams

### Scam Warning Signs

- You have to pay a fee
- Money-back offers or guarantees
- Credit card or bank account information required
- Provides "exclusive" information

### Scams: "Phishing" & "Pharming"

#### "Phishing"

- Unsolicited emails that bear the logo of your bank or credit card
- Appear legitimate but are traps to lure you into giving out your personal or account information

NEVER give out Social Security, credit card or bank account numbers to unsolicited emails or calls

#### "Pharming"

- Unsolicited emails that encourage you to visit a website or click on suspicious links
- Make sure your inbox spam filters are up to date

BE CAREFUL about giving out your contact information or email address

### Reporting Scams

**National Fraud Information Center (NFIC)** File an online complaint at [www.fraud.org](http://www.fraud.org)

**Federal Trade Commission (FTC)**  
File an online complaint at [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams), call 877-FTC-HELP (877-382-4357), or write to:  
Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Ave., NW  
Washington, DC 20580

**State Attorney General's Office**  
File your complaint with the Consumer Protection Division in your state. Visit [www.naag.org](http://www.naag.org) to find your state Attorney General's Office

**US Postal Inspection Service (USPIS)**  
File an online complaint involving mail fraud at [postalinspectors.uspis.gov](http://postalinspectors.uspis.gov), call the Crime Hotline at 877-876-2455 or write to:  
Inspection Service Support Group  
222 S. Riverside Plaza, Ste. 1250  
Chicago, IL 60606-6100

**Better Business Bureau (BBB)**  
File an online complaint about a business at [www.bbb.org](http://www.bbb.org) or call 703-276-0100

## 2013-2014 Calendar

### September 2013

3 - LSAT Registration Deadline for 10/5 Test  
6 - GRE Registration Deadline for 10/12 Test  
13 - GRE Late Registration Deadline for 10/12 Test  
13 - LSAT Late Registration Deadline for 10/5 Test  
16-18 - NCAN National Conference  
19-21 - NACAC's National Conference  
21 - ACT Test (Selected States)

### October 2013

4 - GRE Registration Deadline for 11/9 Test  
5 - SAT Test  
5 - LSAT Test  
11 - GRE Late Registration Deadline for 11/19 Test  
12 - GRE Test  
14-17 - NSPA National Conference  
23-25 - College Board National Forum  
26 - ACT Test

### November 2013

2 - SAT Test  
4 - LSAT Registration Deadline for 12/7 Test  
9 - GRE Test  
11-15 - National Distance Learning Week  
15 - LSAT Late Registration Deadline for 12/7 Test

### December 2013

7 - SAT Test  
7 - LSAT Test  
14 - ACT Test

### January 2014

Remind students to complete FAFSA and submit ASAP to maximize chances for aid  
3 - GRE Registration Deadline for 2/8 Test  
7 - LSAT Registration Deadline for 2/8 Test  
10 - GRE Late Registration Deadline for 2/8 Test  
17 - LSAT Late Registration Deadline for 2/8 Test  
25 - SAT Test

### February 2014

Financial Aid Awareness Month  
Remind students to submit 2013-2014 FAFSA  
8 - ACT / LSAT / GRE Test (except in NY)

### March 2014

8 - SAT Test

### April 2014

National Financial Literacy Month  
12 - ACT Test  
15 - Federal income tax due for 2013

### May 2014

1 - National Candidates' Reply Date  
4 - SAT Test Day

### June 2014

7 - SAT Test  
14 - ACT Test  
30 - Last day to submit 2013-2014 FAFSA

### Summer 2014

June 29 - July 2 - NASFAA Conference  
Order materials: [www.fastweb.com/educators](http://www.fastweb.com/educators)

Refer to the GMAT, LSAT and MCAT for more test date information

## Web Resources

### Sources of Aid

**Scholarship Search**  
[www.fastweb.com](http://www.fastweb.com)

**College Savings Plan Network**  
[www.collegesavings.org](http://www.collegesavings.org)

**AmeriCorps**  
[www.americorps.gov](http://www.americorps.gov)

**City Year**  
[www.cityyear.org](http://www.cityyear.org)

**JobCorps**  
[www.jobcorps.gov](http://www.jobcorps.gov)

**State Resources**  
[www.finaid.org/state](http://www.finaid.org/state)

**State Residence Requirements**  
[www.finaid.org/stateresidency](http://www.finaid.org/stateresidency)

**Student Tax Info**  
[www.irs.gov/individuals/students](http://www.irs.gov/individuals/students)

### Financial Aid Applications

**CSS/Financial Aid PROFILE**  
[profileonline.collegeboard.com](http://profileonline.collegeboard.com)

**FAFSA**  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**FAFSA PIN Registration**  
[www.pin.ed.gov](http://www.pin.ed.gov)

**FAFSA 4Caster**  
[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

**FAA (Access to Central Processing System)**  
[www.fafsa.ed.gov/FOTWebApp/faa/faa.jsp](http://www.fafsa.ed.gov/FOTWebApp/faa/faa.jsp)

**Bureau of Citizenship and Immigration**  
[www.uscis.gov](http://www.uscis.gov)

**Selective Service System**  
[www.sss.gov](http://www.sss.gov)

**Social Security Administration**  
[www.ssa.gov](http://www.ssa.gov)

### Student Loans and Grants

**Common Origination and Disbursement**  
[www.cod.ed.gov](http://www.cod.ed.gov)

**Direct Loans**  
[www.ed.gov/directloan](http://www.ed.gov/directloan)

**Direct Loan Servicing**  
[www.dlsonline.com](http://www.dlsonline.com)

**Direct Consolidation Loan**  
[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

**Federal Student Loans**  
[www.studentloans.gov](http://www.studentloans.gov)

**National Student Loan Data System**  
[www.nslds.ed.gov](http://www.nslds.ed.gov)

**Project on Student Debt**  
[www.projectonstudentdebt.org](http://www.projectonstudentdebt.org)

**Student Loan Borrower Assistance**  
[www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)

**Default Management**  
[ifap.ed.gov/DefaultManagement](http://ifap.ed.gov/DefaultManagement)

**Total & Permanent Disability (TPD) Discharge**  
[www.disabilitydischarge.com](http://www.disabilitydischarge.com)