

## 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

## 2014-2015 Calendar

### August 2014

26 - LSAT Registration Deadline for 9/27 Test

### September 2014

National College Savings Month  
5 - LSAT Late Registration Deadline for 9/27 Test  
12 - GRE Registration Deadline for 10/18 Test  
15 - 17 - NCAN National Conference  
18 - 20 - NACAC National Conference  
19 - GRE Late Registration Deadline for 10/18 Test  
27 - LSAT Test

### October 2014

3 - GRE Registration Deadline for 11/8 Test  
10 - GRE Late Registration Deadline for 11/8 Test  
13 - 16 - NSPA National Conference  
18 - GRE Test  
27 - 29 - College Board National Forum

### November 2014

National Scholarship Month  
4 - LSAT Registration Deadline for 12/6 Test  
8 - GRE Test  
10 - 14 - National Distance Learning Week  
14 - LSAT Late Registration Deadline for 12/6 Test

### December 2014

6 - LSAT Test

### January 2015

Remind students to complete FAFSA and submit ASAP to maximize chances for aid  
2 - GRE Registration Deadline for 2/7 Test  
7 - LSAT Registration Deadline for 2/7 Test  
9 - GRE Late Registration Deadline for 2/7 Test  
16 - LSAT Late Registration Deadline for 2/7 Test

### February 2015

Financial Aid Awareness Month  
Remind students to submit 2014-2015 FAFSA  
7 - LSAT and GRE Tests

### March 2015

15 - Financial Aid award letter distribution begins

### April 2015

National Financial Literacy Month  
15 - Federal income tax due for 2014

### May 2015

1 - National Candidates' Reply Date

### June 2015

30 - Last day to submit 2014-2015 FAFSA

### Summer 2015

July 19 - 22 - NASFAA Conference  
Order materials: [www.fastweb.com/educators](http://www.fastweb.com/educators)

## Test Information Links

GMAT testing information: [www.mba.com/us](http://www.mba.com/us)  
GRE testing information: [www.ets.org/gre](http://www.ets.org/gre)  
LSAT testing information: [www.lasc.org](http://www.lasc.org)  
MCAT testing information: [www.aamc.org](http://www.aamc.org)

### Have a Question or Comment?

Email: [memberservices@fastweb.com](mailto:memberservices@fastweb.com)

## 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/FOTWWebApp/faa/faa.jsp](http://www.fafsa.ed.gov/FOTWWebApp/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.dlssonline.com](http://www.dlssonline.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)