

## 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

## Contacts

### Associations/Organizations

#### NACAC (National Association for College Admission Counseling)

800-822-6285 / [info@nacacnet.org](mailto:info@nacacnet.org)  
[www.nacacnet.org](http://www.nacacnet.org)

#### NASFAA (National Association of Student Financial Aid Administrators)

202-785-0453 / [web@nasfaa.org](mailto:web@nasfaa.org) / [www.nasfaa.org](http://www.nasfaa.org)

#### NASPA (Student Affairs Administrators in Higher Education)

202-265-7500 / [office@naspa.org](mailto:office@naspa.org) / [www.naspa.org](http://www.naspa.org)

#### NCAN (National College Access Network)

202-347-4848 / [ncan@collegeaccess.org](mailto:ncan@collegeaccess.org)  
[www.collegeaccess.org](http://www.collegeaccess.org)

#### NCHELP (National Council of Higher Education Loan Programs)

202-822-2106 / [info@nchelp.org](mailto:info@nchelp.org) / [www.nchelp.org](http://www.nchelp.org)

#### NSEA (National Student Employment Association)

800-742-0047 / [www.nsea.info](http://www.nsea.info) / [nsea@nsea.info](mailto:nsea@nsea.info)

#### NSPA (National Scholarship Providers Association)

303-442-2524 / [aweinstein@scholarshipproviders.org](mailto:aweinstein@scholarshipproviders.org)  
[www.scholarshipproviders.org](http://www.scholarshipproviders.org)

### Government

#### U.S. Department of Education

800-USA-LEARN (800-872-5327) / [www.ed.gov](http://www.ed.gov)

#### FAFSA (Free Application for Federal Student Aid)

800-4-FED-AID (800-433-3243) / [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

#### FSAIC (Federal Student Aid Information Center)

800-4-FED-AID (800-433-3243)  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

#### NCES (National Center for Education Statistics)

202-502-7300 / [www.nces.ed.gov](http://www.nces.ed.gov)

#### Office of the Inspector General (OIG)

800-MIS-USED (800-647-8733)  
[www.ed.gov/about/oig](http://www.ed.gov/about/oig)

### Testing

#### ACT (American College Testing)

319-337-1000 / [www.actstudent.org](http://www.actstudent.org)

#### CLEP (College-Level Examination Program)

800-257-9558 / [www.collegeboard.com/clephone](http://www.collegeboard.com/clephone)

#### GRE (Graduate Record Examination)

609-771-7670 / [www.ets.org/gre](http://www.ets.org/gre)

#### GMAT (Graduate Management Admissions Test)

800-717-GMAT (800-717-4628)  
[www.mba.com/mba/theGMAT](http://www.mba.com/mba/theGMAT)

#### LSAT (Law School Admissions Test)

215-968-1001 / [www.lsac.org](http://www.lsac.org)

#### MCAT (Medical College Admissions Test)

202-828-0690 / [www.aamc.org/students/mcat](http://www.aamc.org/students/mcat)

#### SAT (Scholastic Assessment Test)

866-756-7346 / [sat.collegeboard.com](http://sat.collegeboard.com)

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/FOTWWWebApp/faa/faa.jsp](http://www.fafsa.ed.gov/FOTWWWebApp/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.nsls.ed.gov](http://www.nsls.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)

### Financial Aid Information

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

**FinAid**  
[www.finaid.org](http://www.finaid.org)

**Fastweb College Gold**  
[www.collegegold.com](http://www.collegegold.com)

**Federal Student Aid for Students**  
[studentaid.ed.gov](http://studentaid.ed.gov)

**Financial Aid Calculators**  
[www.finaid.org/calculators](http://www.finaid.org/calculators)

**FTC Project Scholarship Scam**  
[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

**Mapping Your Future**  
[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

**Student Gateway to the US Government**  
[www.students.gov](http://www.students.gov)

**The Guide to Federal Student Aid**  
[studentaid.ed.gov/guide](http://studentaid.ed.gov/guide)

### Educator Training/Resources

**Fastweb for Educators**  
[www.fastweb.com/educators](http://www.fastweb.com/educators)

**IFAP (Information for Financial Aid Professionals)**  
[www.ifap.ed.gov](http://www.ifap.ed.gov)

**Learn Student Aid (NASFAA)**  
[www.learnstudentaid.org](http://www.learnstudentaid.org)

**TFAP (Training for Financial Aid Professionals)**  
[ed.gov/offices/OSFAP/training/index.html](http://ed.gov/offices/OSFAP/training/index.html)

### Higher Ed News & Views

**Chronicle of Higher Education**  
[www.chronicle.com](http://www.chronicle.com)

**Higher Education Watch**  
[www.higheredwatch.org](http://www.higheredwatch.org)

**Inside Higher Ed**  
[www.insidehighered.com](http://www.insidehighered.com)

**Student Lending Analytics**  
[www.studentlendinganalytics.com](http://www.studentlendinganalytics.com)

### Research

**College Insight**  
[www.college-insight.org](http://www.college-insight.org)

**Council on Law in Higher Education**  
[www.clhe.org](http://www.clhe.org)

**Education Resources Info Center**  
[www.eric.ed.gov](http://www.eric.ed.gov)

**FSA Data Center**  
[www.fsadatacenter.ed.gov](http://www.fsadatacenter.ed.gov)

**Integrated Postsecondary Education Data System (IPEDS)**  
[www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds)

**National Center for Education Statistics**  
[www.nces.ed.gov](http://www.nces.ed.gov)

**Student Aid Legislation**  
[www.finaid.org/legislation](http://www.finaid.org/legislation)

### Choosing a Career

**MonsterCollege**  
[www.monstercollege.com](http://www.monstercollege.com)

**Career Planning**  
[www.fastweb.com](http://www.fastweb.com)

**Bureau of Labor Statistics**  
[www.stats.bls.gov](http://www.stats.bls.gov)

**Occupational Outlook Handbook**  
[www.bls.gov/oco](http://www.bls.gov/oco)

## Loan Information

Always borrow federal first. Federal student loans are cheaper, more available and have better repayment terms than private/student loans.

### Federal Perkins Loan

**For undergrad and grad students**  
Undergrad students: loan amount up to \$5,500  
Grad and Professional students: loan amount up to \$8,000  
College is the lender

### Direct Subsidized Stafford Loan

**For undergrad students enrolled at least half time**  
Loan amount between \$3,500 and \$5,500, depending on school  
No interest charged while in school  
Dept. of Education is the lender

### Direct Unsubsidized Stafford Loan

**For undergrad and grad students enrolled at least half time**  
Loan amount between \$5,500 to \$20,500, less subsidized amount  
Student responsible for interest  
Dept. of Education is the lender

### Direct PLUS Loan for Parents

**For parents of dependent students enrolled at least half time**  
Loan amount is maximum cost of attendance, less any other financial aid  
Parent is responsible for interest  
Dept. of Education is the lender

### Direct PLUS Loan for Grad or Professional Students

**For grad or professional students enrolled at least half time**  
Loan amount is maximum cost of attendance, less any other financial aid  
Student is responsible for interest  
Dept. of Education is the lender

### Private/Alternative Loan

**More expensive than Federal student loans**  
Eligibility, interest rate and fees based on credit scores.  
For more information on private/alternativeloans, visit:  
[www.finaid.org/privateloans](http://www.finaid.org/privateloans)