

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

Federal Trade Commission (FTC)

File an online complaint at 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 to find your state Attorney General’s Office

US Postal Inspection Service (USPIS)

File an online complaint involving mail fraud at 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 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

Test Information Links

GMAT testing information: www.mba.com/us
GRE testing information: www.ets.org/gre
LSAT testing information: www.lasc.org
MCAT testing information: www.aamc.org

Have a Question or Comment?

Email: memberservices@fastweb.com

Contacts

Associations/Organizations

NACAC (National Association for College Admission Counseling)
800-822-6285 / info@nacacnet.org
www.nacacnet.org

NASFAA (National Association of Student Financial Aid Administrators)
202-785-0453 / web@nasfaa.org
www.nasfaa.org

NASPA (Student Affairs Administrators in Higher Education)
202-265-7500 / office@naspa.org
www.naspa.org

NCAN (National College Access Network)
202-347-4848 / ncan@collegeaccess.org
www.collegeaccess.org

NCHHELP (National Council of Higher Education Loan Programs)
202-822-2106 / info@nchelp.org / www.nchelp.org

NSEA (National Student Employment Association)
800-742-0047 / www.nsea.info / nsea@nsea.info

NSPA (National Scholarship Providers Association)
303-442-2524
aweinstein@scholarshipproviders.org
www.scholarshipproviders.org

Government

U.S. Department of Education
800-USA-LEARN (800-872-5327) / www.ed.gov

FAFSA (Free Application for Federal Student Aid)
800-4-FED-AID (800-433-3243)
www.fafsa.ed.gov

FSIAIC (Federal Student Aid Information Center)
800-4-FED-AID (800-433-3243)
www.studentaid.ed.gov

NCES (National Center for Education Statistics)
202-502-7300 / www.nces.ed.gov

Office of the Inspector General (OIG)
800-MIS-USED (800-647-8733)
www.ed.gov/about/oig

Testing

ACT (American College Testing)
319-337-1000 / www.actstudent.org

CLEP (College-Level Examination Program)
800-257-9558 / clep.collegeboard.org

GRE (Graduate Record Examination)
609-771-7670 / www.ets.org/gre

GMAT (Graduate Management Admissions Test)
800-717-GMAT (800-717-4628)
www.mba.com/mba/theGMAT

LSAT (Law School Admissions Test)
215-968-1001 / www.lscac.org

MCAT (Medical College Admissions Test)
202-828-0690 / www.aamc.org/students/mcat

SAT (Scholastic Assessment Test)
866-756-7346 / sat.collegeboard.com

Web Resources

Sources of Aid

Scholarship Search
www.fastweb.com

College Savings Plan Network
www.collegesavings.org

AmeriCorps
www.americorps.gov

City Year
www.cityyear.org

JobCorps
www.jobcorps.gov

State Resources
www.finaid.org/state

State Residence Requirements
www.finaid.org/stateresidency

Student Tax Info
www.irs.gov/individuals/students

Financial Aid Applications

CSS/Financial Aid PROFILE
profileonline.collegeboard.com

FAFSA
www.fafsa.ed.gov

FAFSA PIN Registration
www.pin.ed.gov

FAFSA 4Caster
www.fafsa4caster.ed.gov

FAA (Access to Central Processing System)
www.fafsa.ed.gov/FOTWebApp/faq/faq.jsp

Bureau of Citizenship and Immigration
www.uscis.gov

Selective Service System
www.sss.gov

Social Security Administration
www.ssa.gov

Student Loans and Grants

Common Origination and Disbursement
www.cod.ed.gov

Direct Loans
www.ed.gov/directloan

Direct Loan Servicing
www.dlsonline.com

Direct Consolidation Loan
www.loanconsolidation.ed.gov

Federal Student Loans
www.studentloans.gov

National Student Loan Data System
www.nsls.ed.gov

Project on Student Debt
www.projectonstudentdebt.org

Student Loan Borrower Assistance
www.studentloanborrowerassistance.org

Default Management
ifap.ed.gov/DefaultManagement

Total & Permanent Disability (TPD) Discharge
www.disabilitydischarge.com

Financial Aid Information

Fastweb
www.fastweb.com

FinAid
www.finaid.org

Fastweb College Gold
www.collegegold.com

Federal Student Aid for Students
studentaid.ed.gov

Financial Aid Calculators
www.finaid.org/calculators

FTC Project Scholarship Scam
www.ftc.gov/scholarshipscams

Mapping Your Future
www.mappingyourfuture.org

Student Gateway to the US Government
www.students.gov

The Guide to Federal Student Aid
studentaid.ed.gov/guide

Educator Training/Resources

Fastweb for Educators
www.fastweb.com/educators

IFAP (Information for Financial Aid Professionals)
www.ifap.ed.gov

Learn Student Aid (NASFAA)
www.learnstudentaid.org

TFAP (Training for Financial Aid Professionals)
ed.gov/offices/OSFAP/training/index.html

Higher Ed News & Views

Chronicle of Higher Education
www.chronicle.com

Higher Education Watch
www.higheredwatch.org

Inside Higher Ed
www.insidehighered.com

Student Lending Analytics
www.studentlendinganalytics.com

Research

College Insight
www.college-insight.org

Council on Law in Higher Education
www.clhe.org

Education Resources Info Center
www.eric.ed.gov

FSA Data Center
www.fsadatacenter.ed.gov

Integrated Postsecondary Education Data System (IPEDS)
www.nces.ed.gov/ipeds

National Center for Education Statistics
www.nces.ed.gov

Student Aid Legislation
www.finaid.org/legislation

Choosing a Career

MonsterCollege
www.monstercollege.com

Career Planning
www.fastweb.com

Bureau of Labor Statistics
www.stats.bls.gov

Occupational Outlook Handbook
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 is 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

Have a Question or Comment?

Email: memberservices@fastweb.com