

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

2012-2013 Calendar

September 2012

- 4 - LSAT Registration Deadline for 10/6 Test
- 8 - ACT Test Day (Selected States)
- 14 - GRE Registration Deadline for 10/20 Test
- 14 - LSAT Late Registration Deadline for 10/6 Test
- 16-19 - NCAN National Conference
- 21 - GRE Late Registration for 10/20 Test

October 2012

- 2-6 - NACAC's National Conference
- 6 - SAT/LSAT Test Day
- 12 - GRE Registration Deadline for 11/17 Test
- 16-19 - NSPA National Conference
- 19 - GRE Late Registration for 11/17 Test
- 20 - GRE Test Day
- 24-26 - College Board National Forum
- 27 - ACT Test Day
- 29 - LSAT Registration Deadline for 12/1 Test

November 2012

- 3 - SAT Test Day
- 7-11 - National Distance Learning Week
- 9 - LSAT Late Registration Deadline for 12/1 Test
- 17 - GRE Test Day

December 2012

- 1 - LSAT Test Day
- 3 - SAT Test Day
- 8 - ACT Test Day

January 2013

- Remind students to complete FAFSA and submit ASAP to maximize chances for aid
- 4 - GRE Registration for 2/9 Test
- 8 - LSAT Registration for 2/9 Test
- 11 - GRE Late Registration for 2/9 Test
- 18 - LSAT Late Registration for 2/9 Test
- 26 - SAT Test Day

February 2013

- Financial Aid Awareness Month
- Remind students to submit 2012-2013 FAFSA
- 9 - ACT / LSAT / GRE Test Day (except in NY)

March 2013

- 9 - SAT Test Day
- 20-24 - ACA Conference

April 2013

- National Financial Literacy Month
- 13 - ACT Test Day
- 15 - Federal income tax due for 2012

May 2013

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

June 2013

- 1 - SAT Test Day
- 8 - ACT Test Day
- 30 - Last day to submit 2012-2013 FAFSA

Summer 2013

- Jul - 14-17 NASFAA Conference
- Order materials: 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
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

NCHELP (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

FSAIC (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 / www.collegeboard.com/clepphone

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.lsac.org

MCAT (Medical College Admissions Test)

202-828-0690 / www.aamc.org/students/mcat

SAT (Scholastic Assessment Test)

866-756-7346 / sat.collegeboard.com

Have a Question or Comment?

Email: memberservices@fastweb.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/faa/faa.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

Help With Student Loan Problems
www.finaid.org/loanhelp

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

Awarded based on exceptional need. Interest is subsidized and fixed at 5%. No fees. Favorable benefits may be lost upon consolidation.

REPAYMENT begins 9 months after graduation or dropping below half-time enrollment status.

Federal Stafford Loan

Subsidized

Interest accrues with graduation for loans made in 2012-13 and 2013-14. Repayment still begins 6 months after graduation.

Fixed interest rate is 3.4% if loan originated on/after July 1, 2011 for undergraduate students.

Unsubsidized

Interest accrues during school.

Fixed interest rate is 6.8% if loan originated on/after July 1, 2006. 1% fees. On loans first disbursed on or after July 1, 2009, annual limits have increased by \$2,000 for dependent and independent undergrads.

REPAYMENT begins 6 months after graduation or after dropping below half-time enrollment status.

Federal Parent PLUS Loan

If loan originated on/after July 1, 2006, Direct PLUS fixed interest rate is 7.9% with 4% fees.

REPAYMENT begins 60 days after full disbursement, or 6 months after student graduates or drops below half-time. Interest continues to accrue during deferment.

Federal Consolidation Loan

Combine loans to one lender. Fixed interest rate is the weighted average of the loans rounded up to the nearest 1/8 of a % and capped at 8.25%.

Lower monthly payments through alternate payment plans, such as extended repayment and income-based repayment.

Private/Alternative Loan

Eligibility, interest rate and fees based on better of borrower and cosigner credit scores. More expensive than Federal student loans.

For more information on private/alternative loans, visit: www.finaid.org/privateloans and www.finaid.org/privateconsolidation.