

## 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

## 2015-2016 Calendar

### August 2015

28 - LSAT Registration Deadline for 10/3 Test

### September 2015

National College Savings Month  
9 - LSAT Late Registration Deadline for 10/3 Test  
11 - GRE Registration Deadline for 10/17 Test  
18 - GRE Late Registration Deadline for 10/17 Test  
28 - 30 - NCAN National Conference

### October 2015

1 - 3 - NACAC National Conference  
2 - GRE Registration Deadline for 11/7 Test  
3 - LSAT Test  
9 - GRE Late Registration Deadline for 11/7 Test  
12 - 14 - NSPA National Conference  
17 - GRE Test  
30 - LSAT (Spanish) Registration Deadline for 11/21 Test  
30 - LSAT Registration Deadline for 12/5 Test

### November 2015

National Scholarship Month  
4 - 6 - College Board National Forum  
7 - GRE Test  
11 - LSAT (Spanish) Registration Deadline for 11/21 Test  
11 - LSAT Late Registration Deadline for 12/5 Test  
21 - LSAT (Spanish) Test

### December 2015

5 - LSAT Test

### January 2016

Remind students to complete FAFSA and submit ASAP to maximize chances for aid  
1 - GRE Registration Deadline for 2/6 Test  
7 - LSAT Registration Deadline for 2/6 Test  
8 - GRE Late Registration Deadline for 2/6 Test  
15 - LSAT Late Registration Deadline for 2/6 Test

### February 2016

Financial Aid Awareness Month  
Remind students to submit 2015-2016 FAFSA  
6 - LSAT and GRE Tests

### March 2016

15 - Financial Aid award letter distribution begins

### April 2016

National Financial Literacy Month  
15 - Federal income tax due for 2015

### May 2016

1 - National Candidates' Reply Date

### June 2016

30 - Last day to submit 2015-2016 FAFSA

### Summer 2016

July 10 - 13 - 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)

## 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 / [clep.collegeboard.org](http://clep.collegeboard.org)

**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.lscac.org](http://www.lscac.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)

## 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

**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 \$6,000 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/alternative loans, visit: www.finaid.org/privateloans

**Have a Question or Comment?**

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