

## 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 [www.postalinspectors.uspis.gov](http://www.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

## High School Educators

## 2015-2016 Calendar

### August 2015

- 7 - ACT Registration Deadline for 9/12 Test
- 21 - ACT Late Registration Deadline for 9/12 Test

### September 2015

- 3 - SAT Registration Deadline for 10/3 Test
- 12 - ACT Test (Selected States)
- 18 - ACT Registration Deadline for 10/24 Test
- 22 - SAT Late Registration Deadline for 10/3 Test

### October 2015

- Choose AP coordinators if participating
- 1-3 - NACAC National Conference
- 2 - ACT Late Registration Deadline for 10/24 Test
- 3 - SAT & Subject Tests
- 9 - SAT Regular Registration Deadline for 11/7 Test
- 14 - PSAT/NMSQT
- 24 - ACT Test
- 27 - SAT Late Registration Deadline for 11/7 Test
- 28 - PSAT/NMSQT

### November 2015

- 5 - SAT Registration Deadline for 12/5 Test
- 6 - ACT Registration Deadline for 12/12 Test
- 7 - SAT & Subject Tests
- 20 - ACT Late Registration Deadline for 12/12 Test
- 23 - SAT Late Registration Deadline for 12/5 Test

### December 2015

- 5 - SAT & Subject Tests
- 12 - ACT Test
- 28 - SAT Registration Deadline for 1/23 Test

### January 2016

- Remind students to complete FAFSA and submit ASAP to maximize chances for aid
- 8 - ACT Registration Deadline for 2/6 Test
- 12 - SAT Late Registration Deadline for 1/23 Test
- 15 - ACT Late Registration Deadline for 2/6 Test
- 23 - SAT & Subject Tests

### February 2016

- 5 - SAT Registration Deadline for 3/5 Test
- 6 - ACT Test (except in NY)
- 23 - SAT Late Registration Deadline for 3/5 Test

### March 2016

- 4 - ACT Registration Deadline for 4/9 Test
- 5 - SAT Test (only)
- 18 - ACT Late Registration Deadline for 4/9 Test

### April 2016

- 8 - SAT Registration Deadline for 5/7 Test
- 9 - ACT Test
- 26 - SAT Late Registration Deadline for 5/7 Test

### May 2016

- 1 - National Candidates' Reply Date
- 2 - AP Exams - Week 1
- 5 - SAT Registration Deadline for 6/4 Test
- 6 - ACT Registration Deadline for 6/11 Test
- 7 - SAT & Subject Tests
- 9 - AP Exams - Week 2
- 20 - ACT Late Registration Deadline for 6/11 Test
- 25 - SAT Late Registration Deadline for 6/4 Test

### June 2016

- 4 - SAT & Subject Tests
- 11 - ACT Test
- 30 - Last day to submit 2015-2016 FAFSA

### Summer 2016

- Jul - 1 - AP scores available by phone, AP grades sent
- Order materials: [www.fastweb.com/educators](http://www.fastweb.com/educators)

## Quick Reference 2015-16

## Contacts

### Associations/Organizations

**ACA (American Counseling Association)**  
800-347-6647 / [www.counseling.org](http://www.counseling.org)

**ASCA (American School Counselor Association)**  
800-306-4722 / [asca@schoolcounselor.org](mailto:asca@schoolcounselor.org)  
[www.schoolcounselor.org](http://www.schoolcounselor.org)

**The College Board**  
866-630-9305 / [www.collegeboard.com](http://www.collegeboard.com)

**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)

**NCAN (National College Access Network)**  
202-347-4848 / [ncan@collegeaccess.org](mailto:ncan@collegeaccess.org)  
[www.collegeaccess.org](http://www.collegeaccess.org)

**NSPA (National Scholarship Providers Assoc.)**  
303-442-2524 / [aweinstein@scholarshipproviders.org](mailto:aweinstein@scholarshipproviders.org)  
[www.scholarshipproviders.org](http://www.scholarshipproviders.org)

### Government

**U.S. Dept. 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) / [www.pin.ed.gov](http://www.pin.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)

### Testing

**ACT (American College Testing)**  
319-337-1000 - main  
319-337-1270 - registration inquiries  
[www.actstudent.org](http://www.actstudent.org)

**AP (Advanced Placement)**  
888-CALL-4-AP (888-225-5427)  
[apexams@info.collegeboard.org](mailto:apexams@info.collegeboard.org)  
[apcentral.collegeboard.com](http://apcentral.collegeboard.com)

**CLEP (College-Level Examination Program)**  
800-257-9558 / [clep@info.collegeboard.org](mailto:clep@info.collegeboard.org)  
[clep.collegeboard.org](http://clep.collegeboard.org)

**PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)**  
866-433-7728 / [psathelp@info.collegeboard.org](mailto:psathelp@info.collegeboard.org)  
888-477-PSAT (888-477-7728) - Counselor Hotline  
[www.collegeboard.com/psat](http://www.collegeboard.com/psat)

**SAT and SAT (Scholastic Assessment) Subject Tests**  
866-756-7346  
888-SAT-HELP (888-728-4357) Counselor Hotline  
[www.sat.collegeboard.org](http://www.sat.collegeboard.org)

## Web Resources

### Sources of Aid

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

**College Savings Plan Network**  
[www.collegesavingsplan.org](http://www.collegesavingsplan.org)

**AmeriCorps**  
[www.americorps.gov](http://www.americorps.gov)

**City Year**  
[www.cityyear.org](http://www.cityyear.org)

**CSS/Financial Aid PROFILE**  
[profileonline.collegeboard.com](http://profileonline.collegeboard.com)

**Direct Loans**  
[www.direct.ed.gov](http://www.direct.ed.gov)

**Student Loans**  
[www.studentloans.gov](http://www.studentloans.gov)

### College Admissions

**College Search**  
[www.fastweb.com/college-search](http://www.fastweb.com/college-search)

**Educational Opportunity**  
[www.opportunity.gov](http://www.opportunity.gov)

**College**  
[www.college.gov](http://www.college.gov)

**NACAC College Fairs**  
[www.nacacnet.org/eventstraining/college-fairs/pages/default.aspx](http://www.nacacnet.org/eventstraining/college-fairs/pages/default.aspx)

**Common Application**  
[www.commonapp.org](http://www.commonapp.org)

**FAFSA (Free Application for Federal Student Aid)**  
[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)

**Job Corps**  
[www.jobcorps.gov](http://www.jobcorps.gov)

**Resources by State**  
[www.finaid.org/state](http://www.finaid.org/state)

**Student Tax Info**  
[www.irs.gov/individuals/students](http://www.irs.gov/individuals/students)

### Choosing a Major/Career

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

### Higher Ed News

**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)

## Financial Aid Information

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

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

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

**EduPASS: International Students**  
[www.edupass.org](http://www.edupass.org)

**College Goal Sunday**  
[www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)

**Federal Student Aid for Counselors**  
[www.fsa4counselors.ed.gov](http://www.fsa4counselors.ed.gov)

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

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

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

**NASFAA (National Association of Financial Aid Administrators)**  
[www.nasfaa.org](http://www.nasfaa.org)

**NACAC (National Association for College Admission Counseling)**  
[www.nacacnet.org](http://www.nacacnet.org)

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

**OPE (Office of Postsecondary Education)**  
[www.ed.gov/ope](http://www.ed.gov/ope)

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

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

### Research

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

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

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

**Security on Campus**  
[www.securityoncampus.org](http://www.securityoncampus.org)

**Selective Service System**  
[www.sss.gov](http://www.sss.gov)

**Social Security Administration**  
[www.ssa.gov](http://www.ssa.gov)

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

**TRIO Programs**  
[www.coenet.us](http://www.coenet.us)

**U.S. Department of Education**  
[www.ed.gov](http://www.ed.gov)

## 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](http://www.finaid.org/privateloans)