

## 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

## Common Scams

### “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

Have a Question or  
Comment?

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

## 2016–2017 Calendar

### August 2016

10–LSAT Registration Deadline for 9/24 Test  
12–GRE Registration Deadline for 9/17 Test  
17–LSAT Late Registration Deadline for 9/24 Test  
19–GRE Late Registration Deadline for 9/17 Test

### September 2016

National College Savings Month  
17–GRE Test  
19–21–NCAN National Conference  
22–24–NACAC National Conference  
23–GRE Registration Deadline for 10/29 Test  
24–LSAT Test  
30–GRE Late Registration Deadline for 10/29 Test

### October 2016

New start date to begin FAFSA and submit ASAP to maximize chances for aid  
10–12–NSPA National Conference  
18–LSAT (Spanish) Registration Deadline for 11/19 Test  
18–LSAT Registration Deadline for 12/3 Test  
25–LSAT (Spanish) Late Registration Deadline for 11/19 Test  
25–LSAT Late Registration Deadline for 12/3 Test  
29–GRE Test

### November 2016

National Scholarship Month  
19–LSAT (Spanish) Test  
26–28–College Board National Forum

### December 2016

3–LSAT Test  
21–LSAT Registration Deadline for 2/4 Test  
28–LSAT Late Registration Deadline for 2/4 Test

### January 2017

Remind students to complete FAFSA and submit

### February 2017

Financial Aid Awareness Month  
4–LSAT Test

### March 2017

3–GRE Registration Deadline for 4/8 Test  
10–GRE Late Registration Deadline for 4/8 Test  
15–Financial Aid award letter distribution begins

### April 2017

National Financial Literacy Month  
8–GRE Test  
15–Federal income tax due for 2016

### May 2017

1–National Candidates’ Reply Date

### June 2017

26–29–NASFAA National Conference  
30–Last day to submit 2016–2017 FAFSA

### Summer 2017

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)

## 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/studentst

**Financial Aid Applications**

**CSS/Financial Aid PROFILE**  
profileonline.collegeboard.com

**FAFSA**  
www.fafsa.ed.gov

**FSA ID Creation**  
https://fsaid.ed.gov/npas/index.htm

**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 and grad students enrolled at least half time**

- Loan amount between \$3,500 and \$5,500, depending on school year
- 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/private loans