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

*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 202-326-222 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 Criminal Investigations Service Center, 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

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2019–2020 Calendar

**August 2019**
- 1-LSAT Registration Deadline – 9/21 Test

**September 2019**
- National College Savings Month
- 10–LSAT Registration Deadline – 10/28 Test
- 21–LSAT Test

**October 2019**
- FAFSA application period begins, submit ASAP to maximize chances for aid
- 4–GRE Registration Deadline – 11/9 Test
- 10–LSAT Registration Deadline – 11/25 Test
- 11–GRE Late Registration Deadline – 11/9 Test
- 28–LSAT Test

**November 2019**
- National Scholarship Month
- 9–GRE Test
- 25–LSAT Test

**December 2019**
- 3–LSAT (Spanish) Reg. Deadline – 1/11 Test
- 3–LSAT Registration Deadline – 1/13 Test
- 27–GRE Registration deadline – 2/1 Test

**January 2020**
- Remind students to complete FAFSA and submit
- 3–GRE Late Registration Deadline – 2/1 Test
- 7–LSAT Registration Deadline – 2/22 Test
- 11–LSAT (Spanish) Test
- 13–LSAT Test

**February 2020**
- Financial Aid Awareness Month
- 1–GRE Test
- 11–LSAT Registration Deadline – 3/30 Test
- 22–LSAT Test

**March 2020**
- 10–LSAT Registration Deadline – 4/25 Test
- 15–Financial Aid award letter distribution begins
- 30–LSAT Test

**April 2020**
- National Financial Literacy Month
- 15–Federal income tax due for 2019
- 25–LSAT Test

**May 2020**
- 1–National Candidates’ Reply Date

**June 2020**
- 30–Last day to submit 2019–2020 FAFSA

**2019–2020 National Conferences**
- 9/16 – 9/18/2019–NCAC National Conference
- 9/26 – 9/28/2019–NACAC National Conference
- 10/1 – 10/3/2019–NSPA National Conference
- 11/6 – 11/8/2019–College Board National Forum
- 6/29 – 7/2/2020–NASFAA National Conference

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Contacts

**Associations/Organizations**
- ACA (American Counseling Association)
  800–347–6647 / membership@counseling.org
  www.counseling.org
- NACAC (National Association for College Admission Counseling)
  800–822–6265 / info@nacacnet.org
  www.nacacnet.org
- NASFAA (National Association of Student Financial Aid Administrators)
  202–785–0453 / info@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 / ncancollegeaccess.org
  www.collegeaccess.org
- NCHER (National Council of Higher Education Resources)
  202–822–2106 / info@ncher.us
  www.ncher.us
- NSEA (National Student Employment Association)
  800–742–0047 / info@nsea.info
  www.nsea.info
- NSPA (National Scholarship Providers Association)
  303–442–2524 / nspscholarshipproviders.org
  www.scholarshipproviders.org

**Government**
- U.S. Department of Education
- FAFSA (Free Application for Federal Student Aid)
  800–4–FED–AID (800–433–3243)
  www.fafsa.ed.gov
- FSACF (Federal Student Aid Information Center)
  800–4–FED–AID (800–433–3243)
  www.studentaidhelo.ed.gov
- NCES (National Center for Education Statistics)
- Office of the Inspector General (OIG)
  800–M–S–USED (800–647–8733)
  www2.ed.gov/about/offices/list/oig

**Testing**
- ACT (American College Testing)
  319–337–1270 / www.actstudent.org
- CLEP (College-Level Examination Program)
  212–713–8000 / clep.collegeboard.org
- GRE (Graduate Record Examination)
  609–771–7670 / www.ets.org/gre
- GMAT (Graduate Management Admissions Test)
  800–771–4628 / www.mba.com/us
- LSAT (Law School Admissions Test)
  215–968–1001 / www.lsac.org
- MCAT (Medical College Admissions Test)
- SAT (Scholastic Assessment Test)
  212–713–8000
collegereadiness.collegeboard.org/sat

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Have a question or comment?
memberservices@fastweb.com
# Quick Reference 2019–20

## Web Resources

### Career Guidance
- Monster Career Advice: [www.monster.com/career-advice/career-levels/entry-level](www.monster.com/career-advice/career-levels/entry-level)
- Career Planning: [www.fastweb.com/career-planning](www.fastweb.com/career-planning)

### Government Services
- Bureau of Citizenship and Immigration: [www.uscis.gov](www.uscis.gov)
- Selective Service System: [www.sss.gov](www.sss.gov)
- Social Security Administration: [www.ssa.gov](www.ssa.gov)
- TFAP (Training for Financial Aid Professionals): [www2.ed.gov/offices/OFFAP/training](www2.ed.gov/offices/OFFAP/training)

### Higher Ed News & Views
- Chronicle of Higher Education: [www.chronicle.com](www.chronicle.com)
- Higher Education Watch: [www.higheredwatch.org](www.higheredwatch.org)
- Inside Higher Ed: [www.insidehighered.com](www.insidehighered.com)
- Student Lending Analytics: [www.studentlendinganalytics.com](www.studentlendinganalytics.com)

### Research
- College Insight: [www.college-insight.org](www.college-insight.org)
- Council on Law in Higher Education: [www.cle.org](www.cle.org)
- Education Resources Info Center: [www.eric.ed.gov](www.eric.ed.gov)
- Integrated Postsecondary Education Data System (IPEDS): [nces.ed.gov/ipeds](nces.ed.gov/ipeds)
- National Center for Education Statistics: [nces.ed.gov](nces.ed.gov)
- Student Aid Legislation: [www.finaid.org/educators/legislation.phtml](www.finaid.org/educators/legislation.phtml)
- Student Tax Info: [www.irs.gov/inividuals/students](www.irs.gov/inividuals/students)

## Financial Aid

### Important Resources
- Fastweb: [www.fastweb.com](www.fastweb.com)
- FinAid: [www.finaid.org](www.finaid.org)
- Federal Student Aid for Students: [studentaid.ed.gov](studentaid.ed.gov)
- Financial Aid Calculators: [www.finaid.org/calculators](www.finaid.org/calculators)
- FTC Project Scholarship Scam: [www.ftc.gov/scholarshipscams](www.ftc.gov/scholarshipscams)
- Mapping Your Future: [www.mappingyourfuture.org](www.mappingyourfuture.org)

### Financial Aid Applications
- FAFSA: [www.fafsa.ed.gov](www.fafsa.ed.gov)
- CSS PROFILE: [https://cssprofile.collegeboard.com](https://cssprofile.collegeboard.com)

### Student Loans and Grants
- Common Origination and Disbursement: [www.cadd.ed.gov](www.cadd.ed.gov)
- Federal Student Loans: [www.studentloans.gov](www.studentloans.gov)
- National Student Loan Data System: [www.nslds.ed.gov](www.nslds.ed.gov)
- Project on Student Debt: [www.icas.org/pasd/home](www.icas.org/pasd/home)
- Student Loan Borrower Assistance: [www.studentloanborrowerassistance.org](www.studentloanborrowerassistance.org)
- Default Management: [ifap.ed.gov/DefaultManagement](ifap.ed.gov/DefaultManagement)
- Total & Permanent Disability (TPD) Discharge: [www.disabilitydischarge.com](www.disabilitydischarge.com)

### Student Aid Resources
- AmeriCorps: [www.americorps.gov](www.americorps.gov)
- City Year: [www.cityyear.org](www.cityyear.org)
- Student Loans: [www.studentloans.gov](www.studentloans.gov)
- EduPASS: International Students: [www.edupass.org](www.edupass.org)
- State Resources: [www.finaid.org/state](www.finaid.org/state)
- State Residence Requirements: [www.finaid.org/stateresidency](www.finaid.org/stateresidency)

## College Educators

### Federal Loans

#### US Dept. of Education
The US Dept of Education offers low-interest loans to cover cost of college or career school.

#### Direct Subsidized Loan
For undergrad students with financial need:
- School determines amount and may not exceed financial need
- Dept of Education pays interest while in school at least half time

#### Direct Unsubsidized Loan
For undergrad and grad students enrolled no requirement to demonstrate financial need
- School determines amount based on cost of attendance and other financial aid
- Student is responsible for interest

#### Direct PLUS Loans
For grad or professional students and parents of dependent undergraduate students
- Loan amount is maximum cost of attendance
- Credit check required
- Dept. of Education is the lender

### Private Loans
Students should borrow with federal loans first which are cheaper, more available and have better repayment terms than private/student loans
- Eligibility, interest rate and fees for private loans based on credit scores
- More information on private/alternative loans at [www.finaid.org/loans/](www.finaid.org/loans/)

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**Have a question or comment:**
memberservices@fastweb.com