

## 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 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](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: 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](http://www.bbb.org) or call 703-276-0100

## 2019–2020 Calendar

### July 2019

26–SAT Registration Deadline – 8/24 Test

### August 2019

13–SAT Late Registration Deadline – 8/24 Test

16–ACT Registration Deadline – 9/14 Test

24–SAT & Subject Tests

30–ACT Late Registration Deadline – 9/14 Test

### September 2019

6–SAT Registration Deadline – 10/5 Test

14–ACT Test

20–ACT Registration Deadline – 10/26 Test

24–SAT Late Registration Deadline – 10/5 Test

### October 2019

FAFSA application period begins, submit ASAP to maximize chances for aid

3–SAT Registration Deadline – 11/2 Test

4–ACT Late Registration Deadline – 10/26 Test

5–SAT & Subject Tests

16–PSAT/NMSQT (Primary)

19–PSAT/NMSQT (Saturday)

22–SAT Late Registration Deadline – 11/2 Test

26–ACT Test

30–PSAT/NMSQT (Alternate)

### November 2019

2–SAT & Subject Tests

8–SAT Registration Deadline – 12/7 Test

8–ACT Registration Deadline – 12/14 Test

22–ACT Late Registration Deadline – 12/14 Test

26–SAT Late Registration Deadline – 12/7 Test

### December 2019

7–SAT & Subject Tests

14–ACT Test

### January 2020

Remind students to complete FAFSA and submit

10–ACT Registration Deadline – 2/8 Test

17–ACT Late Registration Deadline – 2/8 Test

### February 2020

8–ACT Test

14–SAT Registration Deadline – 3/14 Test

28–ACT Registration Deadline – 4/4 Test

### March 2020

3–SAT Late Registration Deadline – 3/14 Test

13–ACT Late Registration Deadline – 4/4 Test

14–SAT Test (only)

### April 2020

3–SAT Registration Deadline – 5/2 Test

4–ACT Test

21–SAT Late Registration Deadline – 5/2 Test

### May 2020

2–SAT & Subject Tests

4–8–AP Exams – Week 1

8–SAT Registration Deadline – 6/6 Test

8–ACT Registration Deadline – 6/13 Test

11–15–AP Exams – Week 2

22–ACT Late Registration Deadline – 6/13 Test

27–SAT Late Registration Deadline – 6/6 Test

### June 2020

6–SAT & Subject Tests

13–ACT Test

30–Last day to submit 2019–20 FAFSA

## Contacts

### Associations/Organizations

#### ACA (American Counseling Association)

800-347-6647 / [membership@counseling.org](mailto:membership@counseling.org)  
[www.counseling.org](http://www.counseling.org)

#### ASCA (American School Counselor Association)

703-683-ASCA / [asca@schoolcounselor.org](mailto:asca@schoolcounselor.org)  
[www.schoolcounselor.org](http://www.schoolcounselor.org)

#### The College Board

212-713-8000 / [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 / [info@nasfaa.org](mailto:info@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 / [nspa@scholarshipproviders.org](mailto:nspa@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.studentaidhelp.ed.gov](http://www.studentaidhelp.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)

319-337-1270 / [www.actstudent.org](http://www.actstudent.org)

### AP (Advanced Placement)

888-CALL-4-AP (888-225-5427)  
[apcentral.collegeboard.com](http://apcentral.collegeboard.com)

### CLEP (College-Level Examination Program)

212-713-8000 / [clep.collegeboard.org](http://clep.collegeboard.org)

### PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)

212-713-8000  
[collegereadiness.collegeboard.org/psat](http://collegereadiness.collegeboard.org/psat)

### SAT and SAT (Scholastic Assessment Test) Subject Tests

212-713-8000  
[collegereadiness.collegeboard.org/sat](http://collegereadiness.collegeboard.org/sat)

Have a question or  
comment?

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

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## College & Career

### College Admissions

#### College Search

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

#### Common Application

[www.commonapp.org](http://www.commonapp.org)

#### Educational Opportunity Centers Program

[www2.ed.gov/programs/trioeoc](http://www2.ed.gov/programs/trioeoc)

#### Job Corps

[www.jobcorps.gov](http://www.jobcorps.gov)

#### NACAC College Fairs

[www.nacacfairs.org](http://www.nacacfairs.org)

## Jobs & Career

#### Monster Career Advice

[www.monster.com/career-advice/career-levels/entry-level](http://www.monster.com/career-advice/career-levels/entry-level)

#### Fastweb Part-Time Jobs

[www.fastweb.com/part-time-jobs](http://www.fastweb.com/part-time-jobs)

#### Career Planning

[www.fastweb.com/career-planning](http://www.fastweb.com/career-planning)

#### Bureau of Labor Statistics

[www.bls.gov](http://www.bls.gov)

#### Occupational Outlook Handbook

[www.bls.gov/oco](http://www.bls.gov/oco)

## Web Resources

#### 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)

#### Student Tax Info

[www.irs.gov/individuals/students](http://www.irs.gov/individuals/students)

#### National Center for Education Statistics

[nces.ed.gov](http://nces.ed.gov)

#### Selective Service System

[www.sss.gov](http://www.sss.gov)

#### Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

#### TRIO Programs

[www.coenet.us](http://www.coenet.us)

#### U.S. Department of Education

[www.ed.gov](http://www.ed.gov)

## Higher Ed News & Views

#### 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

### Important Resources

#### Scholarship Search

[www.fastweb.com](http://www.fastweb.com)

#### FinAid

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

#### FAFSA (Free Application for Federal Student Aid)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

#### FSA ID Management

<https://fsaid.ed.gov/npas/index.htm>

#### FAFSA 4Caster

[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

#### CSS PROFILE

<https://cssprofile.collegeboard.com>

#### Federal Student Aid for Counselors

[financialaidtoolkit.ed.gov](http://financialaidtoolkit.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)

#### AmeriCorps

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

#### City Year

[www.cityyear.org](http://www.cityyear.org)

#### Student Loans

[www.studentloans.gov](http://www.studentloans.gov)

#### EduPASS: International Students

[www.edupass.org](http://www.edupass.org)

## 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 Loan for Parents

**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/](http://www.finaid.org/loans/)

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