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

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

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 – 9/4 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 – 12/4 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—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@aca.counseling.org
  www.counseling.org
- ASCA (American School Counselor Association)
  703–663–ASCA / asca@schoolcounselor.org
  www.schoolcounselor.org
- The College Board
  212–713–8000 / www.collegeboard.com
- NACAC (National Association for College Admission Counseling)
  800–822–6285 / info@nacacnet.org
  www.nacacnet.org
- NASFAA (National Association of Student Financial Aid Administrators)
  202–785–0453 / info@nasfaa.org
  www.nasfaa.org
- NCAN (National College Access Network)
  202–347–4848 / ncacn@collegeaccess.org
  www.collegeaccess.org
- NSPA (National Scholarship Providers Assoc)
  303–442–2524 / nspscholarshipproviders.org
  www.scholarshipproviders.org

Government
- U.S. Department of Education
  800–USA–LEARN (800–872–5327)
  www.ed.gov
- FAFSA (Free Application for Federal Student Aid)
  800–4–FED–AID (800–433–3243)
  www.fafsa.ed.gov
- FSAIC (Federal Student Aid Information Center)
  800–4–FED–AID (800–433–3243)
  www.studentaid.ed.gov
- NCES (National Center for Education Statistics)
  202–502–7300
  www.nces.ed.gov

Testing
- ACT (American College Testing)
  319–337–1270 / www.actstudent.org
- AP (Advanced Placement)
  888–CALL–4–AP (888–225–5427)
  apcentral.collegeboard.com
- CLEP (College-Level Examination Program)
  212–713–8000 / clep.collegeboard.org
- PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)
  212–713–8000
  collegereadiness.collegeboard.org/psat
- SAT and SAT (Scholastic Assessment Test)
  212–713–8000
  collegereadiness.collegeboard.org/sat

Have a question or comment?
memberservices@fastweb.com

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**College & Career**

**College Admissions**
- College Search: www.fastweb.com/college-search
- Common Application: www.commonapp.org
- Educational Opportunity Centers Program: www2.ed.gov/programs/trioeoc
- Job Corps: www.jobcorps.gov
- NACAC College Fairs: www.nacacfairs.org

**Jobs & Career**
- Monster Career Advice: www.monster.com/career-advice/career-levels/entry-level
- Fastweb Part-Time Jobs: www.fastweb.com/part-time-jobs
- Career Planning: www.fastweb.com/career-planning
- Occupational Outlook Handbook: www.bls.gov/oco

**Web Resources**
- ERIC (Education Resources Information Center): www.eric.ed.gov
- College Insight: www.college-insight.org
- Student Tax Info: www.irs.gov/individuals/students
- National Center for Education Statistics: nces.ed.gov
- Selective Service System: www.sss.gov
- Social Security Administration: www.ssa.gov
- TRIO Programs: www.coen.et.us

**Higher Ed News & Views**
- Chronicle of Higher Education: www.chronicle.com
- Higher Education Watch: www.higheredwatch.org
- Inside Higher Ed: www.insidehighered.com

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**Financial Aid**

**Important Resources**
- Scholarship Search: www.fastweb.com
- FinAid: www.finaid.org
- FAFSA (Free Application for Federal Student Aid): www.fafsa.ed.gov
- FAFSA ID Management: https://fsaid.ed.gov/hpsas/index.htm
- FAFSA 4Caster: www.fafsa4caster.ed.gov
- CSS PROFILE: https://cssprofile.collegeboard.com
- Federal Student Aid for Counselors: financialaidtoolkit.ed.gov
- Federal Student Aid for Students: www.studentaid.ed.gov
- Mapping Your Future: www.mappingyourfuture.org
- NACAC (National Association for College Admission Counseling): www.nacacnet.org
- FTC Project Scholarship Scam: www.ftc.gov/scholarshipscams
- OPE (Office of Postsecondary Education): www.ed.gov/ope
- Financial Aid Calculators: www.finaid.org/calculators
- AmeriCorps: www.americorps.gov
- City Year: www.cityyear.org
- Student Loans: www.studentloans.gov
- EduPASS: International Students: www.edupass.org

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**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/students loans
- Eligibility, interest rate and fees for private loans based on credit scores
- More information on private/alternative loans at www.finaid.org/loans/

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www.fastweb.com/educators

Have a question or comment:
memberservices@fastweb.com