**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 202–326–2222, 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 703–276–1000

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**2023–2024 Important Dates for College Students**

**September 2023**  
National College Savings Month

**October 2023**  
Remind students: FAFSA 2024–25 application period opens this year in December

**November 2023**  
National Scholarship Month

**December 2023**  
Fill out FAFSA ASAP to maximize chances for aid

**January 2024**  
Remind students: Complete FAFSA & Submit

**February 2024**  
Financial Aid Awareness Month

**April 2024**  
National Financial Literacy Month, Federal income tax due for 2023 – April 15th

**May 2024**  
National Candidates’ Reply Date – May 1st

**June 2024**  
Last day to submit 2024–25 FAFSA – June 30th  
Order Fastweb materials for 2024–25

**2023–2024 Test Dates**

Below is information on test entities and where to confirm test dates:
- GRE (Graduate Record Examination)  
  www.ets.org/gre
- GMAT (Graduate Management Admissions Test)  
  www.mba.com/us
- LSAT (Law School Admissions Test)  
  www.lsac.org
- MCAT (Medical College Admissions Test)  
  www.aamc.org

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**Fastweb Educator Resources**

Share Fastweb with your students, order free printed materials find online tools:  
www.fastweb.com/educators

Have a question or comment:  
memberservices@fastweb.com

**Associations/Organizations**

ACA (American Counseling Association)  
membership@counseling.org  
www.counseling.org

NACAC (National Association for College Admission Counseling)  
info@nacacnet.org  
www.nacacnet.org

NASFAA (National Association of Student Financial Aid Administrators)  
info@nasfaa.org  
www.nasfaa.org

NASPA (Student Affairs Administrators in Higher Education)  
oice@nspa.org  
www.nspao.org

NCAN (National College Access Network)  
ncan@collegeaccess.org  
www.collegeaccess.org

NCHER (National Council of Higher Education Resources)  
info@ncher.us  
www.ncher.us

NSEA (National Student Employment Association)  
nsea@nsea.info  
www.nsea.info

NSPA (National Scholarship Providers Association)  
nspa@sponsorshipproviders.org  
www.sponsorshipproviders.org

**Government Departments**

U.S. Department of Education  
www.ed.gov

FAFSA  
(Free Application for Federal Student Aid)  
studentaid.gov/h/apply-for-aid/fafsa

FSAIC (Federal Student Aid Information Center)  
www.studentaidhelp.ed.gov

NCES (National Center for Education Statistics)  
www.nces.ed.gov

Office of the Inspector General (OIG)  
www2.ed.gov/about/offices/list/oig

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@payingforschool

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Quick Reference 2023-24

Web Resources

Career Guidance
Monster Career Advice
www.monster.com/career-advice/career-levels/entry-level

Career Planning
www.fastweb.com/career-planning

Bureau of Labor Statistics
www.bls.gov

Fastweb Part-Time Jobs
www.fastweb.com/part-time-jobs

Government Services

Bureau of Citizenship and Immigration
www.uscis.gov

Selective Service System
www.sss.gov

Social Security Administration
www.ssa.gov

IFAP (Information for Financial Aid Professionals)
www.ifap.ed.gov

TFAP (Training for Financial Aid Professionals)
www2.ed.gov/offices/OSFAP/training

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.cle.org

Education Resources Info Center
www.eric.ed.gov

FSA Data Center
www.studentaid.gov/sa/data-center

Integrated Postsecondary Education Data System (IPEDS)
nces.ed.gov/ipeds

National Center for Education Statistics
nces.ed.gov

Student Tax Info
www.irs.gov/individuals/students

Financial Aid

Important Resources
Fastweb
www.fastweb.com

Finaid
www.finaid.org

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

The Guide to Federal Student Aid
studentaid.ed.gov/guide

Financial Aid Applications
FAFSA
studentaid.gov/h/apply-for-aid/fafsa

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

CSS PROFILE
https://cssprofile.collegeboard.com

FAFSA 4Caster
https://studentaid.gov/understand-aid/estimate

FAA (Access to Central Processing System)
faaaccess.ed.gov

Student Loans and Grants

Common Origination and Disbursement
www.cod.ed.gov

Federal Student Loans
studentaid.ed.gov/loans

National Student Loan Data System
www.nslds.ed.gov

Project on Student Debt
www.ticas.org/postd/home

Student Loan Borrower Assistance
www.studentloanborrowerassistance.org

Default Management
ifap.ed.gov/dm

Total & Permanent Disability (TPD)
Discharge
www.disabilitydischarge.com

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/

More Student Aid Resources

Scholarship Search
www.fastweb.com

AmeriCorps
www.americorps.gov

City Year
www.cityyear.org

Student Loans
www.studentaid.gov/loans

Edupass: International Students
www.edupass.org

State Resources
www.finaid.org/state

Share Fastweb with your students, order free printed materials:
www.fastweb.com/educators

Have a question or comment:
memberservices@fastweb.com

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