

## 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 202-326-2222, 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](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

## Follow Fastweb

@payingforschool



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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](http://www.ets.org/gre)

### GMAT

(Graduate Management Admissions Test)

[www.mba.com/us](http://www.mba.com/us)

### LSAT (Law School Admissions Test)

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

### MCAT (Medical College Admissions Test)

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

Have a question or  
comment?

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

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## Fastweb Educator Resources

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

### Have a question or comment:

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

## Associations/Organizations

### ACA (American Counseling Association)

[membership@counseling.org](mailto:membership@counseling.org)

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

### NACAC (National Association for College Admission Counseling)

[info@nacacnet.org](mailto:info@nacacnet.org)

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

### NASFAA (National Association of Student Financial Aid Administrators)

[info@nasfaa.org](mailto:info@nasfaa.org)

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

### NASPA (Student Affairs Administrators in Higher Education)

[office@naspa.org](mailto:office@naspa.org)

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

### NCAN (National College Access Network)

[ncan@collegeaccess.org](mailto:ncan@collegeaccess.org)

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

### NCHER (National Council of Higher Education Resources)

[info@ncher.us](mailto:info@ncher.us)

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

### NSEA

### (National Student Employment Association)

[nsea@nsea.info](mailto:nsea@nsea.info)

[www.nsea.info](http://www.nsea.info)

### NSPA (National Scholarship Providers Association)

[nsipa@scholarshipproviders.org](mailto:nsipa@scholarshipproviders.org)

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

## Government Departments

### U.S. Department of Education

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

### FAFSA

### (Free Application for Federal Student Aid)

[studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa)

### FSIAIC (Federal Student Aid Information Center)

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

### NCES (National Center for Education Statistics)

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

### Office of the Inspector General (OIG)

[www2.ed.gov/about/offices/list/oig](http://www2.ed.gov/about/offices/list/oig)

## Web Resources

### Career Guidance

#### Monster Career Advice

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

#### Career Planning

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

#### Bureau of Labor Statistics

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

#### Fastweb Part-Time Jobs

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

### Government Services

#### Bureau of Citizenship and Immigration

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

#### Selective Service System

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

#### Social Security Administration

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

#### IFAP (Information for Financial Aid Professionals)

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

#### TFAP (Training for Financial Aid Professionals)

[www2.ed.gov/offices/OSFAP/training](http://www2.ed.gov/offices/OSFAP/training)

### 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)

#### Student Lending Analytics

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

### Research

#### College Insight

[www.college-insight.org](http://www.college-insight.org)

#### Council on Law in Higher Education

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

#### Education Resources Info Center

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

#### FSA Data Center

[www.studentaid.gov/sa/data-center](http://www.studentaid.gov/sa/data-center)

#### Integrated Postsecondary Education Data System (IPEDS)

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

#### National Center for Education Statistics

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

#### Student Tax Info

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

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## Financial Aid

### Important Resources

#### Fastweb

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

#### Finaid

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

#### Federal Student Aid for Students

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

#### Financial Aid Calculators

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

#### FTC Project Scholarship Scam

[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

#### Mapping Your Future

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

#### The Guide to Federal Student Aid

[studentaid.ed.gov/guide](http://studentaid.ed.gov/guide)

### Financial Aid Applications

#### FAFSA

[studentaid.gov/h/apply-for-aid/fafsa](http://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](http://faaaccess.ed.gov)

### Student Loans and Grants

#### Common Origination and Disbursement

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

#### Federal Student Loans

[studentaid.gov/loans](http://studentaid.gov/loans)

#### National Student Loan Data System

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

#### Project on Student Debt

[www.ticas.org/posd/home](http://www.ticas.org/posd/home)

#### Student Loan Borrower Assistance

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

#### Default Management

[ifap.ed.gov/dm](http://ifap.ed.gov/dm)

#### Total & Permanent Disability (TPD) Discharge

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



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

### More Student Aid Resources

#### Scholarship Search

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

#### AmeriCorps

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

#### City Year

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

#### Student Loans

[www.studentaid.gov/loans](http://www.studentaid.gov/loans)

#### EduPASS: International Students

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

#### State Resources

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

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