

## 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

**Have a question or  
comment?**

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

## 2017-2018 Calendar

### August 2017

4-ACT Registration Deadline for 9/9 Test  
15-SAT Late Registration Deadline for 8/26 Test  
18-ACT Late Registration Deadline for 9/9 Test  
26-SAT & Subject Tests

### September 2017

8-SAT Registration Deadline for 10/7 Test  
9-ACT Test  
22-ACT Registration Deadline for 10/28 Test  
27-SAT Late Registration Deadline for 10/7 Test

### October 2017

FAFSA application period begins, submit ASAP to maximize chances for aid  
5-SAT Registration Deadline for 11/4 Test  
6-ACT Late Registration Deadline for 10/28 Test  
7-SAT & Subject Tests  
11-PSAT/NMSQT (Primary)  
14-PSAT/NMSQT (Saturday)  
14-16-NACAC National Conference  
25-SAT Late Registration Deadline for 11/4 Test  
25-PSAT/NMSQT (Alternate)  
28-ACT Test

### November 2017

2-SAT Registration Deadline for 12/2 Test  
3-ACT Registration Deadline for 12/9 Test  
4-SAT & Subject Tests  
17-ACT Late Registration Deadline for 12/9 Test  
21-SAT Late Registration Deadline for 12/2 Test

### December 2017

2-SAT & Subject Tests  
9-ACT Test

### January 2018

Remind students to complete FAFSA and submit  
12-ACT Registration Deadline for 2/10 Test  
19-ACT Late Registration Deadline for 2/10 Test

### February 2018

9-SAT Registration Deadline for 3/10 Test  
10-ACT Test (except in NY)  
28-SAT Late Registration Deadline for 3/10 Test

### March 2018

9-ACT Registration Deadline for 4/14 Test  
10-SAT Test (only)  
23-ACT Late Registration Deadline for 4/14 Test

### April 2018

6-SAT Registration Deadline for 5/5 Test  
14-ACT Test  
25-SAT Late Registration Deadline for 5/5 Test

### May 2018

1-National Candidate’s Reply Date  
3-SAT Registration Deadline for 6/2 Test  
4-ACT Registration Deadline for 6/9 Test  
5-SAT & Subject Tests  
7-11-AP Exams - Week 1  
14-18-AP Exams - Week 2  
18-Late Registration Deadline for 6/9 Test  
23-Late Registration Deadline for 6/2 Test

### June 2018

2-SAT & Subject Tests  
9-ACT Test  
30-Last day to submit 2017-2018 FAFSA

### Summer 2018

Order materials: [www.fastweb.com/educators](http://www.fastweb.com/educators)

## 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 Association)

303-442-2524  
[nspsa@scholarshipproviders.org](mailto:nspsa@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)

## Web Resources

### Sources of Aid

**Scholarship Search**  
www.fastweb.com

**AmeriCorps**  
www.americorps.gov

**City Year**  
www.cityyear.org

**CSS/Financial Aid PROFILE**  
profileonline.collegeboard.com

**Student Loans**  
www.studentloans.gov

## College Admissions

**College Search**  
www.fastweb.com/college-search

**Educational Opportunity Centers Program**  
www2.ed.gov/programs/trioeoc

**NACAC College Fairs**  
www.nacacfairs.org

**Common Application**  
www.commonapp.org

**FAFSA (Free Application for Federal Student Aid)**  
www.fafsa.ed.gov

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

**FAFSA 4Caster**  
www.fafsa4caster.ed.gov

**Job Corps**  
www.jobcorps.gov

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

## Choosing a Career

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

**MonsterCollege**  
www.monstercollege.com

**Career Planning**  
www.fastweb.com/career-planning

**Bureau of Labor Statistics**  
www.bls.gov

**Occupational Outlook Handbook**  
www.bls.gov/oco

## Higher Ed News

**Chronicle of Higher Education**  
www.chronicle.com

**Higher Education Watch**  
www.higheredwatch.org

**Inside Higher Ed**  
www.insidehighered.com

## Financial Aid Information

**Fastweb for Educators**  
www.fastweb.com/educators

**FinAid**  
www.finaid.org

**EduPASS: International Students**  
www.edupass.org

**Federal Student Aid for Counselors**  
financialaidtoolkit.ed.gov

**Federal Student Aid for Students**  
www.studentaid.ed.gov

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

**Mapping Your Future**  
www.mappingyourfuture.org

**NASFAA (National Association of Financial Aid Administrators)**  
www.nasfaa.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

**Guide to Federal Student Aid**  
www.studentaid.ed.gov/guide

**Financial Aid Calculators**  
www.finaid.org/calculators

## Research

**ERIC (Education Resources Information Center)**  
www.eric.ed.gov

**College Insight**  
www.college-insight.org

**National Center for Education Statistics**  
nces.ed.gov

**Selective Service System**  
www.sss.gov

**Social Security Administration**  
www.ssa.gov

**TRIO Programs**  
www.coenet.us

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

## Loan Information

Always borrow federal first. Federal student loans are cheaper, more available and have better repayment terms than private/student loans.

### Federal Perkins Loan

**For undergrad and grad students**

- Undergrad students: loan amount up to \$5,500
- Grad and Professional students: loan amount up to \$8,000
- College is the lender

### Direct Subsidized Loan

**For undergrad and grad students enrolled at least half time**

- Loan amount up to \$5,500, depending on grade level and dependency
- No interest charged while in school
- Dept. of Education is the lender

### Direct Unsubsidized Loan

**For undergrad and grad students enrolled at least half time**

- Loan amount up to \$20,500, less subsidized amount, depending on grade level and dependency
- Student is responsible for interest
- Dept. of Education is the lender

### Direct PLUS Loan for Parents

**For parents of dependent students enrolled at least half time**

- Loan amount is maximum cost of attendance, less any other financial aid
- Parent is responsible for interest
- Dept. of Education is the lender

### Direct PLUS Loan for Grad or Professional Students

**For grad or professional students enrolled at least half time**

- Loan amount is maximum cost of attendance, less any other financial aid
- Student is responsible for interest
- Dept. of Education is the lender

### Private/Alternative Loan

**More expensive than Federal student loans**

- Eligibility, interest rate and fees based on credit scores
- More information on private/alternative loans at [www.finaid.org/loans/](http://www.finaid.org/loans/)