# Quick Reference 2018-19 High School Educators

# 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, JL 60606–6100

#### Better Business Bureau (BBB)

File an online complaint about a business at www.bbb.org or call 703-276-0100

# Have a question or comment?

memberservices@fastweb.com

# 2018-2019 Calendar

#### July 2018

27-SAT Registration Deadline for 8/25 Test

#### August 2018

10–ACT Registration Deadline for 9/8 Test 15–SAT Late Registration Deadline for 8/25 Test 25–SAT & Subject Tests

26-ACT Late Registration Deadline for 9/8 Test

# September 2018

7–SAT Registration Deadline for 10/6 Test 8–ACT Test 26–SAT Late Registration Deadline for 10/6 Test 28–ACT Registration Deadline for 10/27 Test

27-29-NACAC National Conference

#### October 2018

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

5-SAT Registration Deadline for 11/3 Test

6-SAT & Subject Tests

10-PSAT/NMSQT (Primary)

13-PSAT/NMSQT (Saturday)

14-ACT Late Registration Deadline for 10/27 Test

24-SAT Late Registration Deadline for 11/3 Test 24-PSAT/NMSQT (Alternate)

24-PSAT/NMSQT (Alternate 27-ACT Test

#### **November 2018**

2-SAT Registration Deadline for 12/1 Test 2-ACT Registration Deadline for 12/8 Test

3-SAT & Subject Tests

19–ACT Late Registration Deadline for 12/8 Test 20–SAT Late Registration Deadline for 12/1 Test

# **December 2018**

1-SAT & Subject Tests 8-ACT Test

#### January 2019

Remind students to complete FAFSA and submit 11–ACT Registration Deadline for 2/9 Test 18–ACT Late Registration Deadline for 2/9 Test

#### February 2019

8-SAT Registration Deadline for 3/9 Test 9-ACT Test (except in NY)

27-SAT Late Registration Deadline for 3/9 Test

#### **March 2019**

8-ACT Registration Deadline for 4/13 Test 9-SAT Test (only)

25-ACT Late Registration Deadline for 4/13 Test

#### **April 2019**

5-SAT Registration Deadline for 5/4 Test 13-ACT Test

24-SAT Late Registration Deadline for 5/4 Test

#### May 2019

1-National Candidate's Reply Date

3-SAT Registration Deadline for 6/1 Test

3-ACT Registration Deadline for 6/8 Test

4-SAT & Subject Tests

6-10-AP Exams - Week 1

13-17-AP Exams - Week 2

20-ACT Late Registration Deadline for 6/8 Test 22-SAT Late Registration Deadline for 6/1 Test

#### **June 2019**

1-SAT & Subject Tests

8-ACT Test

30-Last day to submit 2018-19 FAFSA

#### **Summer 2019**

Order materials: www.fastweb.com/educators

## Contacts

# **Associations/Organizations**

ACA (American Counseling Association)

800-347-6647 / membership@counseling.org www.counseling.org

#### ASCA (American School Counselor Association)

703-683-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 / ncan@collegeaccess.org www.collegeaccess.org

#### NSPA

#### (National Scholarship Providers Association)

303-442-2524 / nspa@scholarshipproviders.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.studentaidhelp.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) Subject Tests

212-713-8000

collegereadiness.collegeboard.org/sat



# Quick Reference 2018-19 High School Educators

# **Web Resources**

# **Sources of Aid**

Scholarship Search

www.fastweb.com

**AmeriCorps** 

www.americorps.gov

City Year

www.cityyear.org

**CSS PROFILE** 

https://cssprofile.collegeboard.com

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

**Student Loans** 

www.studentloans.gov

# **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

# **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 & Views**

**Chronicle of Higher Education** 

www.chronicle.com

Higher Education Watch

www.higheredwatch.org

Inside Higher Ed

www.insidehighered.com

## **Financial Aid Resources**

**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 Student

Financial Aid Administrators)

www.nasfaa.org

NACAC (National Association for College Admission Counseling)

www.nacacnet.ora

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

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.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/

