

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

Scams: "Phishing" & "Pharming"

"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 877-FTC-HELP (877-382-4357), 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 www.postalinspectors.uspis.gov, call the Crime Hotline at 877-876-2455 or write to:
Inspection Service Support Group
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

2012-2013 Calendar

September 2012

National College Savings Month
7 - SAT Registration Deadline for 10/6 Test
8 - ACT Test Day (Selected States)
21 - ACT Registration Deadline for 10/27 Test
21 - SAT Late Registration Deadline for 10/6 Test

October 2012

Choose AP coordinators if participating
2-6 - NACAC's National Conference
4 - SAT Regular Registration Deadline for 11/3 Test
5 - ACT Late Registration Deadline for 10/27 Test
6 - SAT & Subject Tests
19 - SAT Late Registration Deadline for 11/3 Test
27 - ACT Test Day

November 2012

1 - SAT Registration Deadline for 12/1 Test
2 - ACT Regular Registration Deadline for 12/8 Test
3 - SAT and Subject Tests
16 - SAT Late Registration Deadline for 12/1 Test
16 - ACT Late Registration Deadline for 12/8 Test

December 2012

1 - SAT & Subject Tests
8 - ACT Test Day
28 - SAT Registration Deadline for 1/26 Test

January 2013

Remind students to complete FAFSA and submit ASAP to maximize chances for aid
11 - SAT Late Registration Deadline 1/26 Test
11 - ACT Registration Deadline for 2/9 Test
18 - ACT Late Registration Deadline for 2/9 Test
26 - SAT & Subject Tests

February 2013

Financial Aid Awareness Month
Remind students to submit 2012-2013 FAFSA
8 - SAT Registration Deadline for 3/9
9 - ACT Test Day (except in NY)
22 - SAT Late Registration Deadline for 3/9

March 2013

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

April 2013

National Financial Literacy Month
5 - SAT Registration Deadline for 5/4 Test
13 - ACT Test Day
19 - SAT Late Registration Deadline for 5/4 Test

May 2013

1 - National Candidates' Reply Date
2 - SAT Registration Deadline for 6/1 Test
3 - ACT Registration Deadline for 6/8
4 - SAT & Subject Tests
6 - AP Exams Week 1
13 - AP Exams Week 2
17 - SAT Late Registration Deadline for 6/1 Test
17 - ACT Late Registration Deadline for 6/8

June 2013

1 - SAT & Subject Tests
8 - ACT Test Day
30 - Last day to submit 2012-2013 FAFSA

Summer 2013

1 - AP scores available by phone, AP grades sent
Order materials: www.fastweb.com/educators

Contacts

Associations/Organizations

ACA (American Counseling Association)
800-347-6647 / www.counseling.org

ASCA (American School Counselor Association)
800-306-4722 / asca@schoolcounselor.org
www.schoolcounselor.org

The College Board
866-630-9305 / 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 / web@nasfaa.org
www.nasfaa.org

NCAN (National College Access Network)
202-347-4848 / ncan@collegeaccess.org
www.collegeaccess.org

NSPA (National Scholarship Providers Assoc.)
303-442-2524 / aweinstein@scholarshipproviders.org
www.scholarshipproviders.org

Government

U.S. Dept. 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 / www.pin.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)
319-337-1000 - main
319-337-1270 - registration inquiries
www.actstudent.org

AP (Advanced Placement)
888-CALL-4-AP (888-225-5427)
apexams@info.collegeboard.org
apcentral.collegeboard.com

CLEP (College-Level Examination Program)
800-257-9558 / clep@info.collegeboard.org
www.collegeboard.com/lep

PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)
866-433-7728 / psathelp@info.collegeboard.org
888-477-PSAT (888-477-7728) - Counselor Hotline
www.collegeboard.com/psat

SAT and SAT (Scholastic Assessment) Subject Tests
866-756-7346
888-SAT-HELP (888-728-4357) Counselor Hotline
www.sat.collegeboard.org

Web Resources

Sources of Aid

Scholarship Search
www.fastweb.com

College Savings Plan Network
www.collegesavingsplan.org

AmeriCorps
www.americorps.gov

City Year
www.cityyear.org

CSS/Financial Aid PROFILE
profileonline.collegeboard.com

Direct Loans
www.direct.ed.gov

Student Loans
www.studentloans.gov

College Admissions

College Search
www.fastweb.com/college-search

Educational Opportunity
www.opportunity.gov

College
www.college.gov

NACAC College Fairs
www.nacacnet.org/eventstraining/collegefairs/pages/default.aspx

Common Application
www.commonapp.org

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

FAFSA PIN Registration
www.pin.ed.gov

FAFSA 4Caster
www.fafsa4caster.ed.gov

Job Corps
www.jobcorps.gov

Resources by State
www.finaid.org/state

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

Choosing a Major/Career

MonsterCollege
www.monstercollege.com

Bureau of Labor Statistics
www.stats.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

FinAid
www.finaid.org

Fastweb for Educators
www.fastweb.com/educators

Fastweb's College Gold
www.collegegold.com

EduPASS: International Students
www.edupass.org

College Goal Sunday
www.collegegoalsundayusa.org

Federal Student Aid for Counselors
www.fsa4counselors.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 Admissions 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
www.nces.ed.gov

Security on Campus
www.securityoncampus.org

Selective Service System
www.sss.gov

Social Security Administration
www.ssa.gov

Student Gateway to U.S. Government
www.students.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

Awarded based on exceptional need. Interest is subsidized and fixed at 5%. No fees. Favorable benefits may be lost upon consolidation.

REPAYMENT begins 9 months after graduation or dropping below half-time enrollment status.

Federal Stafford Loan

Subsidized

Interest accrues with graduation for loans made in 2012-13 and 2013-14. Repayment still begins 6 months after graduation. Fixed interest rate is 3.4% if loan originated on/after July 1, 2011 for undergraduate students. 1% fees.

Unsubsidized

Interest accrues during school. Fixed interest rate is 6.8% if loan originated on/after July 1, 2006. 1% fees.

On loans first disbursed on or after July 1, 2009, annual limits have increased by \$2,000 for independent and dependent undergrads.

REPAYMENT begins 6 months after graduation or after dropping below half-time enrollment status.

Federal Parent PLUS Loan

If loan originated on/after July 1, 2006: Direct PLUS fixed interest rate is 7.9% with 4% fees.

REPAYMENT begins 60 days after full disbursement, or 6 months after student graduates or drops below half-time. Interest continues to accrue during deferment.

Federal Consolidation Loan

Combine loans to one lender. Fixed interest rate is the weighted average of the loans rounded up to the nearest 1/8 of a % and capped at 8.25%.

Private/Alternative Loan

Eligibility, interest rate and fees based on better of borrower and cosigner credit scores. More expensive than Federal student loans.

For more information on private/alternative loans, visit: www.finaid.org/privateloans



Have a Question
or Comment?

Email: memberservices@fastweb.com