

Scholarship Scams

Scam Warning Signs

- You have to pay a fee or "taxes"
- 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 to whom you give 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 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.

2010-2011 Calendar

September 2010

- 10 - SAT Registration Deadline for 10/9 Test
- 11 - ACT Test Day (Selected States)
- 17 - ACT Registration Deadline for 10/23 Test
- 24 - SAT Late Registration Deadline for 10/9 Test
- 30 - NACAC's 66th National Conference, St. Louis, MO
 National College Savings Month

October 2010

- 1 - ACT Late Registration Deadline for 10/23 Test
- 8 - SAT Regular Registration Deadline for 11/6 Test
- 9 - SAT & Subject Tests
- 22 - SAT Late Registration Deadline for 11/6 Test
- 23 - ACT Test Day
- Early Decision/Action deadlines
- Choose AP coordinators if participating

November 2010

- 5 - Registration Deadlines - SAT 12/4 / ACT 12/11
- 6 - SAT & Subject Tests
- 19 - Late Registration Deadlines - SAT 12/4 / ACT 12/11
- Early Decision/Action deadlines

December 2010

- 4 - SAT & Subject Tests
- 11 - ACT Test Day
- 23 - SAT Registration Deadline for 1/22

January 2011

- 1 - Remind students to complete FAFSA and submit ASAP to maximize chances for aid
- 7 - Registration Deadlines - SAT 2/12 / ACT 1/22
- 21 - ACT Late Registration Deadline for 2/12
- 22 - SAT & Subject Tests

February 2011

- 11 - SAT Registration Deadline for 3/12
- 12 - ACT Test Day (except in NY)
- 25 - SAT Late Registration Deadline for 3/12
- Financial Aid Awareness Month

March 2011

- 4 - ACT Registration Deadline for 4/9
- 12 - SAT Test
- 18 - ACT Late Registration Deadline for 4/9

April 2011

- 8 - SAT Registration Deadline for 5/7 Test
- 9 - ACT Test Day
- 22 - SAT Late Registration Deadline for 5/7 Test

May 2011

- 1 - National Candidates' Reply Date
- 3 - 7 - AP Exams Week 1
- 6 - Registration deadlines - SAT 6/4 / ACT 6/11
- 7 - SAT & Subject Tests
- 10 - 14 - AP Exams Week 2
- 20 - Late Registration Deadlines - SAT 6/4 / ACT 6/11

June 2011

- 4 - SAT & Subject Tests
- 11 - ACT Test Day
- 30 - Last day to submit 2010-2011 FAFSA

July 2011

- 1 - AP scores available by phone, AP grades sent
- Order new Fastweb supplies: 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@nacac.com
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

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/clep

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 Subject Tests
 866-756-7346
 888-SAT-HELP (888-728-4357) Counselor Hotline
www.collegeboard.com/sat

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.ed.gov/directloan

Student Loans
www.studentloans.gov

College Admissions

College Search
www.nces.ed.gov/collegenavigator

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
jobcorps.gov

Resources by State
www.finaid.org/state

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

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
ftc.gov/scholarshipscams

OPE (Office of Postsecondary Education)
www.ed.gov/ope

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

Financial Aid Calculators
www.finaid.org/calculators

Research

Chronicle of Higher Education
www.chronicle.com

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

College Insight
www.college-insight.org

Higher Education Watch
www.higheredwatch.org

Inside Higher Ed
www.insidehighered.com

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

Choosing a Major/Career

MonsterCollege
www.monstercollege.com

Career One Stop
www.fastweb.com

Bureau of Labor Statistics
www.stats.bls.gov

Occupational Outlook Handbook
www.bls.gov/oco

Loan Information

Always borrow federal loans before pursuing private/alternative 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 starting 6 months after graduation. Fixed interest rate is 4.5% if loan originated on/after July 1, 2010 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