

■ PAYING FOR COLLEGE: AVOIDING SCAMS AND IDENTITY THEFT

DON'T PAY FOR HELP FINDING MONEY FOR COLLEGE

Commercial financial aid advice services can cost well over \$1,000. You might have heard or seen these claims at seminars, over the phone from telemarketers, or online:

- “You can’t get this information anywhere else.” If you are patient and organized, you can find all the information you need yourself — free.
- “Give me your credit card or bank account number and I will hold financial aid for you.” Never give out a credit card or bank account number unless you know the company or organization you are giving it to is legitimate.
- “Buy now or miss this opportunity.” Don’t give in to pressure tactics. Remember, the “opportunity” is a chance to give a company money for information you could find for free elsewhere.

Try these free sources of information:

- College or career school financial aid office
- High school counselor
- U.S. Department of Education’s Web site
- Federal Student Aid Information Center
- Other federal agencies (including the military, if appropriate)
- State education agency
- Reference section of your school or public library
- FREE online scholarship searches
- Foundations, religious organizations, community organizations, local businesses and civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Employer or your parents’ employers

DON'T PAY FOR THE FAFSA

There are several websites that offer help filing the Free Application for Federal Student Aid

(FAFSA) for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. Do not pay these sites for assistance that is provided free elsewhere. The official FAFSA is at www.FederalStudentAid.ed.gov. You can also get free help from:

- Financial aid administrator at your college
- FAFSA’s online help at www.FederalStudentAid.ed.gov
- [Federal Student Aid Information Center](http://www.FederalStudentAid.ed.gov)

If you are asked for your credit card information while filling out the FAFSA online, you are not at the official government site. Remember, the FAFSA site address has .gov in it!

KEEP YOUR INFORMATION SAFE: HOW DOES IDENTITY THEFT HAPPEN?

Criminals use their access to personal data such as names, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellular phone accounts. To reduce your risk of identity theft:

- Apply for federal student aid by filling out the FAFSA at www.FederalStudentAid.ed.gov.
- After completing the FAFSA online, exit the application and close the browser.
- Get your PIN by clicking on the FAFSA link at www.FederalStudentAid.ed.gov.
- Don’t reveal your PIN to anyone, even if that person is helping you fill out the FAFSA.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred receipts and copies of documents with personal information if they are no longer needed.
- Immediately report all lost or stolen identification (credit card, driver’s license, etc.) to the issuer.

(Adapted from studentaid.ed.gov)