

Avoid Financial Aid Fraud

Don't Get Scammed on Your Way to College!

Avoid scams and paying for free services when you're searching for scholarships, filling out the *Free Application for Federal Student Aid (FAFSASM)*, and sharing your personal information.

Don't Pay for Help to Find Money for College

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

- "Buy now or miss this opportunity." Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free. Check out our list of free sources of financial aid information below.
- "We guarantee you'll get aid." A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?
- "I've got aid for you; give me your credit card or bank account number." Never give out a credit card or bank account number unless you know the organization you're giving it to is legitimate. You could be putting yourself at risk of identity theft.

Try These Free Sources of Information

- description of U.S. Department of Education financial aid at StudentAid.gov/types
- tips for finding financial aid from other federal agencies at StudentAid.gov/types#federal-aid
- a college or career school financial aid office
- a high school or TRIO counselor
- your state grant agency; find it at www.ed.gov/sgt
- the U.S. Department of Labor's free scholarship search at www.careerfonet.org/scholarshipsearch
- your library's reference section
- foundations, religious or community organizations, local businesses, or civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents' employers
- the Federal Student Aid Information Center by e-mail at studentaid@ed.gov

Don't Pay for the FAFSA

Several websites offer help filing the FAFSA for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA is at www.fafsa.gov, and you can get free help to complete it from

- the financial aid office at your college or the college(s) you're thinking about attending;
- the FAFSA's online help at www.fafsa.gov; and
- the Federal Student Aid Information Center (studentaid@ed.gov or 1-800-4-FED-AID).

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 official FAFSA site address—www.fafsa.gov—has **.gov** in it!

Report Financial Aid Fraud

A company charging for financial aid advice is not committing fraud unless it doesn't deliver what it promises. To report financial aid fraud, contact the Federal Trade Commission at www.ftccomplaintassistant.gov or the U.S. Department of Education Office of Inspector General Fraud Hotline at www.ed.gov/misused or 1-800-MIS-USED (1-800-647-8733).

Don't Pay to Fill Out the FAFSA

The FAFSA is a free application.
Fill it out at www.fafsa.gov.

For more information on federal student aid, visit StudentAid.gov or call 1-800-4-FED-AID (1-800-433-3243).