

## 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](http://www.fraud.org)

### Federal Trade Commission (FTC)

File an online complaint at [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams), call 202-326-2222, 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](http://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](http://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, IL 60606-6100

### Better Business Bureau (BBB)

File an online complaint about a business at [www.bbb.org](http://www.bbb.org) or call 703-276-0100

## 2024–2025 Key Dates for High School Students

### September 2024

National College Savings Month

### October 2024

FAFSA 2025–26 – application period opens this year in December

### November 2024

National Scholarship Month

### December 2024

Fill out FAFSA ASAP to maximize chances for aid

### January 2025

Complete FAFSA & Submit

### February 2025

Financial Aid Awareness Month

### April 2025

National Financial Literacy Month,  
Federal income tax due for 2024 – April 15th

### May 2025

National Candidates’ Reply Date – May 1st

### June 2025

Last day to submit 2024–25 FAFSA – June 30th

## Test Information

Below is information on test entities and where to confirm test dates:

### ACT (American College Testing)

[www.actstudent.org](http://www.actstudent.org)

### AP (Advanced Placement)

[apcentral.collegeboard.com](http://apcentral.collegeboard.com)

### CLEP (College-Level Examination Program)

[clep.collegeboard.org](http://clep.collegeboard.org)

### PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)

[collegereadiness.collegeboard.org/psat](http://collegereadiness.collegeboard.org/psat)

### SAT and SAT (Scholastic Assessment Test)

#### Subject Tests

[collegereadiness.collegeboard.org/sat](http://collegereadiness.collegeboard.org/sat)

## Financial Aid Important Resources

### Fastweb for Educators

[www.fastweb.com/educators](http://www.fastweb.com/educators)

### Finaid

[www.finaid.org](http://www.finaid.org)

### FAFSA (Free Application for Federal Student Aid)

[studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa)

### FAFSA 4Caster

<https://studentaid.gov/understand-aid/estimate>

### CSS PROFILE

<https://cssprofile.collegeboard.com>

### Federal Student Aid for Students

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

### Mapping Your Future

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

## More Student Aid Resources

### Scholarship Search

[www.fastweb.com](http://www.fastweb.com)

### AmeriCorps

[www.americorps.gov](http://www.americorps.gov)

### City Year

[www.cityyear.org](http://www.cityyear.org)

### Student Loans

[www.studentaid.gov/loans](http://www.studentaid.gov/loans)

### EduPASS: International Students

[www.edupass.org](http://www.edupass.org)

### State Resources

[www.finaid.org/state](http://www.finaid.org/state)

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