

# Don't Get Scammed on Your Way to College

## ***Avoid financial aid fraud.***

Avoid scams and paying for free services when you're searching for scholarships, filling out the *Free Application for Federal Student Aid* (FAFSA®), 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 such information 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](https://studentaid.gov/types)
- Tips for finding financial aid from other federal agencies at [StudentAid.gov/types#federal-aid](https://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](https://www.ed.gov/sgt)
- A free scholarship search; try [StudentAid.gov/scholarships](https://studentaid.gov/scholarships)
- 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

### *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 [fafsa.gov](https://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 [fafsa.gov](https://fafsa.gov); and
- the Federal Student Aid Information Center ([studentaid@ed.gov](mailto: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—[fafsa.gov](https://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](https://www.ftccomplaintassistant.gov); or
- the U.S. Department of Education Office of Inspector General Fraud Hotline at [www.ed.gov/misused](https://www.ed.gov/misused) or 1-800-MIS-USED (1-800-647-8733).