

Avoid Unverifiable Aid Offers

Avoid unverifiable aid offers and paying fees for free services when you are searching for outside scholarships, filling out the Free Application for Federal Student Aid (FAFSA) form, and do not provide unvetted organizations your personal Information.

Please do not 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 (ED) financial aid at StudentAid.gov/types

- Tips for finding financial aid from other federal agencies at https://studentaid.gov/understand-aid/types#federal-aid
- A college or career school financial aid office
- A high school or TRIO counselor
- Your state grant agency; find it at https://www2.ed.gov/about/contacts/state/index.html
- A free scholarship search; try https://studentaid.gov/understand-aid/types/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® Form

Watch for websites offering FAFSA help for a fee. These sites are not affiliated with or endorsed by ED. **We urge you not to pay these sites for assistance that you can get for free elsewhere.** The official FAFSA site is studentaid.gov, and you can get free help to complete the application from the Federal Student Aid Information Center (studentaid@ed.gov or 1-800-4-FED-AID).

Reporting SCAMS:

If you believe you've fallen victim to financial aid fraud, file a complaint with:

- The U.S. Department of Education's Office of Inspector General (OIG) by calling 1-800-MIS-USED
- The Federal Trade Commission www.consumer.ftc.gov/articles/0341-file-complaint-ftc
- Your state Attorney General's office www.naag.org/current-attorneys-general.php

