

## **SCHOLARSHIP SCAMS- BEWARE**



There are warning signs that can help you identify scholarship scams. They do not automatically indicate fraud, but any organization that exhibits several of these signs should be treated with caution.

### **Application Fees**

**LOAN FEES:** It may be called a “processing fee, origination fee, guarantee fee, or insurance fee,” but if it must be paid in advance, it’s probably a scam.

### **GUARANTEED WINNINGS**

### **THE UNCLAIMED AID MYTH**

### **WE APPLY ON YOUR BEHALF**

**If you suspect that a scholarship program might be a scam, get a second opinion. The following organizations can help you determine whether an offer is legitimate:**

**Better Business Bureau  
Federal Trade Commission  
National Fraud Information Center  
State Attorney General’s Office  
U.S. Postal Inspection Service**

