

THE FOLLOWING ADVICE COMES FROM THE
FEDERAL TRADE COMMISSION

Don't Get "Scammed" on Your Way to College!

Look for six signs
that a scholarship search
may be a scholarship scam!



1. **"THIS SCHOLARSHIP IS GUARANTEED OR YOUR MONEY BACK."**
No one can guarantee they'll get you a scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing – before you pay.
2. **"YOU CAN'T GET THIS INFORMATION ANYWHERE ELSE."**
Many free lists of scholarships are available. Check with your school or library before you pay someone to do the work for you.
3. **"MAY I HAVE YOUR CREDIT CARD OR BANK ACCOUNT NUMBER TO HOLD THIS SCHOLARSHIP?"**
Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal from your account.
4. **"WE'LL DO ALL THE WORK."**
Don't be fooled. There is no way around it. You must apply for scholarships yourself.
5. **"THE SCHOLARSHIP WILL COST SOME MONEY."**
Don't pay anyone who claims to be "holding" a scholarship for you. Free money should not cost a thing.
6. **"YOU'VE BEEN SELECTED BY A NATIONAL FOUNDATION TO RECEIVE A SCHOLARSHIP." -OR-
"YOU'RE A FINALIST" IN A CONTEST YOU NEVER ENTERED.**
Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

*To find out how to spot, stop, and report
a scholarship scam, contact:*

Federal Trade Commission

PO BOX 996

Washington, D.C. 20580

or visit the FTC website at

www.ftc.gov

or call the **National Fraud Information Center** at

1-800-876-7060