

Scam Sense Quiz



Need money for college? Before you start applying for financial aid, make sure you know what's legitimate and what's not. Don't fall victim to a scam.

TEST YOUR SCAM SENSE BY CIRCLING WHICH OF THE OFFERS BELOW ARE MOST LIKELY FINANCIAL AID SCAMS.

1. "To receive this scholarship, applicants must submit a \$10 application fee."
2. "We guarantee all applicants will get money for college."
3. "We do all the work and apply on your behalf."
4. "We can hold a scholarship for you by using your credit card information."
5. "You can't get this information anywhere else."

For the answers, flip this over »

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The Claim	The Truth
1. "To receive this scholarship, applicants must submit a \$10 application fee."	SCAM! Be wary of any scholarship that charges an application fee.
2. "We guarantee all applicants will get money for college."	SCAM! No legitimate sponsor will guarantee a scholarship.
3. "We do all the work and apply on your behalf."	SCAM! To win a scholarship, you must submit your own application.
4. "We can hold a scholarship for you by using your credit card information."	SCAM! Never give out a credit card or bank account number unless you are 100% sure the organization is legitimate.
5. "You can't get this information anywhere else."	SCAM! Everyone has access to the same free information.

Visit PHEAA.org for free financial aid information.

PHEAA/AES is one of many Guarantors participating in the Federal Family Education Loan Program (FFELP). A student or parent borrower may obtain a FFELP loan from a lender that uses PHEAA/AES as the Guarantor or any other participating lender. These materials have been developed and paid for by PHEAA/AES for informational purposes. The information contained herein is believed to be accurate at the time of printing. Due to the rapidly changing nature of the law and the industry, information contained in this document may become outdated and PHEAA/AES does not guarantee the accuracy of the information herein. You should verify that this information is correct.

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