

Scholarship Scams

Scam Warning Signs

- You have to pay a fee or “taxes”
- Money-back offers or guarantees
- Credit card or bank account information required
- Provides “exclusive” information

Scams: “Phishing” & “Pharming”

“Phishing”

- Unsolicited emails that bear the logo of your bank or credit card
- Appear legitimate but are traps to lure you into giving out your personal account information
- NEVER give out Social Security, credit card, or bank account numbers to unsolicited emails or calls.

“Pharming”

- Unsolicited emails that encourage you to visit a website or click on suspicious links
- Make sure your mailbox spam filters are up to date
- BE CAREFUL About giving out your contact information or email address

Reporting Scams

National Fraud Information Center (NFIC). File an online complaint at www.fraud.org

Federal Trade Commission (FTC). File an online complaint at www.ftc.gov/scholarshipcams, call 877-FTC-HELP (877-382-4357) , or write to:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave.
Washington, D.C. 20580

State Attorney General's Office. File your complaint with the Consumer Protection Division in Ohio. Visit www.ag.state.oh.us or call 614-466-4320.

Better Business Bureau (BBB) File an online complaint about a business at www.bbb.org or call 703-276-0100