

## How to Avoid Scholarship Scams

**Beware of scholarship scammers.** Here are some of their favorite tricks:

**“Free seminar.”** It may be legitimate or it may be a hidden sales pitch.

**“You can't find this information anywhere else.”** Yes, you can. They don't know about anything that you can't learn on your own.

**“You're a finalist!”** or **“You've won!”** a contest you never entered. The caller offers to hold your award funds in return for your credit card or bank account number. Hang up!

**“First come, first served.”** This may apply to some legitimate forms of financial aid, but not to scholarships. However, legitimate scholarship sponsors do impose deadlines.

**“Millions of dollars go unclaimed.”** False! Every legitimate scholarship sponsor predetermines award amounts and works very hard to select the most qualified recipients.

**“It's guaranteed!”** What's usually guaranteed is search “results”—not scholarship money. We can show you how to conduct your own first-rate search.”

**“We'll do the work for you, for a fee.”** The fee may be nominal and the offer may come from someone sounding official, so make sure you do your research before paying anyone to do a search for you.