

Scholarship Information for Everyone

Creative Scams: Seminars and Consultants

Seminars and consultants sometimes charge fees for services or information you can obtain for free.

Consultants:

While services can be legitimate, paying for help when you apply for aid may be an unnecessary expense. Here's why:

Claim: "We can help you complete complicated forms."

Reality: You *still* have to fill out the same basic information for a fee-based service that you would for the FAFSA; how else would they get your information?

Claim: "We'll find different ways to report your income and assets to obtain more aid."

Reality: a) This information is available for *free* at FinAid: www.finaid.org/fafsa/maximize.phtml.

b) While these services can be legitimate, remember that colleges can request additional documentation about your finances.

c) Not reporting information accurately is against the law (punishable up to a \$20,000 fine, prison or both).

Seminars:

You may be able to get what you need on your own.

Claim: "Our presentation is completely free."

Reality: While the presentation is free, they may use high pressure tactics to try to get you signed up for their service.

They may also claim that the price will increase if you don't sign up now, or that they can answer questions only if you pay.

Claim: "We can help you complete complicated forms."

Reality: Everyone needs the same information to complete the forms. If you pay for help, it is still up to you to do the work of assembling the information. Check below for free resources.

Claim: "We'll find loopholes to help you save money."

Reality: The company may be encouraging you to commit fraud by entering inaccurate info to make it seem like you earn less money. These practices are dishonest and illegal!

Where Can I Go For Help? Financial aid should not cost you anything. Consider getting help from these **FREE Sources:**

Your High School Counselor

FastWeb.com and FinAid.org

Libraries

Financial aid office

CollegeGoalSundayUSA.org

U.S. Dept. of Education Ph: 1-800-4-FED-AID, <http://studentaid.ed.gov>