

Beware of and don't give in to pressure tactics:

Predatory financial aid companies will try to pressure you into paying for their services. Don't give in. Here are some of the common tactics they use to lure you in:

"Buy now or miss this opportunity."

Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free.

"We guarantee you'll get aid." A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?

"I've got aid for you; give me your credit card or bank account number." Never give out a credit card or bank account number unless you know the organization you are giving it to is legitimate. You could be putting yourself at risk of identity theft.

Report financial aid fraud to the Department of Education Office of Inspector General Fraud Hotline – (800) 647-8733.

Resources for Assistance:

Free help on filling out the FAFSA is available from the Federal Student Information Center at <https://studentaidhelp.ed.gov/>, or call (800) 433-3243

Call the California Student Aid Commission at (888) 224-7268 for help or check out their website at <https://www.csac.ca.gov/how-apply>.

The Department of Education's Student Aid website has a helpful web page with more information about how to avoid scams at <https://studentaid.gov/resources/scams>

If you would like further advice about choosing a school, applying for financial aid, or dealing with your student loan debt, you can also contact us.

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PAYING FOR COLLEGE: AVOIDING SCAMS



HERA

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Applying for financial aid to pay for college can be a challenging task and it is natural to seek assistance. However, students should be aware that there are predatory companies that try to take advantage of students pursuing financial aid for college. Remember:

You Don't Have to Pay for Help Finding Money for College. Much of the information is available for free and easily accessible from the California Student Aid Commission, the financial aid office at your college or the college you plan to attend, or your high school counselor.

You Don't Have to Pay for the FAFSA Form. The Free Application for Federal Student Aid (FAFSA) is the application to apply for financial aid for college and it is completely **FREE** and can be completed online at on the Federal Student Aid website at <https://studentaid.gov/h/apply-for-aid/fafsa> (Note: for undocumented students, federal aid is not available, but California aid is under the California DREAM Act. That application is **FREE** as well and available at <https://www.csac.ca.gov/post/resources-california-dream-act-application>)

Beware of Identity Theft

To apply for financial aid, you will need to establish a Federal Student Aid (FSA) user name and password. **Do not tell anyone your FSA user name or password, even if that person is helping you fill out the application. Change your FSA password if it has been shared.**

After completing the FAFSA application on the official FAFSA website, exit the application and close the browser. Review your financial aid offers and keep track of the amounts you applied for and received.

Never give personal information out over the telephone or internet unless you made the contact. If you have questions about your student aid account or financial aid offer contact your school's financial aid office or the Federal Student Aid Information Center.

HERA is a not-for-profit legal services organization dedicated to economic justice. For additional information or to request assistance, please contact us at inquiries@heraca.org or (510) 271-8443 ext. 300

Immediately report any lost or stolen identification to the issuer (credit card company or Department of Motor Vehicles).

Report identity theft to the police and create an identity theft report on the Federal Trade Commission website at <https://www.identitytheft.gov/>

Consider putting a fraud alert on your credit reports after any unauthorized creation or use of credit accounts in your name. For more information about how to do so, see the Federal Trade Commission's website at <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>

Keep receipts and documents with your personal information in a safe place and shred them before throwing them away.

