

How to Avoid Scholarship Scams

Don't believe the ads that say it's easy to get scholarships. It is work! Most of your financial aid dollars will come from the federal government or Northland. There is a good amount that comes from numerous outside sources (i.e. churches, family, friends, rotary clubs, civic organizations, employers). It's work because you need to find these sources. They are not going to advertise to you that free money waiting for you to apply. Ask!

Online scholarships can be appropriated by field of study, attending school, GPA, etc. Do your research. For some this may become a part time job in preparation for college. What if you received \$1,000, but you had to work 20 hours to get it? You just got paid \$50 an hour!

The Scams

Here are some tell-tale signs that an offer might be a scam:

- **"The scholarship is guaranteed or your money back."**
If you are paying for someone to help you find "free" money for college, it's a scam.
- **"You can't get this information anywhere else."**
There are numerous sources of aid opportunities. Check your local library for books on scholarships. Check your local Chamber of Commerce for opportunities through them or their associated businesses.
- **"I just need your credit card or bank account number to hold this scholarship."**
If you are paying to find free money, then it's not free. Never, ever give your credit card to someone.
- **"We'll do all the work."**
If it sounds too good to be true, it probably is. Finding money for college is work, and you need to look at it as such. God can work in mysterious ways, but the scam artists want you to believe they can too.
- **"You've been selected by a national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered.**
Is this a legitimate organization? Do your research. Did you enter the contest? How did they get your name and contact information? If you didn't give it to them, it's probably a scam.

If you receive information and need help researching its integrity, contact us. We will be glad to help in any way to find any and all aid dollars available. We want to see you succeed in this area, but not at the cost of your hard-earned money!

| We have found there are many articles on the website finaid.org that will be extremely valuable and packed full of good information in regards to understanding financial aid, finding scholarships, and much more. We recommend spending some time reading a few of these articles just to educate yourself as to what is out there that may apply to you. Each student is an individual situation, but it helps to get ideas where to start.

There are services out there that will charge you money to work as a consultant to help you find financial aid resources. Call Northland, ask questions, and then call again. We want to work with you. Please do not pay money to have someone else help you find money. Talk to the guidance counselors at your school, parents of other students already attending college, college offices of the schools you are considering, etc. There are numerous FREE sources of information. Use them all!

Financial aid is not a negotiating process. We want to spend all of our dollars. We want to spend them in the best way possible to help as many students as possible. The advantage to you is to begin early, communicate often, and keep asking questions.