

SCHOLARSHIP SCAMS!

6 Signs that a scholarship or organization is a scam:

1. **"The Scholarship is guaranteed or your money back."** No one can guarantee that they'll get you a grant or scholarship. Refund guarantees often have conditions or strings attached.
2. **"You can't get this information anywhere else."** There are many free lists of scholarships. Check with your school or library before you decide to pay someone to do the work for you.
3. **"May I have your credit card or bank account number to hold this scholarship?"** Don't give out your account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal.
4. **"We'll do all the work."** Don't be fooled! There's no way around it. You must apply for scholarships or grants yourself.
5. **"The scholarship will cost some money."** Don't pay anyone who claims to be 'holding' a scholarship or grant for you. Free money shouldn't cost a thing!
6. **"You've been selected" by a 'national foundation' to receive a scholarship. - OR- "You're a finalist" in a contest you never entered.** Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.