

WEB SITES
for
College & Scholarship Information
and Career Explorations

www.act.org	ACT test information and practice materials
www.ajb.dni.us/	Job Bank
www.anycollege.com	College and University search engine
www.collegeboard.org	SAT information, college information
www.collegebound.net	College scholarships, financial aid, & admission research engine
www.collegenet.com	College and scholarship search engine
www.collegeoutlook.com	College search
www.collegequest.com	College search & financial aid (requires free membership)
www.collegeview.com	College search engine
www.dice.com	Tech job information and job bank
www.fafsa.ed.gov	Online free application for federal student aid
www.fastweb.com	Scholarship information
www.finaid.org	Financial aid information
www.finaid.org/finaid/calculators/finaid_calc.html	Set of free calculators that can help project college costs, the amount of money that needs to be saved, and other important figures
www.gocollege.com	Information on scholarships, colleges, and campuses
www.idahocis.org	Information for career decisions, interest assessments, job search and resumes, scholarship lists and financial aid help. See your high school counselor for user name and password
www.kaplan.com	College information & test preparation
www.labor.state.id.us	Job bank
www.memex-press.com/cc/	Site for comparing college options
www.myfuture.com	U.S. armed forces career and college information
www.ncaa.org	(National Collegiate Athletic Association) student athlete information
www.ncsu.edu/careerkey	Helps people match skills, interests, & values with career and college options

www.njcaa.org

(National Junior College Athletic Association) junior college athletics information

www.petersons.com

College and career information

www.princetonreview.com

College search engine

www.salliemae.com

Career and college planning

www.scholarships.com

Free scholarship search

www.usnews.com

College rankings & information and Career and job market information

www.xap.com

Links to colleges

Fraudulent scholarships can take many forms; some of the most common types are presented here. If you receive one of these tactics, be suspicious. Sometimes a scam persists for years before people catch onto it. Even when people realize they have been cheated, few are stubborn enough to try to take advantage of guarantees or to file a complaint.

SCHOLARSHIPS THAT NEVER MATERIALIZE: Many scams encourage you to send them money up front, but provide little or nothing in exchange. Usually victims write off the expense, thinking they simply didn't win the scholarship.

SCHOLARSHIPS FOR PROFIT: This scam looks just like a real scholarship program, but requires an application fee. The typical scam receives 5,000 to 10,000 applications and charges fees of \$5.00 to \$35.00. These scams can afford to pay out a \$1,000 scholarship or two and still pocket a hefty profit, if they happen to award any scholarships at all. Your odds of winning a scholarship from such scams are less than your chances of striking it rich in the lottery.

THE SCHOLARSHIP PRIZE: This scam tells you that you have won a college scholarship worth thousands of dollars, but requires that you pay a "disbursement" or "redemption" fee or the taxes before they can release your prize. If someone says you have won a prize and you don't remember entering the contest or submitting an application, be suspicious.

THE GUARANTEED SCHOLARSHIP SEARCH SERVICE: Beware of scholarship matching services that guarantee you'll win a scholarship or they'll refund your money. They may simply pocket your money and disappear, or if they do send you a report of matching scholarships, you'll find it extremely difficult to qualify for a refund.

THE ADVANCE-FEE LOAN: This scam offers you an unusually low-interest educational loan, with the requirement that you pay a fee before you receive the loan. When you pay the money, the promised loan never materializes. Real educational loans deduct the fees from the disbursement check. They never require an up-front fee when you submit the application. If the loan is not issued by a bank or other recognized lender, it is probably a scam. Show the offer to your local bank manager to get their advice.

INVESTMENT REQUIRED FOR FEDERAL LOANS: Insurance companies and brokerage firms sometimes offer free financial aid seminars that are actually sales pitches for insurance, annuity and investment products. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws.

FREE SEMINAR: You may receive a letter advertising a free financial aid seminar or "interviews" for financial assistance. Sometimes the seminars do provide some useful information, but often they are cleverly disguised sales pitches for financial aid consulting services, investment products, scholarship matching services and overpriced student loans.