

Other Information References



WHO MUST REGISTER

Almost all male U.S. citizens, and male immigrants living in the U.S., who are 18 through 25, are required to register with Selective Service. It's important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces.

A chart of who must register is also available.

NON-CITIZENS

Some non-citizens are required to register. Others are not. Non-citizens who are not required to register with Selective Service include men who are in the U.S. on student or visitor visas, and men who are part of a diplomatic or trade mission and their families. Almost all other male non-citizens are required to register, including undocumented immigrants, legal permanent residents, and refugees. The general rule is that if a male non-citizen takes up residency in the U.S. before his 26th birthday, he must register with Selective Service. For a more detailed list of which non-citizens must register, see Who Must Register - Chart.

The Selective Service System has not now, or in the past, collected or shared any information which would indicate a man's immigration status, either documented or undocumented. The Selective Service System has no authority to collect such information, has no use for it, and it is irrelevant to the registration requirement. Consequently, there is no immigration data to share with anyone.

DUAL NATIONALS

Dual nationals of the U.S. and another country are required to register, regardless of where they live, because they are U.S. nationals.

See also Immigrants and Dual Nationals - Liability for Service

RESIDENTS OF PUERTO RICO, GUAM, VIRGIN ISLANDS, NORTHERN MARIANA ISLANDS, REPUBLIC OF THE MARSHALL ISLANDS, THE FEDERATED STATES OF MICRONESIA, AMERICAN SAMOA, AND PALAU

Residents of Puerto Rico, Guam, Virgin Islands, and Northern Mariana Islands are U.S. citizens. Citizens of American Samoa are nationals and must register when they are habitual residents in the United States or reside in the U.S. for at least one year. Habitual residence is presumed and registration is required whenever

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a national or a citizen of the Republic of the Marshall Islands, the Federated States of Micronesia, or Palau, resides in the United States for more than one year in any status, except as a student who entered the U.S. for the purpose of full time studies as long as such person maintains that status or employee of the government of his homeland.

HOSPITALIZED OR INCARCERATED MEN

Young men in hospitals, mental institutions, or prisons do not have to register while they are committed. However, they must register within 30 days after being released if they have not yet reached their 26th birthday.

DISABLED MEN

Disabled men who live at home must register with Selective Service if they can reasonably leave their homes and move about independently. A friend or relative may help a disabled man fill out the registration form if he can't do it himself.

Men with disabilities that would disqualify them from military service still must register with Selective Service. Selective Service does not presently have authority to classify men, so even men with obvious handicaps must register now, and if needed, classifications would be determined later.

FULL-TIME MILITARY EXEMPTED FROM REQUIREMENT* (SEE *NOTE BELOW)

Young men serving in the military on full-time active duty do not have to register, if serving continuously from age 18 to age 26. Those attending the service academies do not have to register. However, if a young man joins the military after turning 18 or leaves the military before turning 26, he must register.

NATIONAL GUARD AND RESERVES* (SEE *NOTE BELOW)

Members of the Reserve and National Guard not on full-time active duty must register.

CONSCIENTIOUS OBJECTORS

Men who would be classified as Conscientious Objectors if they were drafted must also register with Selective Service. If a draft begins and they are called, they would have the opportunity to file a claim for exemption from military service based upon their religious or moral objection to war.

SEX GENDER CHANGE / TRANSEXUAL

Individuals who are born female and have a sex change are not required to register. U.S. citizens or immigrants who are born male and have a sex change are still required to register.

***NOTE:** If a man failed to register with Selective Service, Section 12(g) of the Military Selective Service Act allows non-registrants to receive benefits under specific conditions. As a veteran, or part-time National Guard or Reservist, the man satisfies those conditions with his DD Form 214 showing the dates of his military service, or a current military ID card if still on active duty or a member of the National Guard and Reserves. These documents serve as evidence that the man's failure to register was not knowing and willful. Therefore, men who served on full-time active duty in the U.S. Armed Forces should not be denied student financial aid, loans, or grants; vocational training under WIA; government employment; and security clearances, on the basis of their failure to register with Selective Service. As long as the man has proof of his active duty military service, such as his DD 214, or current military ID card if still on active duty or a member of the National Guard or Reserves, his subsequent failure to register should not be a bar to any benefits or programs, contingent upon registration compliance, for which he is otherwise qualified.



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Tax Benefits for Education: Information Center

Tax credits, deductions and savings plans can help taxpayers with their expenses for higher education.

- A tax credit reduces the amount of income tax you may have to pay.
- A deduction reduces the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.
- Certain savings plans allow the accumulated earnings to grow tax-free until money is taken out (known as a distribution), or allow the distribution to be tax-free, or both.
- An exclusion from income means that you won't have to pay income tax on the benefit you're receiving, but you also won't be able to use that same tax-free benefit for a deduction or credit.

You can use the IRS's [Interactive Tax Assistant](#) tool to help determine if you're eligible for educational credits or deductions, including the American opportunity credit, the lifetime learning credit and the tuition and fees deduction.

Credits

An education credit helps with the cost of higher education by reducing the amount of tax owed on your tax return. If the credit reduces your tax to less than zero, you may get a refund. There are two education credits available: the [American Opportunity Tax Credit](#) and the [Lifetime Learning Credit](#).

Who Can Claim an Education Credit?

There are additional rules for each credit, but you must meet all three of the following for either credit:

1. You, your dependent or a third party pays [qualified education expenses](#) for higher education.
2. An eligible student must be enrolled at an [eligible educational institution](#).
3. The eligible student is yourself, your spouse or a dependent you list on your tax return.

If you're eligible to claim the lifetime learning credit and are also eligible to claim the American opportunity credit for the same student in the same year, you can choose to claim either credit, but not both. You can't claim the AOTC if you were a nonresident alien for any part of the tax year unless you elect to be treated as a resident alien for federal tax purposes. For more information about AOTC and foreign students, visit [American Opportunity Tax Credit - Information for Foreign Students](#).

Deductions

Note: The Tuition and Fees Deduction expired Dec. 31, 2013. You may claim it on your tax year 2013 or prior years' tax returns. Under current law, the deduction is not available for tax years after 2013.

Tuition and Fees Deduction

You may be able to deduct qualified education expenses paid during the year for yourself, your spouse or your dependent. You cannot claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education.

The tuition and fees deduction can reduce the amount of your income subject to tax by up to \$4,000. This deduction, reported on [Form 8917](#), Tuition and Fees Deduction, is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on [Schedule A](#) (Form 1040). This deduction may be beneficial to you if, for example, you cannot take the lifetime learning credit because your income is too high.

You may be able to take one of the education credits for your education expenses instead of a tuition and fees deduction. You can choose the one that will give you the lower tax.

Generally, you can claim the tuition and fees deduction if all three of the following requirements are met:

- You pay qualified education expenses of higher education.
- You pay the education expenses for an eligible student.
- The eligible student is yourself, your spouse, or your dependent for whom you claim an exemption on your tax return.

You cannot claim the tuition and fees deduction if any of the following apply:

- Your filing status is married filing separately.
- Another person can claim an exemption for you as a dependent on his or her tax return. You cannot take the deduction even if the other person does not actually claim that exemption.
- Your modified adjusted gross income (MAGI) is more than \$80,000 (\$160,000 if filing a joint return).
- You were a nonresident alien for any part of the year and did not elect to be treated as a resident alien for tax purposes. More information on nonresident aliens can be found in [Publication 519](#), U.S. Tax Guide for Aliens.
- You or anyone else claims an education credit for expenses of the student for whom the qualified education expenses were paid.

Student-activity fees and expenses for course-related books, supplies and equipment are included in qualified education expenses only if the fees and expenses must be paid to the institution as a condition of enrollment or attendance.

Student Loan Interest Deduction

Generally, personal interest you pay, other than certain mortgage interest, is not deductible on your tax return. However, if your modified adjusted gross income (MAGI) is less than \$75,000 (\$150,000 if filing a joint return), there is a special deduction allowed for paying interest on a student loan (also known as an education loan) used for higher education. Student loan interest is interest you paid during the year on a qualified student loan. It includes both required and voluntary interest payments.

For most taxpayers, MAGI is the adjusted gross income as figured on their federal income tax return before subtracting any deduction for student loan interest. This deduction can reduce the amount of your income subject to tax by up to \$2,500.

The student loan interest deduction is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on Form 1040's Schedule A.

Qualified Student Loan

This is a loan you took out solely to pay qualified education expenses (defined later) that were:

- For you, your spouse, or a person who was your dependent when you took out the loan.
- Paid or incurred within a reasonable period of time before or after you took out the loan.
- For education provided during an academic period for an eligible student.

Loans from the following sources are not qualified student loans:

- A related person.
- A qualified employer plan.

Qualified Education Expenses

For purposes of the student loan interest deduction, these expenses are the total costs of attending an eligible educational institution, including graduate school. They include amounts paid for the following items:

- Tuition and fees.
- Room and board.
- Books, supplies and equipment.
- Other necessary expenses (such as transportation).

The cost of room and board qualifies only to the extent that it is not more than the greater of:

- The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student, or
- The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

Business Deduction for Work-Related Education

If you are an employee and can itemize your deductions, you may be able to claim a deduction for the expenses you pay for your work-related education. Your deduction will be the amount by which your qualifying work-related education expenses plus other job and certain miscellaneous expenses is greater than 2% of your adjusted gross income. An itemized deduction may reduce the amount of your income subject to tax.

If you are self-employed, you deduct your expenses for qualifying work-related education directly from your self-employment income. This may reduce the amount of your income subject to both income tax and self-employment tax.

Your work-related education expenses may also qualify you for other tax benefits, such as the tuition and fees deduction and the lifetime learning credit. You may qualify for these other benefits even if

you do not meet the requirements listed above.

To claim a business deduction for work-related education, you must:

- Be working.
- Itemize your deductions on Schedule A (Form 1040 or 1040NR) if you are an employee.
- File Schedule C (Form 1040), Schedule C-EZ (Form 1040), or Schedule F (Form 1040) if you are self-employed.
- Have expenses for education that meet the requirements discussed under Qualifying Work-Related Education, below.

Qualifying Work-Related Education

You can deduct the costs of qualifying work-related education as business expenses. This is education that meets at least one of the following two tests:

- The education is required by your employer or the law to keep your present salary, status or job. The required education must serve a bona fide business purpose of your employer.
- The education maintains or improves skills needed in your present work.

However, even if the education meets one or both of the above tests, it is not qualifying work-related education if it:

- Is needed to meet the minimum educational requirements of your present trade or business or
- Is part of a program of study that will qualify you for a new trade or business.

You can deduct the costs of qualifying work-related education as a business expense even if the education could lead to a degree.

Education Required by Employer or by Law

Education you need to meet the minimum educational requirements for your present trade or business is not qualifying work-related education. Once you have met the minimum educational requirements for your job, your employer or the law may require you to get more education. This additional education is qualifying work-related education if all three of the following requirements are met.

- It is required for you to keep your present salary, status or job.
- The requirement serves a business purpose of your employer.
- The education is not part of a program that will qualify you for a new trade or business.

When you get more education than your employer or the law requires, the additional education can be qualifying work-related education only if it maintains or improves skills required in your present work.

Education to Maintain or Improve Skills

If your education is not required by your employer or the law, it can be qualifying work-related education only if it maintains or improves skills needed in your present work. This could include refresher courses, courses on current developments and academic or vocational courses.

Savings Plans

529 Plans

States sponsor 529 plans — qualified tuition programs authorized under section 529 of the Internal Revenue Code — that allow taxpayers to either prepay or contribute to an account for paying a student's qualified higher education expenses. Similarly, colleges and groups of colleges sponsor 529 plans that allow them to prepay a student's qualified education expenses. These 529 plans have, in recent years, become a popular way for parents and other family members to save for a child's college education. Though contributions to 529 plans are not deductible, there is also no income limit for contributors.

529 plan distributions are tax-free as long as they are used to pay qualified higher education expenses for a designated beneficiary. Qualified expenses include tuition, required fees, books and supplies. For someone who is at least a half-time student, room and board also qualify.

For 2009 and 2010, an ARRA change to tax-free college savings plans and prepaid tuition programs added to this list expenses for computer technology and equipment or Internet access and related services to be used by the student while enrolled at an eligible educational institution. Software designed for sports, games or hobbies does not qualify, unless it is predominantly educational in nature. In general, expenses for computer technology are not qualified expenses for the American opportunity credit, lifetime learning credit or tuition and fees deduction.

Coverdell Education Savings Account

This account was created as an incentive to help parents and students save for education expenses. Unlike a 529 plan, a Coverdell ESA can be used to pay a student's eligible k-12 expenses, as well as post-secondary expenses. On the 2014-2015 Annual Meeting of the Counselor Workshop Guide contributors, and the total contributions for the beneficiary of this account cannot be more than

\$2,000 in any year, no matter how many accounts have been established. A beneficiary is someone who is under age 18 or is a special needs beneficiary.

Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. The beneficiary will not owe tax on the distributions if they are less than a beneficiary's qualified education expenses at an eligible institution. This benefit applies to qualified higher education expenses as well as to qualified elementary and secondary education expenses.

Here are some things to remember about distributions from Coverdell accounts:

- Distributions are tax-free as long as they are used for qualified education expenses, such as tuition and fees, required books, supplies and equipment and qualified expenses for room and board.
- There is no tax on distributions if they are for enrollment or attendance at an eligible educational institution. This includes any public, private or religious school that provides elementary or secondary education as determined under state law. Virtually all accredited public, nonprofit and proprietary (privately owned profit-making) post-secondary institutions are eligible.
- Education tax credits can be claimed in the same year the beneficiary takes a tax-free distribution from a Coverdell ESA, as long as the same expenses are not used for both benefits.
- If the distribution exceeds qualified education expenses, a portion will be taxable to the beneficiary and will usually be subject to an additional 10% tax. Exceptions to the additional 10% tax include the death or disability of the beneficiary or if the beneficiary receives a qualified scholarship.

For more information, see [Topic 310 – Coverdell Education Savings Accounts](#).

Scholarships and Fellowships

A scholarship is generally an amount paid or allowed to, or for the benefit of, a student at an educational institution to aid in the pursuit of studies. The student may be either an undergraduate or a graduate. A fellowship is generally an amount paid for the benefit of an individual to aid in the pursuit of study or research. Generally, whether the amount is tax free or taxable depends on the expense paid with the amount and whether you are a degree candidate.

A scholarship or fellowship is tax free only if you meet the following conditions:

- You are a candidate for a degree at an eligible educational institution.
- You use the scholarship or fellowship to pay qualified education expenses.

Qualified Education Expenses

For purposes of tax-free scholarships and fellowships, these are expenses for:

- Tuition and fees required to enroll at or attend an eligible educational institution.
- Course-related expenses, such as fees, books, supplies, and equipment that are required for the courses at the eligible educational institution. These items must be required of all students in your course of instruction.

However, in order for these to be qualified education expenses, the terms of the scholarship or fellowship cannot require that it be used for other purposes, such as room and board, or specify that it cannot be used for tuition or course-related expenses.

Expenses that Don't Qualify

Qualified education expenses do not include the cost of:

- Room and board.
- Travel.
- Research.
- Clerical help.
- Equipment and other expenses that are not required for enrollment in or attendance at an eligible educational institution.

This is true even if the fee must be paid to the institution as a condition of enrollment or attendance. Scholarship or fellowship amounts used to pay these costs are taxable.

For more information, see Pub. 970.

Exclusions from Income

You may exclude certain educational assistance benefits from your income. That means that you won't have to pay any tax on them. However, it also means that you can't use any of the tax-free education expenses as the basis for any other deduction or credit, including the lifetime learning credit.

Employer-Provided Educational Assistance

If you receive educational assistance benefits from your employer under an educational assistance program, you can exclude up to \$5,250 of those benefits each year. This means your employer should not include the benefits with your wages, tips, and other compensation shown in box 1 of your Form W-2.

Educational Assistance Program

To qualify as an educational assistance program, the plan must be written and must meet certain other requirements. Your employer can tell you whether there is a qualified program where you work.

Educational Assistance Benefits

Tax-free educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies, and equipment. The payments may be for either undergraduate- or graduate-level courses. The payments do not have to be for work-related courses. Educational assistance benefits do not include payments for the following items.

- Meals, lodging, or transportation.
- Tools or supplies (other than textbooks) that you can keep after completing the course of instruction.
- Courses involving sports, games, or hobbies unless they:
 - Have a reasonable relationship to the business of your employer, or
 - Are required as part of a degree program.

Benefits over \$5,250

If your employer pays more than \$5,250 for educational benefits for you during the year, you must generally pay tax on the amount over \$5,250. Your employer should include in your wages (Form W-2, box 1) the amount that you must include in income.

Working Condition Fringe Benefit

However, if the benefits over \$5,250 also qualify as a working condition fringe benefit, your employer does not have to include them in your wages. A working condition fringe benefit is a benefit which, had you paid for it, you could deduct as an employee business expense. For more information on working condition fringe benefits, see *Working Condition Benefits* in chapter 2 of Publication 15-B, Employer's Tax Guide to Fringe Benefits.

Related Items:

- [IR-2013-18](#), IRS To Accept Tax Returns with Education Credits, Depreciation Next Week
- [IR-2013-10](#), IRS To Accept Returns Claiming Education Credits by Mid-February
- [IR-2009-78](#), Special IRS Web Section Highlights Back-to-School Tax Breaks; Popular 529 Plans Expanded, New \$2,500 College Credit Available
- [Fact Sheet 2009-12](#), How 529 Plans Help Families Save for College; and How the American Recovery and Reinvestment Act of 2009 Expanded 529 Plan Features
- [529 Plans: Questions and Answers](#)
- [Pub. 970](#), Tax Benefits for Education
- [Tax Tip 2009-30](#), Offset Education Costs
- [FS-2009-2](#), Tax Credits Provide Funds for First-Time Homebuyers, Childcare, Education and More
- [Education Credits](#)
- [Tax Incentives for Higher Education](#)

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CSS/Financial Aid PROFILE[®]

Student Guide

This guide provides the basic information you need to complete your PROFILE application at <https://bigfuture.collegeboard.org> beginning Oct. 1, 2013.

WHAT is the PROFILE? The **PROFILE** is an online application that collects information used by certain colleges and scholarship programs to award institutional aid funds. (All **federal** funds are awarded based on the **FAFSA**, available after Jan. 1 at www.fafsa.ed.gov.) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

WHEN do I file the PROFILE? You may file the **PROFILE** as early as Oct. 1, 2013. However, you should file no later than two weeks before the **EARLIEST** priority filing date specified by your colleges or programs.

WHO must file the PROFILE? Check your colleges'/programs' information to determine whether they require the PROFILE. A list of colleges that require the PROFILE from at least some of their applicants is found on the back of this page. The most up-to-date list, including search capabilities and additional information, can be found by clicking on "list of colleges, universities, and scholarship programs" on the PROFILE Index Page.

HOW do I file the PROFILE? You file the PROFILE online at www.collegeboard.org by selecting "CSS/PROFILE" under "Pay for College." If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back in to your application using your secure username and password.

WHAT does the PROFILE cost? The fee for the initial application and one college or program report is **\$25**. Additional reports are **\$16**. Payment may be made via credit or debit card. **Fee waivers** are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to eight colleges or scholarship programs.

Information to have available when you register:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 EZ, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents' housing status (e.g., own, rent)
- Your personal information, including your Social Security number

Once you register, you will find detailed instructions and an extensive Help Desk, including Frequently Asked Questions, online.

The Process: Three Easy Steps

- 1. Register** — Your PROFILE application is tailored to your family situation, based on your registration answers and the colleges or programs you select. After registering, you can securely save your application and return to complete it at any time, 24/7, using your collegeboard.org username and password.
- 2. Complete the Application** — Use the customized Pre-Application Worksheet and Instructions to help you complete the PROFILE. As you answer questions, the system provides online help and edits to minimize mistakes.
- 3. Submit the Application** — The date and time you submit your completed application will be recorded based on **Eastern Time**. You pay online and will receive an online PROFILE Acknowledgment as a record of your payment and application information. The Acknowledgment may include your next steps to complete your financial aid application process, so be sure to print a copy for your records.

At any time, you may **add** a college or program by going to the PROFILE home page and clicking "Add Colleges to Submitted Application." You will be charged \$16 for each college or program you add. Any unused fee-waiver eligibility will be automatically applied to your charges. You may not **delete** any recipients once you have submitted your application.

Questions? Contact customer support at **305-829-9793** (Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, with extended hours from 8 a.m. to 10 p.m., January through April) or email help@cssprofile.org.

The colleges below all accept the PROFILE application. Instructions distributed by their financial aid offices will describe their application requirements in detail. A college with an asterisk (*) next to its name uses PROFILE for early decision or early action applicants only. For the most up-to-date and comprehensive list, go to <https://student.collegeboard.org/css-financial-aid-profile>.

CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE
1001	Adrian College	MI	5156	Duke University	NC	6390	Macalester College	MN	3763	Springfield College	MA
2013	Albany College of Pharmacy*	NY	2704	Eastern Baptist Theo Sem	PA	1753	Madonna U: St Mary's College	MI	3748	St. Anselm College	NH
7041	Albany Law S of Union U	NY	2224	Eastman School of Music U of R	NY	2396	Manhattan School of Music	NY	6619	St. Edward's University	TX
2995	Albert Einstein C of Medicine	NY	1202	Edgewood College	WI	1452	Marygrove College	MI	5598	St. John's College	MD
2004	Albright College	PA	0042	Eliot School Fine Applied Arts	MA	3514	Massachusetts Inst of Tech	MA	4737	St. John's College	NM
2005	Alfred University	NY	2226	Elmira College	NY	0935	McGill University	QC	2805	St. Lawrence University	NY
1010	Alma College	MI	5183	Elon University	NC	3526	Middlebury College	VT	6638	St. Olaf College	MN
7363	Amer Assoc of C of Osteo Med	MD	3367	Emerson College	MA	5327	MIUAD: Fine Arts College	FL	0265	Stanford U: Grad Sch of Bus	CA
5007	American University	DC	0140	Emory U: Sch of Medicine	GA	1484	Monmouth College	IL	4704	Stanford University	CA
0866	American University of Paris	CO	5187	Emory University	GA	2418	Moravian College	PA	5630	Stetson University	FL
3003	Amherst College	MA	1192	ETSU: Quillen C of Medicine	TN	3529	Mount Holyoke College	MA	2819	Stevens Institute Technology	NJ
1029	Athenaeum of Ohio	OH	3390	Fairfield University	CT	1490	Mount Mary College	WI	3770	Stonehill College	MA
3075	Babson College	MA	2259	Fordham University	NY	2424	Muhlenberg College	PA	2820	Susquehanna University	PA
2037	Bard College	NY	2261	Franklin & Marshall College	PA	0085	National Merit Schol Corp	IL	2821	Swarthmore College	PA
3795	Bard College at Simon's Rock	MA	0922	Franklin College: Switzerland	NY	2511	Nazareth College of Rochester*	NY	2823	Syracuse University	NY
2038	Barnard College	NY	2824	Franklin W. Olin College of Engineering	MA	4546	New College Franklin	TN	6820	Texas Christian University	TX
3076	Bates College	ME		Furman University	SC	3657	New England College	NH	1809	Trevecca Nazarene University	TN
1059	Beloit College	WI	5222	George Washington University	DC	2504	New York C of Podiatric Med	NY	3899	Trinity College	CT
3080	Bennington College	VT	5246	Georgetown U: Law Ctr	DC	2785	New York University	NY	8865	Tufts U: Sch of Dental Med	MA
3098	Bentley U: Mccallum Graduate	MA	7306	Georgetown University	DC	3667	Northeastern University	MA	3901	Tufts University	MA
3096	Bentley University	MA	5244	Georgia Institute of Technology	GA	1561	Northland College	WI	6832	Tulane University	LA
1079	Bethel College	IN	5248	Gettysburg College	PA	6490	Northwestern College	IA	3936	U Mass: Medical School	MA
3083	Boston College	MA	2275	Gordon College	MA	1565	Northwestern University	IL	7152	U of California: San Francisco	CA
3087	Boston University	MA	3417	Goucher College	MD	2060	NY State College Ceramics - AU	NY	2920	Union College	NY
3089	Bowdoin College	ME	5257	Green Mountain College	VT	1587	Oberlin College	OH	4832	Univ of Arizona	AZ
9785	Boyce College	KY	3418	Gustavus Adolphus College	MN	4581	Occidental College	CA	1832	Univ of Chicago	IL
3092	Brandeis University	MA	6253	Gutenberg College	OR	1594	Ohio Wesleyan University	OH	6868	Univ of Dallas	TX
3269	Bridgton Academy	ME	2662	Hamilton College	NY	1595	Olivet College	MI	4842	Univ of Denver	CO
3189	Brown University	RI	2286	Hampshire College	MA	2804	Patrick Henry College	VA	1839	Univ of Michigan	MI
2049	Bryn Mawr College	PA	3447	Harvard College	MA	4620	Patten University	CA	3663	Univ of New Haven*	CT
2050	Bucknell University	PA	3434	Harvard Kennedy Sch Government	MA	4619	Pitzer College	CA	5816	Univ of North Carolina Chapel	NC
1073	Butler University	IN	3454	Harvard U: Dental Sch	MA	2668	Polytechnic Institute of NYU	NY	1841	Univ of Notre Dame	IN
4034	California Institute of Tech	CA	3441	Harvey Mudd College	CA	4607	Pomona College	CA	2933	Univ of Pennsylvania	PA
4049	California Institute of the Arts	CA	3455	Haverford College	PA	2672	Principia College	IL	4067	Univ of Puget Sound*	WA
1100	Cardinal Stritch University	WI	4341	Hebrew Union College	CA	1630	Providence College	RI	5569	Univ of Richmond	VA
6081	Carleton College	MN	2289	Hebrew Union College*	OH	3693	Queen's University at Kingston	ON	2928	Univ of Rochester	NY
2074	Carnegie Mellon University	PA	1344	High Point University	NC	0949	Quinnipiac University	CT	4852	Univ of Southern California	CA
1105	Case Western Reserve University	OH	2290	Hillsdale College	MI	3712	Reed College	OR	5820	Univ of Virginia	VA
4054	Claremont McKenna College	CA	1305	Hobart and William Smith Coll	NY	4654	Rensselaer Polytechnic Inst	NY	2931	Ursinus College	PA
3279	Clark University	MA	5293	Holy Cross College	IN	2757	Rhode Island School of Design	RI	1871	Vanderbilt University	TN
1124	Cleveland Institute of Music	OH	1295	Holy Spirit College	GA	3726	Rhodes College	TN	2956	Vassar College	NY
2894	Cochran School of Nursing	NY	2294	Illinois Wesleyan University	IL	1730	Rosemont College	PA	2959	Villanova University	PA
3280	Colby College	ME	1309	Ithaca College	NY	6609	Sacred Heart University	CT	1895	Wake Forest University	NC
2086	Colgate University	NY	5854	Jewish Theo Sem: Rabbinical S	NY	3729	Saint Louis University	MO	5084	Wake Forest U Sch of Medicine	NC
3282	College of the Holy Cross	MA	1320	Jewish Theol Sem of America	NY	2763	Salve Regina University	RI	5885	Western Kentucky University	KY
5115	College of William and Mary	VA	2325	Jewish Theol Sem: Cantorial S	NY	3780	San Francisco Conservatory of Music	CA	6964	Washington and Lee University	VA
1134	College of Wooster	OH	2470	Jewish Theol Sem: Grad S	NY	6629	Santa Clara University	CA	5887	Washington Univ St. Louis	MO
4072	Colorado College	CO	2339	Johns Hopkins University	MD	1702	Sarah Lawrence College	NY	6929	Wellesley College	MA
5117	Columbia College	SC	2618	Kamehameha Schools	HI	3759	Scripps College	CA	3957	Wesleyan University	CT
2174	Columbia U: Business School	NY	2679	Kenyon College	OH	4744	Seabury-Western Theo Sem	IL	3959	Western Kentucky University	KY
2116	Columbia University	NY	5332	Lafayette College	PA	4851	Shimer College	IL	1901	Wheaton College	IL
3284	Connecticut College	CT	0274	Lake Forest College	IL	2810	Sienna Heights University	MI	1905	Wheaton College	MA
2097	Cooper Union Science and Art	NY	1370	Lawrence University	WI	4693	Skidmore College	NY	3963	Whitman College	WA
2822	Cornell U: C of Vet Med	NY	2361	Lehigh University	PA	0097	Smith College	MA	4951	Willamette University	OR
2098	Cornell University	NY	1392	Lewis & Clark College	OR	1717	Smith College: Sch Social Work	MA	4954	Williams College	MA
3351	Dartmouth College	NH	1398	Lincoln Christian University	IL	1719	Southern Baptist Theo Sem	KY	3969	Worcester Polytechnic Inst	MA
3355	Dartmouth College: Thayer Sch	NH	2365	Long Island Univ: Brooklyn	NY	2815	Southern Calif C of Optometry	CA	3987	Yale University	CT
5150	Davidson College	NC	4384	Long Island Univ: C. W. Post	NY	3762	Southern Methodist University	TX			
1166	DePauw University	IN	1405	Loyola University Maryland	MD	3775					
2186	Dickinson College	PA	2369	Lynn University	FL	9856					
2194	Drexel University*	PA	2070			4392					
2223	Drexel University - College of Engineering	PA	5370			6660					



GUIDE TO PLANNING AND CONDUCTING A FINANCIAL AID NIGHT

INTRODUCTION

High school and financial aid counselors, as well as counselors employed by community social service agencies, are major sources of information about financing education beyond high school. Counselors share their basic knowledge and information about financial aid with interested students and family members via many different methods.

Perhaps the most obvious way of providing financial aid information to students and parents is through individual counseling sessions. However, individual sessions may not be practical given increasing student to counselor ratios and other counselor duties. Other methods, such as financial aid newsletters and brochures, the Internet, group sessions, email, and public presentations are more efficient in getting basic and essential information to those who are preparing financially for college.

Conducting a financial aid information night is a great way to deliver important financial aid information to students and families. Properly planned and executed, it can save counselors hours of time in disseminating information. Due to unique family circumstances, individual sessions still may be necessary and desirable for some families. By providing general information in a written format and group presentations to the majority of families, more time will be available for those families who require special attention.

NASFAA has developed its *Financial Aid Night* materials to assist counselors in planning and conducting a financial aid night for students and parents. It is divided into three parts:

1. Part one is the ***Guide to Planning and Conducting a Financial Aid Night***.
2. Part two is ***What You Need to Know About Financial Aid***, a financial aid night presentation slide show and a presentation guide providing the basic information students and families need to know when applying for financial aid.
3. Part three consists of handouts that can be copied and given to students and parents to help them through the financial aid application process. These include:
 - ***FAFSA on the Web Worksheet***: The student and parent should complete and use this worksheet as a guide while electronically completing the FAFSA on the Web.
 - ***Paper Free Application for Federal Student Aid (FAFSA)***: While the preferred method of FAFSA completion is electronically via FAFSA on the Web, the paper copy of the FAFSA is provided in these materials primarily as a reference, so students and parents will have a good idea as to what information is collected and what to expect during the application process.
 - ***Application Form Tracking Worksheet***: A student should use one of these worksheets to keep track of the many application and documentation requirements for each school to which he or she applies. Like the *Financial Aid Application Checklist*, it can also be used as a review sheet in counseling sessions.

- **Financial Aid Application Checklist:** This running list of necessary actions has space for the student to enter due dates and to check off accomplished items. Designed to be used over a period of months, it can be used independently by the student or serve as a progress review sheet in counseling sessions with individual students.
- **Award Letter Comparison Worksheet:** Once actual aid offers are received from the schools to which the student has been admitted, this tool guides the family and counselor in comparing aid packages. The worksheet was a recommendation of the [NASFAA Award Notification and Consumer Information Task Force](#); it includes a glossary with specific terms necessary for a better understanding of award letters.
- **Cost of Attendance Comparison Worksheet:** This chart allows the student and parent to record and compare the costs for each school under consideration. Using this worksheet ensures that the family has *all* costs for each school. Wide discrepancies in estimates for living costs (expenses other than tuition, fees, and books) should be questioned. It can also be used by the counselor to help focus a student's expectations on what is reasonably manageable given the family's financial situation.
- **Federal Student Aid Program Summary:** This chart describes the eligibility requirements and features of the various federal student aid programs. It should be used in conjunction with the financial night presentation. Information regarding available state and institutional student financial aid funds may be obtained from each school.
- **Financial Aid Consultants and Scholarship Search Services Fact Sheet:** Should a family pay for someone to help them through the financial aid process? This fact sheet helps families avoid being scammed by unnecessary and costly reliance on paid consultants to obtain help and advice that is available from true experts at no charge.
- **Sample Scholarship Inquiry Letter:** This letter suggests how a student might inquire about financial aid from a private organization (that is, a source of funding other than the school or a government agency).
- **Financial Aid Glossary.** Financial aid is full of unique terms and acronyms. The glossary defines many of the terms that students and families will encounter as they navigate the financial aid process.

Counselors who do not have a financial aid knowledge base should consider asking a financial aid administrator from a nearby college or a representative of the state student assistance agency to conduct or assist in conducting a financial aid information night. Many state associations of financial aid administrators routinely conduct or provide support for such presentations. The following ***Eight Steps from Start to Finish*** will be helpful to the presenter in making the necessary arrangements.

PLANNING AND CONDUCTING A FINANCIAL AID NIGHT: EIGHT STEPS FROM START TO FINISH

1 Setting the date

Selecting an appropriate date for a financial aid information night is critical to its success. When selecting a date, consider the following:

- **Do** pick a date far enough in advance of the application deadline for your state's student assistance program(s) and the priority filing dates announced by the schools to which your students typically apply. Check state and institutional application instructions, websites, and catalogues to determine these dates and count back four to six weeks to allow sufficient time for application completion and processing.
- **Do** pick a date that complements other school-related activities for families. For example, you might make the financial aid information night part of the program for a monthly PTA meeting. If not, be sure to pick a date that does not compete with the PTA meeting or other school or community events appealing to college-bound students and their parents.
- **Do** be sensitive to religious observances affecting the families that may need financial aid information.
- **Don't** pick a date too close to major holidays or holiday weekends. Family scheduling conflicts will affect your attendance.
- **Do** host a Financial Aid Night with the FAFSA on the Web (FOTW) Worksheet if it is available. This "pre-application" worksheet includes many of the questions on the Free Application for Federal Student Aid (FAFSA). It is available for download and printing as part of NASFAA's Financial Aid Night materials or via the FAFSA website at <http://www.fafsa.ed.gov/help/ffdef44.htm>.

Though students are encouraged to file the FAFSA online, the online version is not available until on or after January 1 each year. The paper FAFSA on the Web Worksheet is normally distributed to secondary schools in October, although changes to the Worksheet or procedures for distributing it may delay its availability.

- **Don't** try to compete with entertainment or athletic events that attract parents and students.
- **Don't** ignore the possibility of inclement weather. Plan for and advertise inclement weather procedures and an alternate date.

2 Setting a time

Financial aid is a topic that concerns most families, so you should hold financial aid presentations at a time convenient to students and families, most likely weekday evenings or weekends. To schedule the presentation during the day when parents or other family members are working deprives you of many of your potential participants and deprives families of the information they seek.

3 Selecting a facility

Based on anticipated attendance, identify a facility with a room that will comfortably accommodate the group and the following:

- **Tables, or at least chairs with writing arms**, since many participants will take extensive notes;
- **Lighting control** to accommodate visual aids such as PowerPoint presentations, etc.;
- **Data projector and screen**, if required by the presenter;
- **Chalkboard or flipchart** at the front of the room for impromptu notes and calculations; and
- **Microphone**, if the presenter or the size of the room requires it.

The facility should be readily accessible to individuals with disabilities and from available parking areas. Plan to provide signs that direct participants to the appropriate location. Some facilities require special notification or arrangements for meetings held after normal business hours. To avoid problems with heat, air conditioning, lighting, and so on, be sure that the proper persons are advised of your meeting and what is needed.

4 Advertising the event

Once the date, time, and facility have been determined, you are ready to advertise the financial aid information night. Begin promotion at least two to four weeks in advance so that families can “pencil it in” their calendars, yet late enough that they don’t forget about it.

Beyond the obvious announcements at schools and in flyers sent home, consider using postings on your school and/or local high school websites if applicable and accessible, public service announcements by local television and radio stations, news or calendar items in local newspapers, items in PTA or school newsletters, posters in shopping areas, social networking, and public address announcements at sporting events and other school or community activities. If possible, send an email announcement to families at your school who might have interest in your event.

5 Determining the presenters

If you are making the presentation yourself, you may want to consider getting assistance from others with specialized information to share with your audience. It is likely not easy for you or the audience to cover all the information by yourself, and it frequently makes for a more interesting presentation to have an occasional change of pace and voice.

Since it may be impossible for you to be an authority on all aspects of college financing, consider bringing in an outside “expert.” Having additional speakers often increases the credibility of the presentation. We suggest inviting a local financial aid administrator to address federal assistance and a representative from the state agency to describe state aid programs. These outside presenters will add a positive touch to most presentations.

6 Making a list, checking it twice

The rest of the planning process involves following up to make sure that all arrangements are implemented as requested. Confirm everything about a week before your presentation and then again the day before. It is only human to forget, and periodic reminders are more easily managed than a last-minute frantic phone call ten minutes after the auditorium should have been opened, with 50 participants waiting in the hallway.

7 Delivering the information

With thorough planning, the presentation should go smoothly. Arrive well in advance of the stated starting time to make sure doors are unlocked, the lights are on, the room is properly arranged, and audiovisual equipment is set up and in working order. Put out directional signs early and as necessary to help people find their way. Have the registration materials organized and set up by the time the first audience member arrives.

Make every effort to start at the scheduled time. If anyone is to miss a portion of the session, it should be those who arrive late, not those who arrived on time but had to leave before you were finished.

Leave ample time for questions either during or after the formal presentation. The presenter(s) should expect that some families will want to ask personal questions after the session.

8 Finishing touches

If the room and/or building needs to be secured after the event, be sure you have made those arrangements with the appropriate individuals.

If outside presenters have assisted with the financial aid information night, thank them both publicly during the presentation and in writing shortly thereafter. Also be sure to thank those individuals who assisted with arranging and/or managing the facility where the presentation was held. In most cases, these individuals will have donated their time and perhaps some expenses for which they will not be reimbursed. A sincere and timely “thank you” may encourage them to assist you in the future.

Student Aid and Identity Theft

Safeguard Your Student Aid Information

How Does Identity Theft Happen?

Criminals use their access to personal data such as names, telephone numbers, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellphone accounts.

Reduce Your Risk

- Never give personal information over the phone, through the mail, or on the Internet unless you made the contact and are sure you know who you're dealing with.
- Before providing personal information to an organization, review its privacy policy. By completing, or even requesting a student loan application from a private lender, you might be granting permission to that organization to access your personal information.
- Apply for federal student aid by filling out the *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.gov.
- After completing the FAFSA electronically, remember to exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. (Get your PIN at www.pin.ed.gov.)
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should be using your PIN is when you are on secure U.S. Department of Education (ED) websites.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred charge receipts, copies of credit applications, checks and bank statements, and other documents with personal information if they are no longer needed.

- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.

How We Keep Your Information Safe

ED cares about the privacy of your personal information. The information you share with us via our secure websites (e.g., www.fafsa.gov and www.pin.ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable by anyone who might intercept it. This is how we do our part to keep your information safe—but you need to do yours as well.

Report Identity Theft

If you become a victim of identity theft or suspect that your student information has been stolen, contact:

U.S. Department of Education
Office of Inspector General Hotline
1-800-MIS-USED (1-800-647-8733)
complain online: www.ed.gov/misused

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
complain online: www.ftc.gov/idtheft

Social Security Administration
1-800-772-1213
www.ssa.gov/pubs/10064.html

Equifax Credit Bureau
1-800-766-0008
www.equifax.com

Experian Information Solutions
1-888-397-3742
www.experian.com

TransUnion Credit Bureau
1-800-680-7289
www.transunion.com



[\(/home\)](#)

[Home \(/home\)](#) [Veteran Services / Benefits - Education \(https://www.calvet.ca.gov/veteran-services-benefits/education\)](#) College Fee Waiver

College Fee Waiver

https://www.addthis.com/bookmark.php?v=300&winname=addthis&pub=xa-5241e5b10be0aa3a&source=300&lng=en-US&s=linkedin&url=https%3A%2F%2Fwww.calvet.ca.gov%2FVetServices%2FPages%2FCollWaiver.aspx&title=CalVet%20Veteran%20Services%20College%20Fee%20Waiver&ate=AT-xa-5241e5b10be0aa3a%2F%2F5432ba0cf8a66509/1&frommenu=1&uid=5432ba0c7af810cf&ct=1&pre=https%3A%2F%2Fwww.calvet.ca.gov%2Fservices-benefits%2Feducation&tt=0&captcha_provider=nucaptcha

The College Tuition Fee Waiver for Veteran Dependents benefit waives mandatory system-wide tuition and fees at any State of California Community College, California State University, or University of California campus. This program does not cover the expense of books, parking or room and board. There are four plans under which dependents of veterans may be eligible.

Plan A

- The child of a veteran who is totally disabled due to service-connected disabilities or whose death was officially rated as service-connected is eligible. The child must be over 14 years old and under 27 years old to be eligible. If the child is a veteran, then the age limit is extended to age 30;
- The spouse or Registered Domestic Partner (RDP) of a wartime veteran who has been rated as service-connected totally disabled is eligible. There are no age limit restrictions;
- The unmarried surviving spouse or RDP of a wartime veteran whose death has been rated as service-connected is eligible. There are no age limit restrictions;
- Any dependent of any veteran who has been declared missing in action, captured in the line of duty by hostile forces, or forcibly detained or interned in the line of duty by a foreign government or power is eligible.

The veteran must have served at least one day of active duty during a period of war as declared by the U.S. Congress, or during any time in which the veteran was awarded a campaign or expeditionary medal.

Concurrent receipt of benefits under Plan A and VA Chapter 35 benefits is prohibited. To receive benefits under Plan A, a dependent must sign an "election" statement acknowledging this fact. There are no income restrictions under this plan. To be eligible, the event which caused basic entitlement to benefits (i.e., the date the veteran died of service-connected causes or the date the VA rated the veteran as totally disabled as a result of service-connected disabilities) must have occurred prior to the child's 21st birthday.

Plan B

The child of a veteran who has a service-connected disability, or had a service-connected disability at the time of death, or died of service-related causes is eligible. The child's annual income, which includes the child's adjusted gross income, plus the value of support provided by a parent, may not exceed the annual income limit. The current academic year entitlement is based upon the previous calendar year's annual income. Under Plan B, wartime service is not required and there are no specific age requirements. Children are the only dependents eligible under this plan. There is no prohibition against receiving concurrent VA Chapter 35 benefits.

Plan C

Any dependent of any member of the California National Guard, who in the line of duty while on active service to the state, was killed, died of a disability resulting from an event that occurred while in active service to the state, or is permanently disabled as a result of an event that occurred while in the service to the state is eligible. Surviving spouses or RDPs who have not remarried are also eligible.

"Active service to the state," for the purpose of this benefit, means a member of the California National Guard activated pursuant to Section 146 of the Military and Veterans Code. A copy of those orders pursuant to Section 146, not Section 143, must be furnished to establish eligibility.

Plan D

Medal of Honor recipients and children of Medal of Honor recipients under the age of 27 may qualify. Benefits under Plan D are limited to undergraduate studies only, and applicants are subject to both income and age restrictions. There is no prohibition against receiving concurrent VA Chapter 35 benefits.

Note: All applicants must meet California residency requirements.

How to Apply

To apply and to download an [application \(/VetServices/PublishingImages/Pages/Fiscal-Forms-and-Information/Dependents%20Fee%20Waiver%20Application%20%28DVS%2040%29.pdf\)](/VetServices/PublishingImages/Pages/Fiscal-Forms-and-Information/Dependents%20Fee%20Waiver%20Application%20%28DVS%2040%29.pdf), go to the County Veterans Service Office [CACVSO website \(http://www.cacvso.org/\)](http://www.cacvso.org/). For more information, you can also contact the admissions office or the Veterans Affairs office of any California college system campus.

To apply contact your local County Veterans Service Office. For more information about the college tuition fee waiver and to download an application, go to the [CACVSO Website \(http://www.cacvso.org/\)](http://www.cacvso.org/).

Getting Started

FINANCIAL AID CONSULTANTS AND SCHOLARSHIP SEARCH SERVICES FACT SHEET

As the financial aid process has become more complex, there has been a significant increase in the number of individuals offering professional financial aid services to students and their families. Most popular among these are financial aid consultants and scholarship search companies. Some families sing the praises of certain consultants and scholarship search companies. However, the industry also includes “bad apples” who charge very high fees and who do little more than provide information that is readily available for free. As a wise consumer, you should exercise caution to avoid being taken advantage of and to be sure you fully understand the services that are offered. The following information should help.

Financial Aid Consultants

Financial aid consultants usually charge a fee for a variety of services including:

- Preparing the Free Application for Federal Student Aid (FAFSA) and other financial aid forms;
- Estimating your resources;
- Estimating your expected family contribution (EFC);
- Estimating your financial need; and
- Describing the types of federal, state, local, institutional, and private aid programs that are available.

Before you pay a lot of money for the services of a financial aid consultant, keep the following in mind:

- ***Financial aid administrators and others perform these same services FREE of charge!***
 - Contact the financial aid office at the college or university you would like to attend, a high school college counselor, or the reference librarian at the local public library for information or assistance. Even if you are planning to attend another school, the staff in any financial aid office or a reference librarian should be able to provide you with the same information and assistance that a consultant would provide. College websites, publications, and catalogs are also good sources of information.
- The Internet is an excellent method of obtaining free student financial assistance information. In particular, the U.S. Department of Education’s website provides aid information at <http://studentaid.ed.gov/>.
- You may complete the FAFSA free of charge on the U.S. Department of Education’s FAFSA on the Web site at www.fafsa.gov.
 - If a consultant is preparing a paper FAFSA on your behalf, always review and sign the FAFSA after it has been prepared and mail it yourself by the required deadline.
 - The consultant’s fee should be refundable if he or she completes the FAFSA incorrectly.

- As with all important documents, always keep copies of the FAFSA and other applications, forms, and correspondence for your files, even if someone has assisted in their preparation.
- Never agree to a fee based on the percentage of aid you receive.
- A financial aid consultant cannot guarantee you financial aid.
- Before hiring a consultant, request a list of references.
- Never sign a blank form.
- A consultant may charge you for a list of scholarships and grants copied directly from a school's website or publications—information you could easily obtain for free.
 - Certain scholarships and grants awarded by schools and outside organizations are discretionary funds that may or may not be awarded again in subsequent years, even to prior recipients.
- Before engaging the services of a third party, be sure to review available information regarding the legitimacy of financial aid consultants or scholarship search organizations on these websites:
 - U.S. Department of Education: <http://studentaid.ed.gov/types/scams>
 - Federal Trade Commission: Federal Trade Commission: www.consumer.ftc.gov
 - <http://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>
 - <http://www.consumer.ftc.gov/articles/0160-student-loans>
 - Better Business Bureau: www.bbb.org

Scholarship Search Services

Many search services charge a fee to find sources of student financial aid. Some of these services have been in existence for some time, others are relatively new. Search services need to be used with care and only after a thorough investigation of the services they render. The value of the information provided varies widely.

A guarantee that the service will find at least a certain number of aid sources, for instance, might simply mean that the service will tell you that you can apply for the federal student aid programs. There is no need to pay a search service to identify these programs, because information on all of the federal student aid programs is readily available free of charge in any financial aid office, college or university websites, or on the U.S. Department of Education's website at <http://studentaid.ed.gov/>.

A little time and effort on your part browsing the Internet, or visiting your school's website, financial aid office, college counseling office, guidance counselor's office, or the reference section of a library will probably unearth most sources of assistance a search service could identify.

Also, several companies have also made scholarship search engines available on the Internet to students for free. These include, but are not limited to:

- FinAid - www.finaid.org;
- Big Future by The College Board - <https://bigfuture.collegeboard.org/scholarship-search>; and
- Fastweb - www.fastweb.com.

A Message from the Federal Trade Commission

Many companies advertise through flyers, campus newspapers, direct mail, and websites that they can get students access to millions of dollars in unclaimed grants and scholarships. The Federal Trade Commission (FTC) encourages you to be well-informed about these companies and provides these tips:

1. Determine whether the company is actually offering a scholarship or is simply a scholarship search service. If the company claims to actually award a scholarship, be aware that most scholarship sponsors do not charge up-front fees to apply for funding, and no legitimate scholarship sponsor can guarantee that you will win an award.
2. Understand that scholarship search services do not award scholarships. These companies charge a fee to compare your profile with a database of scholarship opportunities and provide a list of awards for which you may qualify. They do not provide awards directly to applicants, nor do they help students apply for the awards. Some will list scholarships even if the application deadlines are past.
3. Don't give out credit card or bank account information on the phone or over the Internet without getting information in writing first. It may be a set-up for an unauthorized charge or withdrawal.
4. **Don't forget the age-old rule: If it sounds too good to be true, it probably is!**

Reporting Scholarship Scams and Suspected Financial Aid Fraud

If you feel that you have become a victim of a scholarship scam or financial aid fraud, please report it immediately.

- U.S. Department of Education's Office of Inspector General (OIG): The OIG may be contacted by calling its hotline at 1-800-MIS-USED (1-800-647-8733), emailing oig.hotline@ed.gov, or by completing a complaint form available at <http://www.ed.gov/about/offices/list/oig/hotline.html>. Special agents in the OIG investigate fraud involving federal financial aid dollars.
- Federal Trade Commission (FTC): The FTC has an online complaint form at <https://www.ftccomplaintassistant.gov/#&panel1-8> and a hotline at 1-877-FTC-HELP (1-877-382-4357; teletype for the hearing impaired: 1-866-653-4261). The FTC will investigate based on the number of complaints received.