DIRECTIONS: Place the number of the word that completes each sentence in the blank provided. You will use each number once.

1. advance fee
2. advertise
3. complaint
4. conditions
5. criminal
6. database
7. debit
8. fee
9. finalist
10. financial aid
11. FTC
12. investigate
13. never
14. online
15. paying
16. profile
17. refund
18. reputable
19. small
20. unscrupulous

1. Legitimate services may charge to compare a student’s _____ with a _____ of scholarship opportunities and provide a list of awards for which a student might qualify.

2. _____ companies guarantee scholarships, grants, or fantastic _____ packages.

3. Legitimate companies may _____ they can get students access to lists of scholarships in exchange for an _____.

4. Some disreputable companies offer a “money back guarantee,” but _____ make it impossible to get the _____.

5. _____ companies_____ promise scholarships or grants.

6. Some companies quote a _____ monthly fee, but ask for authorization to _____ your checking account for an undetermined amount of time.

7. _____ any organization you are considering _____ for scholarship assistance.

8. One common scam is the mail that tells students they have been selected as a _____ for an award that requires a small up-front _____.

9. To file a _____ about a deceptive scholarship business, visit the _____ website.

10. Complaints regarding scholarship fraud are entered into an _____ database, which is used by civil and _____ law enforcement agencies in the U.S.

LifeSmarts is a program of the National Consumers League. Visit LifeSmarts.org to learn more.