

# Ouch! Student Scholarship Scams Mashup

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 (16) profile with a (6) database of scholarship opportunities and provide a list of awards for which a student might qualify.

2. (20) Unscrupulous companies guarantee scholarships, grants, or fantastic (10) financial aid packages.

3. Legitimate companies may (2) advertise they can get students access to lists of scholarships in exchange for an (1) advance fee.

4. Some disreputable companies offer a "money back guarantee," but (4) conditions make it impossible to get the (17) refund.

5. (18) Reputable companies (13) never promise scholarships or grants.

6. Some companies quote a (19) small monthly fee, but ask for authorization to (7) debit your checking account for an undetermined amount of time.

7. (12) Investigate any organization you are considering (15) paying for scholarship assistance.

8. One common scam is the mail that tells students they have been selected as a (9) finalist for an award that requires a small up-front (8) fee.

9. To file a (3) complaint about a deceptive scholarship business, visit the (11) FTC website.

10. Complaints regarding scholarship fraud are entered into an (14) online database, which is used by civil and (5) criminal law enforcement agencies in the U.S.