

## Scholarship Scams

### Scam Warning Signs

- You have to pay a fee or “taxes”
- Money-back offers or guarantees
- Credit card or bank account information required
- Provides “exclusive” information

### Scams: “Phishing” and “Pharming”

#### “Phishing”

- Unsolicited emails that bear the logo of your bank or credit card
- Appear legitimate but are traps to lure you into giving out your personal account information
- NEVER give out your Social Security, credit card or bank account numbers to unsolicited emails or calls.

#### “Pharming”

- Unsolicited emails that encourage you to visit a website or click on suspicious links.
- Make sure your inbox spam filters

**BE CAREFUL** about giving out your contact information or email address!!