

Beware of

BACK TO SCHOOL SCAMS



According to the Cybercrime Support Network (CSN), parents and students are being targeted by scammers like never before. The Better Business Bureau (BBB) is warning all to be wary. Learn about these common back-to-school and college scams and tips for avoiding them.

FACT: *The National Retail Federation projects back-to-school and college spending will reach more than **\$81 billion** this year.*

THE SCAM

PREVENTION TIPS



Fake Online Stores

Scammers set up phony websites offering low-cost school supplies. Consumers enter their credit or debit card information and complete their purchases, but the items they order never arrive.

When buying supplies online, only visit the websites of reputable brands, whose names you recognize. And if you are visiting an unknown brand online, take extra caution if the company is offering supplies at far lower prices than any competitors. This is often the sign of a scam.



FREE Shopping Sprees

Fraudsters send an email claiming that you've won a free back-to-school shopping spree, or ping your phone with a text claiming the same thing. All you need to do is click on the website address in the text or email message and enter your email once you get to the webpage to receive what you need for the free shopping spree. Next thing you know, you'll be getting a deluge of offers and advertising in your inbox or on your cell phone.

Free shopping sprees are rare. So don't expect to actually win one. If you do receive an email or text claiming you've won such a spree, search online for the company sending the message and the deal it is offering. You'll probably find that the deal isn't legitimate or that the company offering it is a spammer. And if you don't find any information about the offer, delete that text or email.



Phishing Emails

Cybercriminals send emails pretending to be from educational institutions, asking recipients to update their personal information or login credentials. Fraudsters may also send emails saying you've missed an important delivery. In both cases, they hope you'll click the links in the email or text.

Don't click on links in emails or texts that you don't recognize. Research the sources to be sure they're legitimate. Clicking on these links may expose you to phishing attempts or lead to malicious websites.



Student Rentals

College students seeking affordable textbooks or housing can fall victim to fake websites that collect rental fees for textbooks but never send the books, or to rental property scams. For the latter, scammers hijack existing ads and link it to a different website or phone number, or run ads for phantom listings that don't even exist. These both collect the contact and financial information the scammers need to make fraudulent purchases.

Make sure the textbook rental company is legit. Check it out before sending any payments. For rental properties, beware of anyone who asks for their money upfront, or an application fee, a security deposit, or the first month's rent before you meet anyone or see the property. The FTC (Federal Trade Commission) cites these as rip-off red flags. And don't fall for the excuse that your "agent" is out of town and can't meet in person.



Tech Support

Scammers impersonate tech support agents and claim that students' computers have viruses or technical issues. They try to gain students' confidence and access to login credentials, saying they need it to fix or remedy the viruses or technical issues.

If a caller says your computer has a problem, hang up. A tech support agent calling unexpectedly is a scam — even if the number is local or looks legitimate. These scammers use fake caller ID information to look like local businesses or trusted companies. If you get a pop-up message to call tech support, ignore it. A tech company will never call to offer support if you didn't ask them to.

THE SCAM

PREVENTION TIPS



Scholarship & Financial Aid

Scammers pose as organizations offering scholarships, financial aid assistance, or help finding available scholarships, asking for upfront fees or personal information to get started. Or you receive an email or text saying that you've won a scholarship that you don't remember applying for. But before you can collect, you have to pay a disbursement fee.

No legitimate scholarship provider will require you to pay a fee to apply or collect your dollars. If you don't remember applying for a scholarship that you've somehow still won, that's a sure sign of a scam. Scholarship providers don't randomly contact students or parents offering prize money. You must formally apply to win those scholarships.



Student Tax

College students or parents receives email, text, or phone call from someone claiming to be from the IRS. This message says that the student never paid their student tax. The caller warns that if students, or their parents don't pay up, students won't be able to attend classes during the upcoming semester. Even worse, they might face jail time. The scam ends when the "IRS agent" convinces victims to wire them money or pay their student tax with a gift card.

Just remember that student tax doesn't exist, and you'll avoid falling prey to this scam. Remember, too, that the IRS will never make an initial contact with you by phone, email, or text. Instead, the agency will send a letter. If you are worried that you are late on tax payments, contact the IRS directly for help.



Student Loan Forgiveness

Fraudsters send emails or texts to students or parents saying that they can reduce or erase the student loan debt that they owe. Scammers might ask for a fee. Once the victims wire these criminals the funds, the scammers disappear, and the victims' student loan debt remains. Others might ask for the personal or financial information of victims to start the loan-forgiveness process.

Never work with a private company that says it can reduce or eliminate student loan debt. If you are struggling with debt, call your loan provider directly. You might be able to work out a new payment plan or terms that make your monthly payment more affordable. And never pay a fee for debt relief. Legitimate companies don't charge for such a service.



College Test Prep

Fraudsters send emails or texts, or make phone calls to the parents of students preparing for college prep tests, claiming that their children ordered test-prep materials (which they didn't). They ask for a credit or debit card number so that they can process payment for the materials.

Never give your debit or credit card information to a company that calls, texts, or emails you. If you think the request might be legitimate, call the company at its customer service number and ask to validate order. Don't let them pressure you to pay before you actually confirm that materials were ordered.

SOME GENERAL RULES TO FOLLOW:

1. Disregard unsolicited or online offers.
2. Do your own shopping and homework.
3. Avoid ANY upfront wire of funds, or debit/credit card payments of fees.
4. Search names of companies online followed by "review" "complaint" or "scam."
5. Be suspicious of FREE offers or DEEP discounts.

REPORT



If you encounter a scam, even if you didn't lose money, report it at BBB.org/ScamTracker. Consider signing up for BBB's free consumer newsletter, BBB Edge for the latest updates on fraudulent activities. Sign up at BBB.org/ChicagoBuzz or visit BBB.org.

We're *Help!*
Here to

Find more fraud help on the resources page of our website at FMPierz.com.



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