

BUSINESS Finance

Watch for scams in web aid search

Students and parents need financial resources to help pay college bills which makes them targets for scholarship scams.



EMORY DANIELS

"Every year tens of thousands of families fall prey to fraudulent scholarship opportunities," said Mark Kantrowitz, maintainer of the Financial Aid Information Page on the World Wide Web and author of a book about financial aid. "If you must pay money to get money, it might be a scam."

The Financial Aid Information Page is at <http://www.ca.com.edu/finaid/finaid.html> and can be viewed using Web browsers like Netscape, Mosaic, or Lynx.

"If you are suspicious of a scholarship offer, call or visit your school's financial aid office," advises Kantrowitz. "The financial aid staff can tell you whether an offer is legitimate. If you're still in high school, talk to your guidance counselor."

The Financial Aid Information Page also suggests contacting the Better Business Bureau (BBB), the State Bureau of Con-

sumer Protection, the State Attorney General's Office, and the State Chamber of Commerce. Or call the National Fraud Information Center at 1-800-876-7060 to report the offer because they pass information on to law enforcement agencies.

"The Financial Aid Information Page, also known as the FinAid Page, probably is the most comprehensive resource for student financial aid information on the World Wide Web."

Scholarship scams operate by imitating legitimate foundations, scholarship sponsors, lenders, and scholarship search services. They may even have official-sounding names, using such words as "National," "Federal," "Federation," "Division," "Scholarship," and "Foundation" to induce students and parents into thinking they are federal agencies or grant-giving foundations.

Beware of any scholarship that requires an application fee, even a low one like \$2, \$5 or \$10. If the "foundation" receives a few thousand applications, they can pay out a scholarship or two and still pocket a hefty profit, if they happen to award any scholarships at all. Legitimate scholarship programs do not require an application fee.

Also beware of low-interest educational loans that require

you to pay money up front. Verify the legitimacy of the lender before handing over your money. Real student loans deduct the origination and insurance fees upon disbursement, not application.

Dana Lesemann, a staff attorney with the Federal Trade Commission, adds, "The Federal Trade Commission encourages students to use caution when evaluating any opportunity that requires payment of up-front fees, especially those that guarantee a specific result. These promises sound very familiar to the advanced fee loan scams we saw a couple of years ago. It's important to remember one cardinal rule: If it sounds too good to be true, it probably is."

Scholarship search services charge a fee to compare your profile with a database of scholarship opportunities and report a list of matching awards. They do not provide awards directly to applicants, nor do they help you apply for the awards.

The guarantees offered by these services are usually worthless, and refunds are difficult or impossible to get. Read the fine print before paying money for a scholarship search.

Most scholarship search services are franchises of a handful of large national databases.

Before using a scholarship search service, ask them whether they compile their own database. If they don't, find out the name of their database provider.

If two franchises use the same database, the cheaper one will report the same matches as the more expensive one. Charging a fee of more than \$50 for a search is excessive.

Ask the scholarship search service how many students have actually won scholarships as a result of using their service, and if they can give references.

"Very few students receive money as a result of using a scholarship search service," notes Kantrowitz.

Why pay a scholarship search service to use their database, when you can get the same information for free? The information provided by scholarship search services is available at no cost in your local library and the financial aid offices of many schools.

The Financial Aid Information Page also lets you search several scholarship and fellowship databases online for free, including FastWEB, a database of more than 180,000 private sector scholarships, fellowships, grants, and loans.

Local Democrats lose activist, 'secret weapon'

Memorial services for Helen W. "Buffy" Berthelot, 91, a Westland resident and leading Democratic party activist, are scheduled for 3 p.m. Friday, May 10, at Vermuelen Funeral Home, 980 North Newburgh Road, Westland, with Mr. Steve Socha officiating.

Mrs. Berthelot, who died May 6, started out working for the phone company and eventually became an organizer for the Communications Workers of America.

In 1948 she met Gov. G. Mennen Williams and volunteered. Recognizing her devotion, she was named, and did, managing four out of five of his campaigns.

She also marshaled a formidable volunteer corps

and was sometimes known as the "Democratic secret weapon."

"She was a staunch Democrat, one might say," said her daughter, Margarette Beagle.

In 1995 she published a book, "Win Some, Lose Some: G. Mennen Williams and the New Democrats."

The book reviews the Milliken period, and focuses on the time when he won his first victory run for governor in 1948 at the tender age of 37.

She is survived by daughter Margarette (William) Beagle; son Douglas R. (Jeanne) Berthelot; and four grandchildren.

Memorial contributions may be made to the American Heart Association.



On Thursday, June 6, your hometown newspaper will contain a colorful supplement devoted to the 1996 U.S. Open that will be held at Oakland Hills June 13 through 16.

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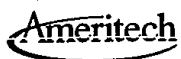
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