

NAVIGATING YOUR FINANCIAL FUTURE



DECEMBER 2018



Ho, Ho, How many scholarships have YOU applied for?

Did you know that you do NOT have to be a senior to apply for scholarships? Many scholarships are offered for underclassmen and are often overlooked because students think they must be a senior to apply.

Use your upcoming holiday break to set up a FASTweb profile (www.Fastweb.com) and start applying for scholarships!

Here are a few Tips if you need to write a scholarship essay:

- Give yourself time: It takes time to construct a quality essay.
- Follow directions: Note word count, font size and eligibility requirements.
- Focus on the Topic: Answer the question that is being asked.
- Create an Outline: Framework your essay to help you focus.
- Edit and proofread your story: Be clear and concise; correct any errors
- Get Feedback: Does it impress!



!! SCAM ALERTS !!

Tis the season for holiday scams, scholarship scams, and just scams in general. Be on high alert for anything suspicious and report this activity to the Federal Trade Commission at www.ftc.gov. Here are the latest tactics to be aware of:

ID Spoofing — scammers are using fake phone numbers to show up on your caller ID screen which trick you into thinking you're getting a call from an official organization. Some scammers have even faked the Federal Trade Commission's number! One popular number used is 1-877-382-4357. If you see it—HANG UP!

"Is this (*insert your name*)? - scammers are recording your "YES" when you answer the question and using it to provide authentication for online purchases in your name.

Instead of answering "yes" simply answer "how may I help you?" or "speaking." Chances are the

scammer will hang up. Better yet, you can end the conversation first.

Other tips to remember:

- Never wire money or send money using a reloadable card.
- Never pay money to receive a scholarship. You do not have to pay money to get money!
- High pressure tactics to ACT NOW are sure signs of a scam.
- Requesting your Social Security Number or other personal identifying information is another red flag.

Dates to Note:

Free Application for Federal Student Aid (FAFSA) and the Florida Financial Aid Application (FFAA)

- Apply NOW!



CONTACT US

For more information about our free products and services please contact OSFA's Outreach Services:

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