

Study up on student scams



(BPT) - If you're in college or high school, chances are you're working hard to get good grades and earn a little extra money. And while you're cutting corners living on ramen and frozen pizza, would you want to risk losing any of your hard-earned money to a scam?

When you're online, keep an eye open for common scams that try to target you and your friends.

Applying for scholarships?

No matter how long you've been in school, you're always looking for more ways to help pay for classes. You may see ads or posts about scholarships that catch your eye, but take a closer look before you leap. A good rule of thumb is that no valid scholarship organization asks for a fee to apply or for you to get your scholarship money. And a real scholarship or grant website would never guarantee winning or use the phrase "free money."

Many fake offers look legit — around 350,000 students and their parents fall for this kind of scam each year, according to [FinAid.org](https://www.finaid.org). They ask for a lot of your personal information, like your Social Security number, as part of the "application process." If you're unsure whether a deal is for real, check it out before giving them any of your info. Your school guidance counselor or college financial aid office can tell you if any scholarship or grant organization is genuine.

Searching for housing?

So you see an ad listing an amazing rental at just the right location near your school, for an incredibly low price, and it has a pool! You may think it sounds too good to be true — and you could be right. Some rental ads are fakes, using photos and info that look real, but aren't. And when you email or call about the property, they tell you it's so popular that you have to send money ahead — just to hold a spot before you can check it out. Or the "landlord" might say they're out of town and can't show you the apartment, but will hold it for you — for a deposit.

It's a scam. A [survey](#) of over 1,000 renters conducted by Apartment List found that 6.4% of them had lost money on similar schemes. A real landlord would arrange for someone to show the property if they can't, and wouldn't ask for a fee up front. If you get fed one of those lines, you can report the online fake ad to the [FBI Internet Crime Complaint Center](#).

Looking for work?

Whether you see a listing online or on a bulletin board on campus, watch out for part-time job listings that also sound too good to be true. Jobs that offer super flexible hours or easy work-from-home options could be for real — but they may be fake. Before you know for sure, put on your detective hat and do a little sleuthing. You could look up the company with the [Better Business Bureau](#) to see if it's authentic. And even if the company is listed, you can check the contact info such as the domain name of the email address to see if it matches the company's URL, or even call the company directly to ask about the job posting.

You might want to be careful about giving out any personal information, like your bank account, Social Security number or other sensitive info on a job application — or for any other reason — before you've met someone in person or checked out the company and location. If a company asks for an upfront fee just to apply or to run a "background check," that's also a red flag.

For more tips and information about consumer fraud awareness, visit wu.com/fraudawareness. If you believe you may be a victim of fraud using Western Union, call the Western Union Fraud Hotline number at 1-800-448-1492.

Think you can spot a scam? Check out [#WUFraudQuiz](#) to see if you pass!