



## Back to School Scams

Heading back to school can be an exciting and busy time, but it's also when scammers become more active. They prey on students and parents who are eager to prepare for the new school year. As you gear up, keep in mind that scammers are always looking for new opportunities to exploit. Here are some details on popular scams you could see while preparing for the school season and tips on how you can protect yourself and your family.

- **Online Shopping Scams:** Shopping online is convenient, but it can also leave you exposed to scams. Here's what to watch for:
  - Deals that are "too good to be true" Beware of websites offering unrealistic prices on textbooks, electronics, or other school supplies. Remember to research the seller by reading reviews and looking at their ratings.
  - Unsecured websites: ALWAYS check for the padlock symbol and "https://" in the URL before entering personal or payment information. Remember to use secure payment methods and consider using a secure online payment platform whenever possible.
  - Unknown sellers: Stick to reputable retailers and read reviews if you're unsure about a website. Keep records of your purchases, like confirmations and receipts for future reference.
- **Financial Aid Scams:** Scammers exploit students seeking financial aid to fund their education. Be aware of these tactics:
  - Guaranteed scholarships or grants: Legitimate financial aid is never guaranteed. Only apply for financial aid through trusted government or education websites.
  - Application fees: Avoid scholarships that require payment to apply. Always verify the organization and check the legitimacy of scholarship providers.
  - Request for personal information: Be cautious when asked to share sensitive data and never share unless you're certain it's safe.
- **Rental Scams:** Finding off-campus housing is a priority for many students. Be alert and don't fall victim to these rental scams:
  - Suspiciously low rates: If it's far cheaper than other listings in the area, it might be a scam. Always research the landlord or management company before making any decisions.
  - No in-person viewing: Avoid landlords who refuse to show you the property. Never sign a lease without visiting the property in person.
  - Pressure to send money: Scammers often push for immediate payments by wire, gift card, or person-to-person transfer. Always avoid paying upfront fees without having signed agreements.