

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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FOR IMMEDIATE RELEASE

THE SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS WARNS STUDENTS AND PARENTS OF BACK-TO-SCHOOL SCAMS

A new school year is in full swing but so are scammers. The South Carolina Department of Consumer Affairs is warning all consumers to be aware of the following back-to-school scams:

What To Watch For:

- **Scholarship Services:** Be suspicious of services offering to complete the application forms, guaranteeing financial aid or requesting financial information to confirm a scholarship. Legitimate scholarships require the applicant to complete all paperwork and never require bank account or credit card information. Legitimate scholarship services provide scholarship information for free but do not determine which students are awarded scholarships.
- **Identity Theft:** Students should be especially hesitant to hand out personal information, like social security numbers, credit card numbers and copies of birth certificates, even if requested by a sport's team, doctor's office or school organization. Organizations should explain the information's purpose and use.
- **Modeling and Talent Pitches** – Don't be fooled. Illegitimate agencies promise fame and fortune but require large fees for portfolios before skipping town.
- **Music and Book Clubs:** These scammers may send and request payment for merchandise you did not order. If you did not order, do not pay. Keep the merchandise or send it back.
- **Cell Phone Plans:** Beware of "no contract" or "no obligation" sale offers. If they seem too good to be true, they probably are. These plans often contain hidden fees or fail to give you as much "bang for your buck."
- **Credit Card Offers:** Companies will often attract you with low interest rates on a new credit card. These rates often skyrocket shortly after you sign the contract.

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit www.sconsumer.gov.

What You Can Do:

- Make sure the information you request is not **FREE** before paying for a service.
- Do **NOT** send out personal or identity information via e-mail.
- Do **NOT** use your social security number as your driver's license number.
- Do **NOT** carry your social security number in your purse or wallet.
- Do **NOT** pay for a service or product or service you have not received or ordered.
- Read **ALL** terms and conditions for phone and credit card plans.