

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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FOR IMMEDIATE RELEASE

CONSUMER AFFAIRS WARNS ABOUT BACK-TO-SCHOOL SCAMS

Columbia, SC.....With the school year fast approaching, the South Carolina Department of Consumer Affairs is warning parents and children alike to be on the lookout for a few scams that are likely to target students this fall.

Scholarship scams

Legitimate scholarships require the applicant to fill out all the required paperwork, so don't trust a representative who offers to fill it out for you. Reputable scholarship forms will not require bank account or credit card number. Do not provide any personal information even if it's for "exclusive" information, guaranteed approval, or other incentives. Keeping in mind that scholarship information is free, and scholarships cannot be guaranteed will prevent a lot of headaches before school starts.

Phishing scams

According to St. Bernard Software, Inc., phishing scams increase dramatically at the beginning of the school year. Why the sudden rise? As students return to the classroom, they make new friends, reconnect with old friends, and build their online network. Social networking sites like MySpace and Facebook as well as file-sharing sites such as Lime Wire grab the most student traffic. Consequently, scammers target these sites for large spam blasts, many including malicious links designed to release viruses or steal personal information. Coupled with lax web-surfing and downloading policies, the

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.sccoconsumer.gov.

Internet is a hot spot for criminal activity. As face-to-face networking increases, so does its online counterpart. Remember the following tips before heading online.

- Never give out personal information. Ever.
- Consider your privacy settings and who may have access to your page.
- Do not share seemingly harmless information like cell phone numbers, street addresses, and class schedules in a public forum.
- Make sure your computer is equipped with spyware and anti-virus protection.

Distance Education Scams

While not mainstream, distance education courses are becoming increasingly popular because of the convenience and flexibility. If you choose to go this route, however, don't forget to do your homework before you go to school. Below are clues the program may not offer a return on your investment.

- Degrees are based solely on "experience."
- Tuition is charged per-degree, instead of per credit, course, or semester.
- GPA, academic records, or standardized testing are not required.
- The school is not accredited.
- The school is not recognized by the [Council on Higher Education Accreditation](#).
- Diplomas are guaranteed with your application fee.
- Faculty is not listed on the school's website.
- Most of the faculty received their "degrees" from the school itself.

While other factors must be considered, third party accreditation is crucial in determining the validity of a distance education program. If the organization is accredited by a reputable third party and your credits will be accepted by another major institution, you have likely found a viable program.

For more information, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at www.sconsumer.gov.