

# BBB Urges Students and Parents to Do Their Homework to Avoid Scams!

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**I**f you have a college student heading to campus soon, their mind is most likely on classes, tuition, and the endless list of school supplies. But amidst the excitement of a new semester, it's easy to overlook something just as important... staying vigilant against scams that specifically target students.

From fake apartment listings to too-good-to-be-true job offers, scammers know how to take advantage of the back-to-school rush. Whether your student is navigating campus life for the first time or just heading back for their newest semester, now is the perfect time to brush up on how these schemes work – and how to avoid them. A little knowledge now can save a lot of stress later.

## Your Better Business Bureau (BBB) urges students and families to be aware of these most common financial scams: Impostor scams.

**Impostor scams can take on many forms.** One tactic used to get a student's personal information is a **phishing email** that claims to be from the school's "Financial Department." Messages via text or email may appear, instructing the student to click on a link provided in the email and log in with a student username and password. If a student follows these instructions, the username, password, and other personal information could be given to scammers.

**Fake credit cards.** Offers to apply for your first credit card are tempting to many students. Not only could this create credit problems down the road due to unchecked spending, but some deals could be phony offers designed to access personal information. Research the offers from the credit card flyers and the banking institutions before applying. Review the BBB tip on credit card scams.

**Too-good-to-be-true apartment listings.** It's hard not to jump on a convenient apartment so close to campus, especially if it advertises affordable rent. It's tempting to hand over credit card information online to lock in a great spot, but it's always worth seeing the apartment in person before a money transfer. This also applies to Craigslist and social media ads appearing to be from other students looking for roommates. Read more about rental scams.

**Identity theft.** It's a good idea to start practicing healthy money habits, and one such habit is regularly checking your credit report for unusual activity and possible identity theft fraud. The official government website to do this for free is [annualcreditreport.com](http://annualcreditreport.com). Read BBB's article on how to know if someone stole your identity.

**Scholarship and grant scams.** Be wary of phone calls from companies guaranteeing they can help reduce loan payments or offer a hefty grant. Searching the company's name online could bring up scam alerts or negative reviews from other consumers. Read reviews and complaints about the company at [BBB.org](http://BBB.org) and contact the school's financial aid office for advice and help regarding financing your education. Scholarship scams can affect college students even after graduation. [Read our tips on scholarship scams.](#)

**Online shopping scams.** Online purchase scams can be especially effective when set up through social media platforms and apps. Impostor scams are becoming increasingly common on social media. BBB has tips for [smart shopping online](#) and a page dedicated to online shopping tips and scam alerts.

**Test preparation scams.** Scammers pretend to be companies that can help students pass exams, but once students correspond with the company, the scammers use the messages to blackmail the students into sending funds out of fear of being expelled for cheating. Always read reviews on [BBB.org](http://BBB.org) and visit [BBB's Scam Tracker](#) to look up a potential scam.

As tech-savvy as current college students can be, a surprising number of scams reported to [BBB's Scam Tracker](#) are from students who learned their lesson too late. One of the best ways to protect your personal information and finances is to stay alert and aware of new

scams. Use **BBB's Scam Tips** to learn the latest scam trends and read local reports of specific incidents.

For more information, BBB offers our article: **9 ways for students to avoid ID theft on campus** and also has more back-to-school tips at **BBB's Back-to-school HQ**.

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*Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: [1-800-763-4222](tel:1-800-763-4222), Web site: [BBB.org](http://BBB.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*