SCAM ALERT!
September 2020

Back to School Fraud

The 2020-2021 school year has begun. As students of all ages return to further their education, either by physically going to school, by remote learning, or in some combination, it is important to be aware of the ways scammers attempt to profit by taking advantage of students and their parents:

- **Identity Theft:** It is important to note that identity theft does not only occur with older students. In fact, millions of children are victims of identity theft every year. Children’s identities can be more valuable to fraudsters due to their Social Security Numbers never being used before. This results in clean credit reports that are rarely checked. Beware that if you are asked for your child's personal identifier information when applying for a back-to-school activities, it may be a scam. Ask yourself if your child's social security would be necessary information.

- **Phony Tuition Fees:** The scams often follow the pattern of communications sent asking for additional tuition to "secure your spot" in the class. Some victims of these scams have already paid tuition, but get confused by the last-minute requests for additional payments. Be leery of such requests and contact the institution in question to request whether the request is valid.
Financial Aid Fraud: With the expenses of education, fraudsters have made ads for phony financial aid packages. Many pose as financial aid services and ask for an advance fee to help in the loan application process. Make sure any service you use is accredited.

Student Loan Forgiveness: There have been increases in the number of social media ads offering to help students reduce their loan obligations. While some companies are valid, others are scams where exorbitant fees are charged with the promise of renegotiating debt. Remember, debt relief companies are not permitted to negotiate federal student loans.

Enjoy the return to school, and stay safe.

IF YOU THINK YOU ARE BEING SCAMMED:

Call the Montgomery County Prosecutor's Consumer Fraud Unit at 937-225-5757 and ask for our consumer fraud division.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Kimberly Melnick, Supervising Attorney, Adult Protection Unit, or Anthony Schoen, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.