

Fraud Alert: Avoiding Scholarship Scams, Phishing, and Identity Theft

Students who want to report financial aid fraud or abuse may contact their Financial Aid Office and request to speak to the Financial Aid Supervisor.

American River College Financial Aid Office	916-484-8437
Cosumnes River College Financial Aid Office	916-691-7325
Folsom Lake College Financial Aid Office	916-608-6646
Sacramento City College Financial Aid Office	916-558-2501

Please note that the Financial Aid Office cannot inform you of the status of any investigation of fraud.

Financial Aid students that suspect fraud or abuse of financial aid funds can contact the U.S. Department of Education General's office to file a complaint. You can submit a complaint by email, telephone, or mail. The Office of Inspector General accepts anonymous complaints.

To report student aid fraud (including identity theft), waste or abuse of U.S. Department of Education Funds:

1-800-MIS-USED (1-800-647-8733).

Email - oig.hotline@ed.gov

Website - www.ed.gov/misused

What is identity theft?

When someone, without lawful authority, knowingly transfers or uses a "means of identification" of another person with the intent to commit, or aid or abet, any unlawful activity that violates Federal law, or that constitutes a felony under any State or local law.

Avoiding Identity Theft

- Don't carry your SSN card with you.
- Shred sensitive information.
- Only carry what you use.
- Photocopy all cards in your wallet.
- Select hard to guess pins and passwords.
- Don't leave mail sitting in an unprotected box.

- Don't give out private information over the phone.
- Order your credit reports.
- Use caution when providing ANY sensitive information.

What to do if you suspect identity theft

First, contact the fraud departments of each of the three major credit bureaus:

- **Equifax**
 - **Web:** www.equifax.com
 - **Phone:** 1-800-525-6285
- **Experian**
 - **Web:** www.experian.com
 - **Phone:** 1-888-397-3742
- **TransUnion**
 - **Web:** www.transunion.com
 - **Phone:** 1-800-680-7289

Second, close the accounts that you know or believe have been tampered with or opened fraudulently.

Third, file a police report with your local police or the police in the community where the theft took place.

Other Resources

- **Social Security Administration, Fraud Hotline** 1-800-269-0271
- **Federal Trade Commission** 1-877-IDTHEFT (1-877-438-4338)
- **Opt-out line** 1-888-567-8688
- www.fightidentitytheft.com
- <http://driverslicenseguide.com>

Reporting fraud to the Office of the Inspector General

1. Contact the Office of the Inspector General via email (oig.hotline@ed.gov). Provide your contact information or select the option to remain anonymous. Include identifying information and contact information on the violator. Complete a detailed description involving the circumstances surrounding your complaint.

2. Call the Office of the Inspector General Hotline. This number is 1-800-847-8733. Provide the representative with complete details surrounding your complaint. Include the contact information for the violator and a description of the incidents that occurred. When the operator asks for your personal information, you can elect to remain anonymous.

3. Download a copy of the complaint from the Office of Inspector General Website.

Inspector General's Hotline
Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1500

The complaint form asks for your personal information, information on the violator, and a description of the details surrounding the complaint. Individuals who wish to remain anonymous can download the special complaint form that omits the questions for personal identifying information.