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## Graduate School Loans

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## Graduate School Loans Testimonials

**Tia M., Atlanta, GA**

Graduate School Loans helped me consolidate all of the student loans that I had to take out in order to earn my graduate degree in engineering. Now I make one payment a month for all of them—and it costs me a lot less!

## SPELLINGS ANNOUNCES \$12 MILLION IN GRANTS FOR TRIBALLY CONTROLLED SCHOOLS

- AMIT AGARWAL

Nine tribally controlled colleges and universities will receive federal grants worth nearly \$12 million. U.S. Secretary of Education Margaret Spellings announced that the grant, provided under Title III of the Higher Education Act, will allow colleges and universities to develop activities to improve and expand their services for students with Native American heritages.

Spellings said, "Tribal colleges and universities provide thousands of students [with] the education foundation they need to be successful in the workforce and in life. They also perform a valuable service by helping to preserve the languages and rich cultural traditions of American Indians."

Schools in Montana, North Dakota, New Mexico, South Dakota, and Wisconsin were chosen for the grant awards totaling \$11,982,128. The funds will help strengthen the schools' abilities to assist American Indian students.

The following is a breakdown of the grant awards for American Indian tribally controlled colleges and universities for the 2007 fiscal year:

- Little Big Horn College in Crow Agency, MT-\$1,199,531
- Chief Dull Knife College in Lama Deer, MT-\$450,000

- Navajo Technical College in Crownpoint, NM-\$475,000
- Institute of American Indian Arts in Santa Fe, NM-\$1,499,893
- Turtle Mountain Community College in Belcourt, ND-\$2,125,000
- United Tribes Technical College in Bismarck, ND-\$1,952,951
- Fort Berthold Community College in New Town, ND-\$1,639,753
- Oglala Lakota College in Kyle, SD-\$1,650,000
- Keshena College of Menominee Nation in Keshena, WI-\$990,000

### On the Net:

US Chapter 27-Tribally Controlled School Grants  
[law.justia.com/us/codes/title25/chapter27\\_.html](http://law.justia.com/us/codes/title25/chapter27_.html)

Tribally Controlled Schools Act of 1988  
[www.oiep.bia.edu/NCBLNR/NCLBNGSECTIONS/SEC\\_1043.pdf](http://www.oiep.bia.edu/NCBLNR/NCLBNGSECTIONS/SEC_1043.pdf)

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To comment to the editor, Carleen Trapp, call 626-243-1881.

## SCAM ARTISTS TARGETING COLLEGE STUDENTS SEEKING FINANCIAL AID

- SURAJIT SEN SHARMA

According to the Better Business Bureau, consumer complaints against loan, grant, and scholarship services increased by 60% in 2006 across the U.S. Steve Cox, spokesperson for the BBB, said, "There are many unscrupulous businesses and outright scams taking advantage of overwhelmed parents who are just trying to put their child through school."

In a report warning parents and college students to avoid financial aid frauds, the BBB reported on the following recent examples:

### Financial Aid Seminar Scams

The BBB reported that parents from New York to California have complained that they paid a Utah-based company as much as \$1,000 for help finding financial aid only to find the company had vanished. They reported that their college-bound children received an email from "College Money Matters" stating they'd "been accepted" to attend a free financial aid seminar. The BBB report says, "The seminar was essentially a sales pitch, and for a fee, the company would submit the student's Free Application for Federal Student Aid (FAFSA) form and find college scholarships and grants for the student. Victims report they paid \$700 to \$1,000 and never heard from the company again. Not only did they not receive the promised help for finding grants and scholarships, but many discovered that their child's FAFSA form was never even filed."

### College Grant Scams

Students have complained of receiving emails or letters with offers of "Free Grant Money." The emails say the students are qualified for private or government grant money as financial aid for debt relief or to help pay off college bills.

The victim receives his or her "grant" in the form of a check and is instructed to deposit the check and then wire a smaller amount of money back to cover processing fees. Banks usually take weeks to spot the counterfeit checks. Not only do victims have to pay back the money withdrawn on the counterfeit checks, but they also lose the money wired to the scammers.

### How to Avoid Scholarship Scams

The BBB says that no one can guarantee a scholarship or a grant. If a student wants to avoid student-aid frauds, he or she should watch out for people who make claims like:

- "The scholarship is guaranteed or your money back."
- "You cannot get this information anywhere else."
- "We will do all the work."

There are no shortcuts to good things, and there are no alternatives to hard work.

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## NEWS IN BRIEF

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### U.S. NEWS & WORLD REPORT MEETS WITH CONTROVERSY

*U.S. News & World Report*, which has ranked Princeton University as the nation's top college for the eighth consecutive time, has met with some controversy. A number of colleges have opted not to provide further information to the magazine. According to Lloyd Thacker, a former college counselor who heads the Oregon-based Education Conservancy, *U.S. News & World Report* "has distorted and skewed how admissions are perceived." Thacker, who says colleges should not be ranked on the basis of a uniform scale, is leading the nationwide opposition to the 24-year-old *U.S. News* rankings. Groups including the National Association of Independent Colleges and Universities (NAICU), the Council of Independent Colleges, the Education Conservancy, and the Annapolis Group are working to develop an alternative system for collecting college information.

### CUOMO INVESTIGATES STUDY-ABROAD PROGRAMS

New York Attorney General Andrew Cuomo has initiated investigations into relations between colleges and third-party providers of study-abroad programs for students. According to Cuomo's office, some schools are receiving perks, including cash incentives, from vendors—a practice that benefits schools and vendors but not students. The attorney general has begun issuing subpoenas to organizations involved in providing study-abroad programs to schools. The move was instigated by a recent *New York Times* article that highlighted perks being offered by vendors to build relationships with colleges and encourage them to register their students for the vendors' study-abroad programs.

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## NEWS IN BRIEF

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### **ILLINOIS WESLEYAN UNIVERSITY PROMOTES FINANCIAL AID OFFICERS**

Illinois Wesleyan University's financial aid office has appointed two of its members to new roles. Lynn Nichelson, director of financial aid at the university, will take over as assistant dean of enrollment management. Nichelson previously served on the U.S. Department of Education's Negotiated Rulemaking Committee on Loan Issues. He was also the 2002 recipient

of the Distinguished Service Award from the College Board Midwestern Regional Assembly. Scott Seibring, director of new student financial aid, has been appointed director of financial aid. Seibring, who has had nine years of admissions office experience, has served the school's financial aid office for 13 years. His responsibilities will include managing the financial aid staff, overseeing the day-to-day operations of the office, and packaging financial aid.