Scam Tips and Advice for College Students and Parents

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Can students be scammed? How should they watch out for being cheated? Prospective college students and their parents should be vigilant for how they can be bamboozled. They need to protect themselves from the various ways in which they could be tricked out of their money. For example, Keith Blocker, the then-Maryland high school senior who was lauded for his 13 years of perfect attendance a few months ago. Blocker was exhilarated when he was accepted to the University of Maryland. There was just one problem: The family did not have the funds to pay for his college expenses and tuition. Imagine their surprise when they were contacted by a man who had seen their son's story on WRC-TV, NBC 4. Gregory McClees told the Blockers that he wanted to offer Keith a four-year scholarship to the college of his choice.

In return for the family paying a $200 administrative fee, McClees promised he would provide Keith with a monthly stipend of $1,000. When the first check arrived, the Blockers deposited it and proceeded to purchase their son's school supplies. They were shocked when the bank informed them that their benefactor's check had bounced! This led the Blockers to get behind on their bills while McClees continued to promise them that he would send $10,000, but he never delivered. Frustrated and outraged, the Blockers contacted WJLA 7 On Your Side, and reporter Kris Van Cleave confronted McClees. McClees claimed the checks had been stopped due to a bank error and that he was away from the area. The Blockers were forced to face the fact that they had been swindled. As of August 2013, the Blockers are struggling to pay their bills and wondering whether they will be able to send Keith to the University of Maryland.

Many young adults do not think this kind of incident could happen to them. They think they are too savvy to be caught in a situation like the one the Blockers found themselves in. Nevertheless, scams can happen to anyone. Scams are becoming more common in 21st century American society. Criminals and con artists are desperate for money and will do anything to get it. They will use threats on people's family and friends just to make a buck. If they are successful in getting vulnerable people's money that will end up in their pockets, which was the case with the Blocker family. Scammers should not be allowed to get away with their schemes. Their sole intent is to target their victims, execute their plan successfully, and then repeat the process. If there were a rewind function for this story, the Blockers most likely could have done a background check on McClees to see if he represented a legitimate institution, and if this so-called scholarship he was offering was real. Perhaps a neighbor, family member, or friend could have warned the Blockers that they may be the target of a scam had they had this information.

Here are some warning signs of a scam in progress: You are asked for money upfront, you receive an unsolicited offer from an individual or organization that you never heard of, or you are asked to provide financial information to someone that you do not know. In these cases, stop communicating with that person or company immediately. The offer is most likely a scam. A majority of scholarships and grants require an application, and organizations that offer grants rarely ask for money in advance before a student receives his or her award. These scammers just want your money. They want to make themselves successful, not you.

For instance, last summer I was interning at a local radio station in downtown Silver Spring, Md., when I received a series of calls from somebody claiming to be from the U.S. Department of Education. He said, "Hello, we are from the U.S. Department of Education and we have a grant for you." I knew right there that it was a scam because I had not applied for a grant with

the U.S. Department of Education. These people had just procured my name and contact information from the Internet. I told them not to contact me again and that I was not interested in their offer. The voice on their end suddenly switched to another voice saying "Hello?" twice. I called the number they contacted me from and the automatic voice message said, "Please enter your card number." I immediately hung up the phone. Since then, I have not answered their calls. Do not follow the scammers' directions.

• Make sure you know the person or company you are communicating with.

When a person or company tells you about an offer or deal they have for you, do some background research to get information. Find out if their business is legitimate or fraudulent. Gather contact information to be informed about the business's mission and daily tasks. Look at reviews from other people to see what they can tell you about the person or company. Ask friends, neighbors, and other family members to see if they know anything about the person or company. They might be able to give you good information before you put yourself, someone else you know, or your family in the position to be scammed. Also, check with the Better Business Bureau. You may find more information there. • Do not disclose financial or contact information on the Internet to third-party members.

Make sure that you are being careful regarding what you are buying online and what you are doing with your financial and contact information. Sometimes scammers can steal this information and use it to exploit you financially. This can lead to identity theft and other sorts of problems. Make sure to keep records on what you are doing with your information. If you have any expired or unused cards, statements, and/or old mail, carefully dispose of them properly, because scammers can use this information to steal your identity.• When unknown people knock on your door, do not open the door for them.

When someone knocks on your door, do not open the door for them. Ask them who they are and why they are knocking on your door. If it is a salesperson, do not open your door for them. Some of them are con artists and you do not know what they could be doing. Use common sense, critical thinking, and decision-making skills. • Be mindful when taking anonymous or private telephone calls.

Also, be careful with whom you are talking on the telephone. You never know who is on the other end. Many of these calls are from telemarketers that just want your information. They also will have offers to interest you, such as vacations or prizes. Do not answer their calls. Be sure to put your number on the National Do Not Call Registry. The Federal Trade Commission maintains this listing to make sure telemarketers do not call the numbers on the list. When people and their friends and family members follow all of these tips, they are far less likely to be scammed. If you have been scammed, be sure to contact your local bank to deactivate your account. Furthermore, make sure to contact the FTC and the National Federal Information Center for further assistance.

So, if you feel you may be targeted by a scam, make sure you utilize all resources to protect yourself. As for the Blocker family, they are left to wonder if they can pay for their son's education and would like to see McClees brought to justice for stealing their money and for putting them into such a predicament. If they had been more aware of the warning signs, their situation could have been averted. Take specific measures to protect yourself. Don't believe offers that sound too good to be true. Get to know who you are speaking with and the organization they claim to represent. Be wary of sharing personal information with others over the phone or Internet. Don't open your door to strangers. Don't take calls from telemarketers. Aim to make sure that you don't end up like the Blocker family, which is now trying to raise money online for their son's education. They say a fool and his money are soon parted, so don't be that fool.

UPDATE: As of August 28, 2013, Keith Blocker is attending the University of Maryland.

Blocker's parents were able to obtain financial assistance from the university to pay for his college costs and expenses. More information can be found here.