

If 'The College Board' Wants Your Credit Card Number by Phone or Email — Hang Up/Don't Reply

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Recently, the Federal Trade Commission staff heard about scams targeting parents of high school students preparing for college. The scammers claim to be from The College Board — the organization responsible for the PSAT and SAT tests.

— *Ari Lazarus is a consumer education specialist at the Federal Trade Commission. This article is from [a blog post](#) at the FTC's Consumer Education blog.*

They call or email you, asking for credit card numbers so they can send PSAT prep materials that the student has supposedly requested.

Often the scammers have the student's name, address and phone number — making them seem more believable. Except your student didn't ask for materials, and it's not this group calling.

Here are some tips to avoid a test prep scam.

- [The College Board](#) will never ask you to give credit card, bank account or password information **over the phone or via email**.
- Make sure the company offering test prep materials is legitimate. How? Before you give up your money or personal information, research the company online. Search for their name plus the word “scam” or “complaint.” See about other people's experiences. And talk to someone you trust, like another parent or your child's school counselor, before you pay.
- Consider how you pay. Credit cards have significant fraud protection built in — meaning that, if you find out you paid a scammer, you may be able to get your money back if you report it quickly. And if anyone asks you to pay by wiring money or by using a reloadable card or gift card, it's a scam.

Spotted a scam? Whether you lost money or not, let us know at ftc.gov/complaint.