



As the store aisles fill up with pencils and crayons and the frantic back-to-school shopping season begins, scammers are ready to strike. Whether you're a college student preparing for the fall semester, a high school student ready to make the most of the coming school year or the parent of a student of any age, beware of these trending back-to-school scams.

The student tax scam

In this scam, a crook posing as the IRS calls a college-bound student informing them that they have failed to pay the student tax. If it is not paid up immediately, the "agent" says, the student will not be allowed to attend school and may even face jail time. IRS scams like this one can happen at any time of year, but are especially common before the start of a new school year. Here are three things to know to help you avoid this scam:

- The "student tax" does not exist.
- The IRS will never initiate contact with a taxpayer through a phone call.
- The IRS will never demand payment through a prepaid debit card or wire transfer.

Scholarship scams

Another school-related scam that can be more prevalent this time of year, the scholarship scam cons students and their parents into paying money for government student loans or financial aid, or promises a scholarship for a fee. Follow these rules to avoid falling for scholarship scams:

- Never pay to apply for a government student loan or financial aid. There is no fee for applying for government aid and there is help available for filling out the Free Application for Federal Student Aid (FAFSA) forms at fafsa.gov.

- There's no way to guarantee a scholarship or grant. If you're targeted by a company promising to get you approved for either one by paying a small fee, you're being targeted by a scam.
- There is generally no fee necessary to receive a scholarship. If you are offered a scholarship for a fee, opt out.

School supply giveaways and freebies

Between backpacks, new clothing and loads of supplies, back-to-school shopping can cost a lot. Messages promising a free back-to-school shopping spree can be most welcome, if they're legit. Unfortunately, they too often are not.

Back-to-school giveaway scams will ask the victim to visit a website and provide their email address to claim their prize. The victim will then be rewarded with an endless stream of emails, texts, robocalls and more from the company that now has their information and other companies they've sold this information to, with no true rewards or prizes in sight.

In some cases, the scam is a lot more nefarious, and the "company's" website will infect the victim's device with malware. Or, the scammer may demand a "processing fee" before the victim can claim their supposed prize.

Protecting yourself from a giveaway scam is easy when you remember this simple rule: If it sounds too good to be true, it probably is. Also, legitimate contests will rarely select a winner at random; you'll have to enter it first by providing your email address or another way the company can contact you if you win. They are also not likely to make you jump through hoops or provide all sorts of information before claiming your prize. Finally, there is generally no payment necessary for claiming an authentically won prize.

Social media scams

In these scams, victims are targeted through their social media platforms and offered incredible deals or offers on school supply shopping. This can be presented in the form of deeply discounted gift cards at favored stores, expensive technology at bargain prices and more. Of course, these deals are bogus and if the victim clicks on the embedded link, their device will be infected with malware.

Here, too, stay alert and remember that if it sounds too good to be true, it's almost certainly a scam. No, you won't be scoring an iPad for just \$19.99 and you can't buy a \$1000 gift certificate to Abercrombie for just \$250. Ignore all ads like these and, if you can, opt out of receiving them in the future.

It's back to school season, and the scammers are at it again. Follow the tips outlined above and stay safe!

Your Turn: Have you been targeted by a back-to-school scam? Share your experience with us in the comments.