

BBB tip: Student loan forgiveness has arrived – here's how to avoid scams

GUEST EDITORIAL BY THE BETTER BUSINESS BUREAU

The Biden administration recently announced the federal government will cancel up to \$20,000 of federal student loans per person. Millions of Americans will receive student loan debt relief; unfortunately, this creates an excellent opportunity for scammers. See our recent warning about student loan forgiveness scams.



As student loan holders navigate the new forgiveness program, con artists will undoubtedly be there to take advantage of any confusion. It happens with any big government initiative, including the COVID-19 vaccine rollout, eviction moratorium, and pandemic relief programs.

Always be sure to do your research before sharing any

personal information.

Tips to avoid student loan forgiveness scams:

- √ Get to know the terms of your student loan and the relief program before acting. Always do your research before sharing personal information. Be sure to understand the ins and outs of your specific loan, and how

often trick victims into paying for free government programs – or they claim you can get additional benefits, faster benefits, etc., for a fee. A real government agency will not ask for an advanced processing fee. These are all red flags of a scam.

- √ Be wary of out-of-the-blue calls, emails or text messages

student loan relief impacts you. For information, go to official government websites, such as www.ED.gov and www.studentaid.gov.

- √ Never pay money for a free government program. Scammers

claiming to be from the government. Generally, the government will not contact you using these methods unless you grant permission.

- √ Watch out for phony government agencies or programs. If you speak to someone claiming to be a government representative offering you student loan relief, research before you agree to anything. Scammers often make up look-alike government websites that sound similar to legitimate agencies or programs.

- √ Think something seems suspicious? Reach out to the agency directly. If you are concerned about an alleged government representative's legitimacy, hang up the phone or stop emailing/texting. Then, report suspicious calls or messages.

- √ Be careful – even if the information comes from a friend.

Even if a close friend or family member you trust sent you the information regarding student loan relief, make sure the claims are real first. During the COVID-19 pandemic, BBB received many reports of hacked social media accounts being used to spread government impostor scams.

For More Information

Read more on www.BBB.org about scams targeting recent college graduates and government impostors. Get further insight by reading BBB's loan and credit repair services tips.

If you've spotted a student loan forgiveness scam (whether or not you've lost money), report it to www.BBB.org/ScamTracker. Your report can help others avoid falling victim to scams.

Wreaths Across America makes national call to stand out and wave flags to remember 9/11 anniversary

On Sept. 11, and every Tuesday, nonprofit wants to honor 'Freeport Flag Ladies' and those affected by 9/11 by uniting in national flag waving

On Sunday, Sept. 11, 2022, national nonprofit Wreaths Across America (WAA) is calling on all Americans to join it in waving the American flag in their own communities to commemorate the 21st anniversary of 9/11.

At 8:46 a.m. Tuesday, Sept. 11, 2001, five hijackers took control of American Airlines Flight 11 and flew it into the heart of New York City and the northern facade of the World Trade Center's north tower (1 WTC). At 9:03 a.m., five other hijackers flew United Airlines Flight 175 into the southern facade of the south tower (2 WTC). At 9:37 a.m., another five hijackers flew American Airlines flight 77 into the western facade of the Pentagon in Arlington County, Virginia. At 10:03 a.m., four hijackers crashed United Airlines Flight 93 into a field in Stonycreek Township

near Shanksville, Pennsylvania. Members of the WAA family, including staff, volunteers, Gold Star and Blue Star Families, and veterans, will join to share in what they called "the patriotic act of waving the flag, and sharing the stories of those who raised their hand to serve following the events of that fateful day."

Flag waving will start at 8:46 a.m. and end at 10:03 a.m.

Organizers said, "You, too, can join by tuning in to the organization's official Facebook page, to share pictures and videos from your own community flag waving. Participants are encouraged to take video and pictures of their participation in the national flag waving and share them with WAA, their family, and their friends to help remember, honor and teach the generation born after 9/11 how hard times can strengthen us as a nation. Please use the hashtag #FlagsAcross-the-Country and #AmericaStrong when posting on social media, and tag the Wreaths Across

America official Facebook page." WAA waves the American Flag every Tuesday between 9-10 a.m. ET. It encourages the public to join in.

A press release stated, "Each week, messages of unity and remembrance are shared and the legacy of the 'Freeport Flag Ladies' – who took to the hill in Freeport on 9/11/01 following the events of that morning to hoist the flag and share a message of strength – lives on as it did each week for 18 years. After they retired on Sept. 11, 2019, WAA took over the tradition and continues the weekly flag waving along U.S. Route 1 in Jonesboro, Maine."

Wreaths Across America Executive Director Karen Worcester said, "Each Tuesday, we are joined by dozens of members of the local community and curious people stopping to be part of something meaningful. I hope people will join us this year, both on the anniversary of 9/11, as well as each Tuesday moving

forward. This flag waving has taken on new meaning for us all and given a spark of hope for unity and patriotism during this difficult time in our country."

To learn more, go to <https://www.wreathscrossamerica.org/pages/19520/News/804/?relatedId=0>. To watch the Facebook Live event, go to <https://fb.me/e/2UPjaByZj>.

Wreaths Across America is a 501(c)(3) nonprofit organization founded "to continue and expand the annual wreath-laying

ceremony at Arlington National Cemetery begun by Maine businessman Morrill Worcester in 1992. The organization's mission – "Remember, Honor, Teach" – is carried out in part each year by coordinating wreath-laying ceremonies in December at Arlington, as well as at thousands of veterans' cemeteries and other locations in all 50 states and beyond. For more information or to sponsor a wreath, visit www.wreathscrossamerica.org.

IN THE NEWS

Community Missions in need of supplies

Community Missions is in need of nonperishable food items to stock its pantry and serve the needs of the less-fortunate. Canned goods, peanut butter, jelly, spaghetti sauce, pasta, rice and soup can be dropped off at 1570 Buffalo Ave., Niagara Falls.

Since its founding in 1925, Community Missions has provided a unique blend of referral, crisis, community support, and residential services for youth and adults. Last year, Community Missions provided over 110,000 meals and more than 13,000 nights of care to neglected or abused children and homeless adults. Additional agency programs serve adults and youth with psychiatric disabilities, parolees, at-risk youth and other underserved populations in both residential and recovery-oriented settings.

For more information, visit www.communitymissions.org.

Dispenza brings retreat to Niagara Falls USA

Researcher, lecturer and New York Times best-selling author Dr. Joe Dispenza will lead sessions on meditation, healing and consciousness at the Niagara Falls Convention Center as part of a week-long advanced retreat from Sept. 5-11. The event, originally scheduled for 2021, is returning to Niagara Falls USA for the first time since 2019.

The sold-out retreat is expected to draw more than 1,200 visitors to Niagara Falls, with groups staying at multiple properties in the downtown area. In addition to the revenue from hotel stays, many local attractions and restaurants should benefit from having the retreat in the area.

"We advise our local partners any time an event of this size is in the area, helping to ensure they are prepared to best serve guests during the influx of business," said Reanna Darone, senior sales manager for Destination Niagara USA.

The agency added, "With an estimated economic impact of \$2.75 million, the weeklong retreat helps to extend the crowds that visit during the already busy Labor Day weekend."

Destination Niagara USA President and CEO John Percy said, "We have seen a return of domestic travelers this summer, and now we are looking forward to rebuilding our conference and event business to prepandemic levels. The fall will be a busy time for the Niagara Falls Convention Center, and this retreat with Dr. Joe Dispenza brings a huge boost to the neighboring businesses, as well."

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