

# While We Wait - COMPLETE CHARACTER PROFILE



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# WHAT...THE...FRAUD

Higher Ed's most challenging strategy game



Warning: This presentation is rated: **TEEN**

"Titles rated T (Teen) have content that may be suitable for ages 13 and older. Titles in this category may contain violence, suggestive themes, crude humor, minimal blood, simulated gambling, and/or infrequent use of strong language."  
<https://www.xbox.com/en-US/games/gameratings>



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Name: **SUSAN STEPHENSON**  
 Alias: **KAT LEIDY, FLAMMA INGO**  
 Occupation: **SENIOR CONSULTANT**  
 Knowledge Rating: **LEGENDARY**  
 Special Skill: **KNOWING ALL THE THINGS**  
**PRESS "Y" TO INITIATE REGULATION RECITATION**  
 Weakness: **EASILY DISTRACTED BY CATS**  
 Known To: **HORDE CHIPS & SALSA**

## Character Profiles

Name: **KELCIE MCBRIDE**  
 Alias: **ANNA LYZER, TYRA D MUMM**  
 Occupation: **FINANCIAL AID DIRECTOR**  
 Knowledge Rating: **APPRENTICE**  
 Special Skill: **EXCEL & COLLEAGUE NERD**  
**PRESS "Y" TO INITIATE RULE WRITING**  
 Weakness: **HER KIDDOS & BAKED GOODS**  
 Known To: **YELL AT COMPUTER**



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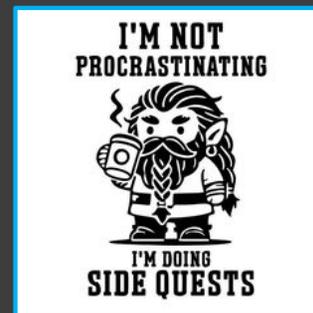
## Main Quest Objectives

- 01 TUTORIAL & TRENDS
- 02 IMPACT
- 03 FEDERAL RESPONSE & REQUIREMENTS
- 04 EXAMPLES
- 05 STRATEGIES & BEST PRACTICES



### SIDE QUESTS WELCOME

HAVE A QUESTION? GO AHEAD AND ASK! WE ARE ALWAYS LOOKING TO GAIN MORE XP BY FULFILLING OPTIONAL OBJECTIVES.



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# 01 Tutorial & Trends

Me: Walks over video game fire to see if it does damage

Fire: \*does damage\*

Me:



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## From the Reviewers

Forbes

MONEY > FINTECH

### The FAFSA Fraud Economy: Stolen Identities And Lost Millions

By [Dr. David Maimon](#), Contributor. © Fraud Insights at SentiLink & A Professor ...

Published Aug 26, 2025, 03:15pm EDT. Updated Aug 27, 2025, 09:25am EDT

### Woman admits bilking \$5M from Department of Education in 'straw students' scam

*Cynthia Denise Melvin, 59, pled guilty to conspiring with dozens of 'straw students' to steal millions from the Department of Education in federal student loan aid. She faces up to 20 years in prison.*

By [Michael Loria](#) and [Krystal Nurse](#) USA TODAY

Feb. 26, 2025, 10:54 p.m. ET

CYBERSECURITY · SCAMS

## FORTUNE

### 'Ghost' students are hijacking millions from colleges—and locking real human students out of classes

BY [AMANDA GERUT](#)  
NEWS EDITOR, WEST COAST

June 12, 2025 at 7:27 AM EDT

### Baton Rouge man who masterminded \$1.8M student loan scam gets 11 years in federal prison

BY [MATT BRUCE](#) | Staff writer Jan 10, 2023

### Federal college aid scams soaring, 'easy' to get money online with phony student applications

California's community colleges have lost at least \$18 million in aid since 2021, though the actual total could be much higher since colleges were not as skilled at identifying fraud early in the pandemic as they are now. Most of the stolen funds are federal aid,

LOCAL NEWS

### Former Texas College financial aid director indicted for alleged fraud

By [Michael Garcia](#)  
Posted: Dec 8, 2022 / 01:26 PM CST  
Updated: Dec 8, 2022 / 10:09 PM CST



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## Tutorial: WHAT IS FRAUD?

- > **FRAUD** – The wrongful or criminal deception intended as to result in financial or personal gain. This includes false representation of fact, making false statements, or by concealment of information.  
*This is proven in court.*
- > **WASTE** – Thoughtless or careless expenditure, mismanagement, or abuse of resources to the detriment of the U.S. Government. This also includes incurring unnecessary costs resulting from inefficient or ineffective practices, systems, or controls.  
*This is subjective.*
- > **ABUSE** – Excessive or improper use of a thing, or to use something in a manner contrary to the natural or legal rules for its use.  
*This is subjective.*



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## Tutorial: TYPES OF FRAUD

- > **INTERNAL VS. EXTERNAL** – Fraud committed by school officials vs outside threats
- > **ADMISSIONS** – Fake apps, fake address/email/phone #, falsified transcripts, test score manipulation, goal of getting school credentials; the first step in accessing system for additional fraud
- > **ENROLLMENT** – Fake students in classes (have to be enrolled for FA disbursement), falsified degrees/diploma mills, fraudulent certifications, distance ed schemes
- > **CREDENTIAL / DIPLOMA** – Rising threat of fake degrees and certificates, AI-created docs
  - o *Have a bachelor's degree/not having a bachelor's degree*
  - o *High School Diploma/GED/Homeschool*



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## Tutorial: TYPES OF FRAUD (CONTINUED)

- > **FEDERAL AID** – “Ghost students,” “Pell Runners,” identity theft, fraud rings, false financial information
  - o *Dependent/Independent, fake marriages, sham guardianships, bogus residency claims*
  - o *Income/asset misreporting (YouTube commercial: “Cut your SAI in half with this one simple step...”)*
  - o *COA/SAP document or appeal falsification*
  - o *Improper use of funds, tuition refund fraud through drop/add abuse*
  - o *FWS fraud, misreporting time*
  - o *Loan fraud, cosigner fraud*
  
- > **SCHOLARSHIPS, OTHER AID** – Data fabrication/falsification, plagiarism (including self-plagiarism), “paper mills,” failure to report changes in eligibility, not disclosing other awards, COA and disability fraud.



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## Trends: WHY FRAUD? IT IS A POPULAR MISSION



**\$120.8 Billion**

- *In grant, work-study, and loan disbursements*



**9.9 Million**

- *Students who receive federal aid annually*



**5,378**

- *Colleges and career schools with Title IV aid*



**17.6 Million**

- *FAFSA completed each year*

From FY 2024: [studentaid.gov/about](https://studentaid.gov/about)

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## Trends: EMERGING & EVOLVING THREATS

- > **ARTIFICIAL INTELLIGENCE** – Use of AI tools to generate falsified documents, essays, or SAP appeals; emerging AI-detection tools.
- > **CYBERSECURITY VULNERABILITIES** – FAFSA login theft, phishing of aid staff, hacking into SIS/ERP systems.
- > **FRAUD RINGS** – Coordinated groups targeting community colleges and open-admission institutions.



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## Trends: EMERGING & EVOLVING THREATS

- > **CROSS-BORDER CHALLENGES** – Fraudsters exploiting distance education programs, differences in state docs (do YOU know what all driver's licenses look like!?).
- > **SYNTHETIC IDENTITIES** – Blending real and fake data to create new, fraudulent student records.



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# Trends: HOW IS IT SO EASY FOR FRAUDSTERS?

Forwarded from [redacted] ( [redacted] )

## FAFSA

U.S. DEPARTMENT OF EDUCATION  
FEDERAL STUDENT AID

FAFSA 2025 ~ UPDATED

- ✓ MEGA DEAL \$10K - \$70K
- ✓ FAST APPROVAL IN 24 - 72 HOURS
- ✓ NO NEED OF ID.ME
- ✓ NO NEED OF SELFIE VERIFICATION

👉 FAFSA PDF TUT \$300 👉

👉 FAFSA -PACKAGE \$600 👉

FAFSA DEALS  
August 4 at 10:42 AM

DM FOR FAFSA WITHDRAWAL AT GOOD RATES

Search in mail

INBOX

BankMobile Disbursements 2:45 AM  
Your \$2,586.00 from [redacted]  
Your school may have money for you...

BankMobile Disbursements 2:42 AM  
Your \$1,980.99 from [redacted]  
Your school may have money for you...

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# Trends: HOW IS IT SO EASY FOR FRAUDSTERS?

LINCOLN Reply

Fullz (Full Information)USA 🇺🇸, the UK 🇬🇧, Canada 🇨🇦, Australia 🇦🇺, and Germany 🇩🇪:

- DL Front/Back with SSN 📄
- All States, Any Age, Gender 🌍
- Selfie Photos 📷

FAFSA FULLZ WITH HIGHSCHOOL INFO AVAILABLE

Business Fullz:

- EIN Number 📄
- Tax Documents 📄
- Employee Details 📄
- Business Documents 📄

Fresh USA Fullz:

- High-Quality DL Front/Back Photos 📷
- SSN Card Photos 📄
- Bulk Orders Available 📦
- Low Utilization Rates 📉

Escrow accepted

Fafsa application and cashouts  
Ochlieng Manasseh · May 27

Reach out for;

- 1.FAFSA fullz fully matched (Replaceable)
- 2.FAFSA US highschool transcripts/test scores
- 3.Fullz ->Selfie holding ID + DI front & Back + SSN
- 4.US Numbers-> For calls & messages
- 5.Static/residential proxy
- 6.All Countries IDs/DLs
- 7.HD Selfies, Selfie holding ID
- 8.Passports with scannable MRZ

👉 Welcome to Auto Sales Bot Full Info - Monkey Express 👉

### Why Monkey Express?

- Wide range (Full Info+SSN, CR+CS, Full Info with DL, Scan Document and others);
- Unused for the FAS AID(FAFSA) program
- Only quality and fresh material;
- Sale exclusively in 1 hand;
- Availability of young material 1997-2006;
- A wide selection on your criteria, which is not in any other service;

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# Trends: EMERGING & EVOLVING THREATS



**The Real Deal**  
"WHY SO SERIOUS?"

BOSS LEVEL: 🏆🏆🏆🏆  
DROPS: **Legendary**  
ALIAS: **Psychopathic Clown**  
**Prince of Crime** (IMDB)

Raid icons created by graviso - Flaticon



**Fraud Expectation**



**What You Get**  
HOW ARE THEY GONNA KNOW?

BOSS LEVEL: **N/A**  
DROPS: **Common, but infinite loot pool**  
ALIAS: **Joe Kerr (Gary)**

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## 02 Impact

"Video games Cause violence"



Me thinking about what I should name my llama in minecraft



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## Impact: NOT JUST “A FINANCIAL AID PROBLEM”

- > Reputational Damage
- > Operational Disruptions
- > Enrollment Impact
- > Additional Security Risks
- > Financial Repercussions
- > Academic Integrity and Credibility
- > Campus Culture

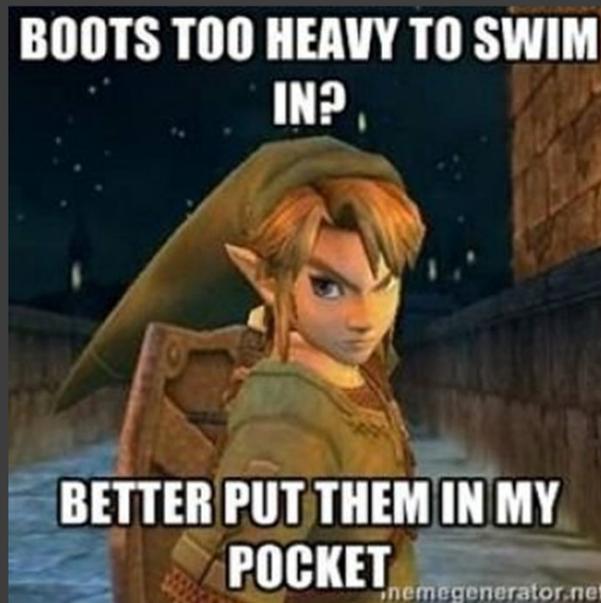


CHECK OUT THE  
HANDOUT FOR MORE  
DETAILED MISSION  
INFORMATION!



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## 03 Federal Response & Requirements



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## Response & Requirements: ADMINISTRATIVE CAPABILITY

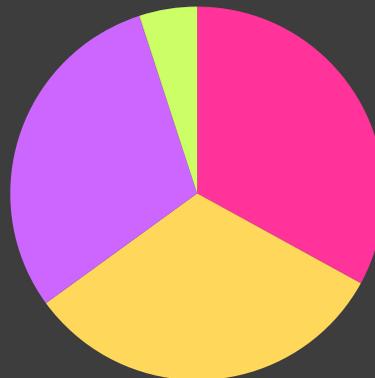
- > A school must refer to the Department's Office of Inspector General (OIG) any credible information indicating that an **applicant** for federal student aid may have engaged in fraud or other criminal misconduct in connection with his or her application.
- > A school must also refer any credible information indicating that any **employee, third-party servicer, or other agent** of the institution that acts in a capacity that involves the administration of Title IV programs, may have engaged in fraud, misrepresentation, conversion or breach of fiduciary responsibility, or other illegal conduct involving the Title IV, HEA programs.
- > **REMEMBER THAT FRAUD IS THE intent TO DECEIVE AS OPPOSED TO A mistake.**



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## Response & Requirements: OFFICE OF INSPECTOR GENERAL

The Department of Education's OIG receives **300-500 complaints each month** via their hotline; up to half are related to federal aid.



■ Institutional ■ Ineligible ■ Identity Theft ■ Discharge or Repayment

MAKE SURE YOU REPORT YOUR "BUGS"



*OIG Perspective Report: The Importance of Strengthening Internal Controls in Federal Student Aid. (December, 2024)*

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## Response & Requirements: OFFICE OF INSPECTOR GENERAL

Case	Category	Summary	Result	Control?
\$5 Million aid scam	Fraud Ring/identity theft	Between 2016 and 2023, a North Carolina woman organized, led, and conspired with a ring of 70+ "straw students" to apply for admission and aid at multiple community colleges in NC.	Max sentence of 20 years, \$250K fine, restitution	Three levels of access to school: admissions, registration, and financial aid. App import red flags, enrollment/attendance validity, aid verification processes.
\$1M and \$3M scams	Fraud Rings/identity theft	Two different California cases where ringleader(s) obtained PII purchased through a broker or known to be of prison inmates. Refunds sent to bank accounts controlled by ring.	Prison sentences, supervised release, fines, and restitution	Early detection in admissions app stage is key; look for same IP, email, home addresses; same bank accounts; monitor and verify online registrations and engagement.
\$48M loan discharge scam	Repayment scam	Scheme targeted around 500 veteran student loan borrowers to offer loan discharge through "special government program" for a fee, but in reality, the scammer sent false VA letters to ED claiming total or permanent disability.	Six-year prison term, three years supervised release, nearly \$1M restitution.	Fraud occurred outside of institution, so there are few internal controls that would have prevented scam; however, schools can increase student communication and education around loan repayment options, valid servicers, etc.

Case studies from **OIG Semiannual Report to Congress, No. 85** (April 1, 2022–September 30, 2022) and **No 89** (April 1, 2024–September 30, 2024). [oig.ed.gov/resources/congressional-reports](https://oig.ed.gov/resources/congressional-reports)

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## Response & Requirements: OFFICE OF INSPECTOR GENERAL

Case	Category	Summary	Result	Control?
\$1.3 Million+	Internal embezzlement scheme	From 2009-2022, a former grad school assistant dean along with two other employees ran various scams against their school, including: directing a school vendor to pay the employees as if they worked for the vendor and directing vendors to order gift and prepaid debit cards. Vendors were then "reimbursed" via false invoices sent to the school; misusing the dean's and school's credit cards for gift and prepaid debit cards and other unauthorized purchases; and opening a shell entity that invoiced for services never rendered.	Dean sentenced to three years in prison, two years supervised release, and restitution	Authorization/approval safeguards, invoicing processes, credit card use policies, purchasing processes, reconciliations, third-party servicer vetting and review, assessment of servicer efficacy, tracking of goods purchased for institution, separation of purchase/approval functions.
\$165K in government benefits including \$67K student aid	Ineligible student	Former student falsified FAFSA info and documents claiming high school graduation at three colleges in Arkansas. She also fraudulently received SSA benefits for claiming an intellectual disability while also serving as representative payee for family.	Probation and restitution	Verification of admission and financial aid info and docs; review of diploma. <a href="https://www.ecfr.gov/current/title-34--education/chapter-668--higher-education/subchapter-16--student-aid">34 CFR 668.16(p)</a>

Case studies from **OIG Semiannual Report to Congress, No. 85** (April 1, 2022–September 30, 2022) and **No 89** (April 1, 2024–September 30, 2024). [oig.ed.gov/resources/congressional-reports](https://oig.ed.gov/resources/congressional-reports)

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## Response & Requirements: OIG RESOURCES

- > OIG Perspective Report: The Importance of Strengthening Internal Controls in Federal Student Aid. (12.19.2024). [oig.ed.gov/reports/other/oig-perspective-report-importance-strengthening-internal-controls-federal-student-aid](https://oig.ed.gov/reports/other/oig-perspective-report-importance-strengthening-internal-controls-federal-student-aid)
- > U.S. Department of Education: Office of Inspector General. Read Latest News for recent cases. [oig.ed.gov/](https://oig.ed.gov/)
- > U.S. Department of Education: Office of Inspector General. Semiannual Reports to Congress: [oig.ed.gov/resources/congressional-reports](https://oig.ed.gov/resources/congressional-reports)

Contact the OIG Hotline to report ANY suspected mismanagement or violations of laws and regulations involving federal funds or programs:

[oig.ed.gov/oig-hotline](https://oig.ed.gov/oig-hotline)

Phone: 1-800-MISUSED (1-800-647-8733)

[Online complaint form](#)

Email: [OIG.HOTLINE@ED.GOV](mailto:OIG.HOTLINE@ED.GOV)

Fax: 202-245-7047

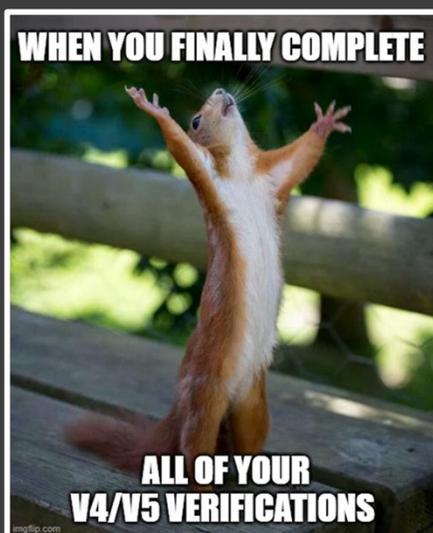
400 Maryland Avenue, SW, Washington, DC 20202-1500

Find the OIG Special Agent in Charge in your [geographic area](#)



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## Response & Requirements



- > [U.S. DEPARTMENT OF EDUCATION FIGHTS FRAUD IN STUDENT AID TO PROTECT THE AMERICAN TAXPAYER; 5.28.25 PRESS RELEASE](#)
- > [\(APP-25-16\) SIGNIFICANT ACTIONS TO PREVENT FRAUD THROUGH IDENTITY VERIFICATION; 6.6.25 ELECTRONIC ANNOUNCEMENT](#)
- > [U.S. DEPARTMENT OF EDUCATION PREVENTS MORE THAN \\$1 BILLION IN FEDERAL STUDENT AID FRAUD THIS YEAR, ADDITIONAL CRACKDOWNS EXPECTED IN 2026; 12.11.25 PRESS RELEASE](#)
- > [FEDERAL STUDENT AID "AVOIDING STUDENT AID SCAMS" RESOURCE](#)

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# 04 Examples



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**School of Record**  
School Name: Yuma High School

School Address: 400 S 6th Ave  
Yuma, AZ 85364

School Telephone: (928) 502-5000

District: Yuma Union High School District

**HIGH SCHOOL TRANSCRIPT**  
(Grades 9-12)

**Graduation Date:**  
Total Credits: 26.0  
Cumulative GPA: 3.7

**Student Information** Stephen Shltz

Home Address: 9012 N 53rd St  
Paradise Valley, AZ 85253

**Class Rank** 111 of 400  
**Percentile** 71.75%

## Examples: TRANSCRIPTS

Mo/Yr	Course Title	Final Grade	Credits Earned	Grade Level	Mo/Yr	Course Title	Final Grade	Credits Earned	Grade Level																																																																											
<p><b>COURSE STUDY</b></p> <table border="1"> <tr><td>06/08</td><td>English 9</td><td>B 82</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Business Math</td><td>B 84</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Geography</td><td>C 79</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Dance/PE</td><td>A 100</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Fashion Industry</td><td>A 98</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Culinary Skills</td><td>B 85</td><td>1</td><td>09</td></tr> <tr><td>06/08</td><td>Business Mgmt</td><td>B 83</td><td>1</td><td>09</td></tr> </table> <p><b>Total Credits 7 GPA: 3.49 Cumulative Credits 7.0</b></p>					06/08	English 9	B 82	1	09	06/08	Business Math	B 84	1	09	06/08	Geography	C 79	1	09	06/08	Dance/PE	A 100	1	09	06/08	Fashion Industry	A 98	1	09	06/08	Culinary Skills	B 85	1	09	06/08	Business Mgmt	B 83	1	09	<p><b>COURSE STUDY</b></p> <table border="1"> <tr><td>06/10</td><td>English 11</td><td>B 81</td><td>1</td><td>11</td></tr> <tr><td>06/10</td><td>Geometry</td><td>C 75</td><td>1</td><td>11</td></tr> <tr><td>06/10</td><td>Intro Physics/Chem</td><td>B 86</td><td>1</td><td>11</td></tr> <tr><td>6/10</td><td>Journalism</td><td>A 92</td><td>1</td><td>11</td></tr> <tr><td>06/10</td><td>Computer Applications</td><td>B 86</td><td>1</td><td>11</td></tr> <tr><td>06/11</td><td>Dance/Drill Team</td><td>A 100</td><td>1</td><td>11</td></tr> <tr><td>06/11</td><td>U.S. History</td><td>A 96</td><td>1</td><td>11</td></tr> </table> <p><b>Total Credits 7.0 GPA: 3.52 Cumulative Credits 14.0</b></p>					06/10	English 11	B 81	1	11	06/10	Geometry	C 75	1	11	06/10	Intro Physics/Chem	B 86	1	11	6/10	Journalism	A 92	1	11	06/10	Computer Applications	B 86	1	11	06/11	Dance/Drill Team	A 100	1	11	06/11	U.S. History	A 96	1	11					
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- > Same Classes
- > Same Grades
- > CGPA Computation Errors
- > Missing Graduation Date & DOB
- > Other miscellaneous errors

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# Examples: TRANSCRIPTS

- > Online Generated
- > Didn't Calculate GPA for one B Grade
- > Check out the Phone Number and DOB

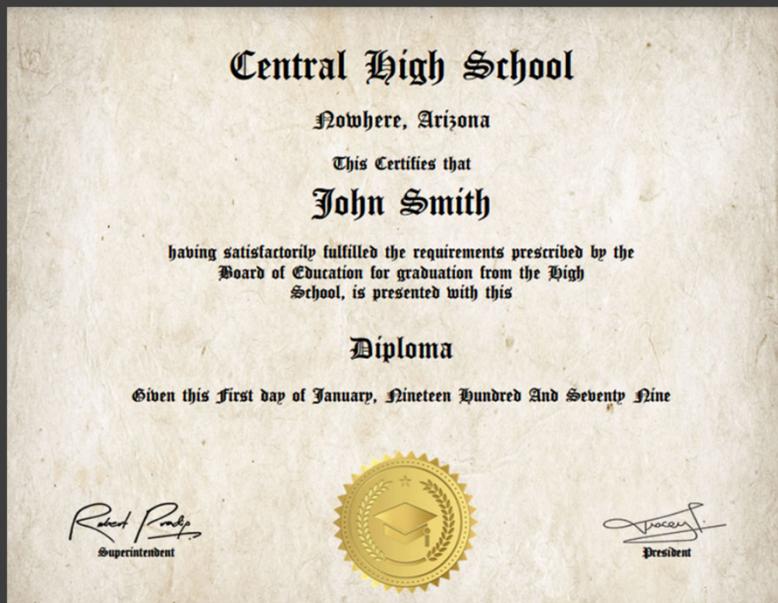


"me debating myself on whether or not i should make a fake account just to post comments on my videos" fathermaryyy 2020-3-24

HIGH SCHOOL TRANSCRIPT					
STUDENT INFORMATION			SCHOOL INFORMATION		
FULL NAME: Jane Doe ADDRESS: 123 Diamond St. Orlando, FL 12345 PHONE NUMBER: 555-555-5555 DATE OF BIRTH: 01/01/2000 PARENT/GUARDIAN: John Doe			NAME: Homeschool ADDRESS: 123 Diamond St. Orlando, FL 12345 PHONE NUMBER: 555-555-5555 EMAIL ADDRESS: jane.doe@gmail.com		
ACADEMIC RECORD					
SCHOOL YEAR: 2009-2010	GRADE LEVEL: 9 <sup>th</sup>		SCHOOL YEAR: 2010-2011	GRADE LEVEL: 10 <sup>th</sup>	
<i>Course Title</i>	<i>Credit Earned</i>	<i>Final Grade</i>	<i>Course Title</i>	<i>Credit Earned</i>	<i>Final Grade</i>
English 9	1.0	A	English 10	1.0	A
Algebra I	1.0	A	Algebra II	1.0	A
Biology w/lab	1.0	A	Chemistry w/lab	1.0	A
American History	1.0	A	World History	1.0	A
Drawing	1.0	A	Latin I	1.0	A
Martial Arts I	0.5	A	Martial Arts II	0.5	A
MS Office	0.5	A	Piano	0.5	A
<b>Total Credits: 6</b>	<b>GPA: 4.0</b>	<b>Cumulative GPA: 4.0</b>	<b>Total Credits: 6</b>	<b>GPA: 4.0</b>	<b>Cumulative GPA: 4.0</b>
SCHOOL YEAR: 2011-2012	GRADE LEVEL: 11 <sup>th</sup>		SCHOOL YEAR: 2012 - 2013	GRADE LEVEL: 12 <sup>th</sup>	
<i>Course Title</i>	<i>Credit Earned</i>	<i>Final Grade</i>	<i>Course Title</i>	<i>Credit Earned</i>	<i>Final Grade</i>
English 11	1.0	B	English 12	1.0	A
Algebra II	1.0	A	Calculus	1.0	A
Marine Biology w/lab	1.0	A	Physics w/lab	1.0	A
American Government	0.5	A	Photography	0.5	A
Economics	0.5	A	Yearbook	0.5	A
Latin II	1.0	A	Driver's Education	0.5	A
Web Design	1.0	A	Studio Art	1.0	A
			Piano	0.5	A
<b>Total Credits: 6</b>	<b>GPA: 4.0</b>	<b>Cumulative GPA: 4.0</b>	<b>Total Credits: 6</b>	<b>GPA: 4.0</b>	<b>Cumulative GPA: 4.0</b>
<b>ACADEMIC SUMMARY</b>		<b>GRADING SCALE</b>			
Cumulative GPA: 4.00		90 - 100 = A			
Credits Earned: 24		80 - 89 = B			
Diploma Earned: yes		70 - 79 = C			
Graduation Date: 6/8/2013		60 - 69 = D			
		59 - below = F			
<i>I do hereby self-certify and affirm that this is the official transcript and record of Jane Does in the academic studies of 2009-2013.</i>					
Signature:			Title: Principal		Date:

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# Examples: DIPLOMA



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## Examples: SS CARDS

- > Similar, digital signatures
- > Black line crossing the "S" in the word "Administration"
- > Void in "NIS" lettering in the word "Administration"
- > Void in signature line
- > Same issuance date



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## Examples: DRIVER'S LICENSE

- > Several IDs received with the same picture
- > Picture is too "crisp"
- > Signature is a font
- > Travel IDs were not issued until 2017
- > In this batch, every single person was 5'5" and 140 lbs
- > Hair can be dyed, but both of these say green eyes and black hair?



Batch fake licenses and wood rooms for a fire-breathing dragon = Definitely going to work out fine



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## Examples: DRIVER'S LICENSE

- > Height and Weight
- > Head cut off
- > Font for signature; one-name in signature (and it's not Prince or Madonna...)
- > Same face, different hair; one born in 1989, one in 1963?



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## Examples: DRIVER'S LICENSE

- > Submitted Paper Driver's License
- > Issue Date was from over a year prior
- > Allow 4-6 Weeks for regular license
- > DMV chat indicated "Our paper license is normally only good for 6 days at a time."

CALIFORNIA DEPARTMENT OF MOTOR VEHICLES  
 \*\*TEMPORARY DRIVER'S LICENSE\*\*  
 ONLINE RENEWAL

F5499778 CLASS: C END: NONE REST: NONE  
 ISSUED: 03-19-2024 239  
 SEX: M HAIR: BRN EYES: BRN  
 HT: 5-10 WT: 130 DOB: [REDACTED]

THIS LICENSE IS ISSUED AS A LICENSE TO DRIVE A MOTOR VEHICLE; IT DOES NOT ESTABLISH ELIGIBILITY FOR EMPLOYMENT, VOTER REGISTRATION, OR PUBLIC BENEFITS.

X [REDACTED]  
 NOT VALID UNTIL SIGNED

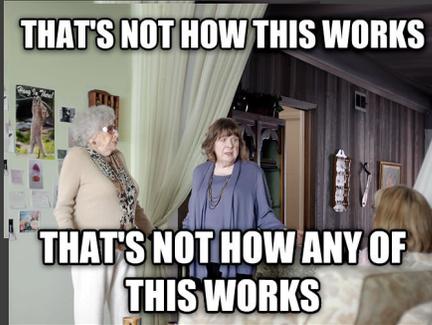
DMV CHECKS ELIGIBILITY FOR LICENSING IN CALIFORNIA. IF NOTIFIED YOU ARE NOT ELIGIBLE, THIS TEMPORARY DRIVER'S LICENSE IS CANCELLED EFFECTIVE IMMEDIATELY.

ALLOW 4-6 WEEKS FOR YOUR DRIVER'S LICENSE TO ARRIVE AT YOUR ADDRESS ON FILE. FOR DMV QUESTIONS CALL 800-777-0133.

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# Examples: IDENTITY VERIFICATION

- > Requirement was to submit photo of self holding DL
- > Does anyone know what the flag in the background is?



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# Examples: NOTARY

- > Notary Stamp not valid
- > High School Transcript did not match name of high school on FAFSA or Admission App

**Overall Pick**

**GENERAL NOTARY - State of Nebraska**  
JOHN J. DOE  
My Comm. Exp. Aug. 23, 2023

Sponsored @  
Nebraska Rectangular Notary Stamp  
| Official State Notary Stamp |  
Official Seals | Meets State  
Specifications (Nebraska, Rectangu...  
4.6 ★★★★★ (1,29)

\$20<sup>99</sup>

**Rebekka Thompson**  
**GENERAL NOTARIAL**  
**SEAL**  
STATE OF NEBRASKA  
MY COMMISSION EXPIRES  
Nov. 15, 2021

Sponsored @  
Nebraska Notary State Stamp  
5.0 ★★★★★ (3)

\$24<sup>99</sup>

2021-2022 Identity and Statement of Educational Purpose

Student's Last Name \_\_\_\_\_ Student's First Name \_\_\_\_\_ MI \_\_\_\_\_ Number \_\_\_\_\_

(INSTRUCTION TO NOTARY: If the notary statement appears on a separate page than the Identity and Statement of Educational Purpose, it must include:

1. a clear indication that the Statement of Educational Purpose was the document notarized *and*
2. a description of the unexpired valid government-issued photo ID presented to the notary

I certify that \_\_\_\_\_ **Statement of Educational Purpose**

am the individual signing the Statement of Educational Purpose and that the Federal student financial assistance I may receive will **only be used for educational expenses and to pay the cost of attending Pima Community College for 2021-2022**

Student's Signature: \_\_\_\_\_ (Print Student's Name) \_\_\_\_\_  
Date: 8/12/21 Photo: \_\_\_\_\_ AD1420499 (Student's ID Number)

(Financial Aid Administrator's Signature) \_\_\_\_\_ (Date) \_\_\_\_\_

**Notary's Certificate of Knowledge**

State of Tennessee City/County of Shelby on 8/12/2021

before me, Andre Mearse (Notary's Name) personally appeared \_\_\_\_\_  
and proved to me on basis of satisfactory evidence of identification Driving License (Printed name of signer)

To be the above-named person who signed the foregoing instrument. (Type of government-issued photo ID provided)

WITNESS my hand and official seal \_\_\_\_\_ My Commission Expires August 18, 2024 (Date Commission Expires)

(Notary Signature) \_\_\_\_\_

(Seal)

Return this original form with the copy of your unexpired valid government-issued photo identification (ID) acknowledged in the notary statement to your school's financial aid office. You must return all pages of this document.

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## Examples: NOTARY

- > Student and Notary submitted incomplete/incorrect Identity Verification Form
- > Second attempt was backdated *prior* to being notified that we needed a new form completed
- > Fun fact: California Notaries must use a different form
- > Based on research and associated individuals, we suspect the Notary was the “student’s” mom
- > Package address did not match *any* associated student addresses, and was not a shipping business

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## Examples: ADDRESSES

- > Admissions Application Alert: Address listed is “~515 km from the stated home address and college”
- > Provided address is for a home that is listed as recently “For Sale”
- > Property has not been sold since 1997, and Assessor information shows someone else is the owner



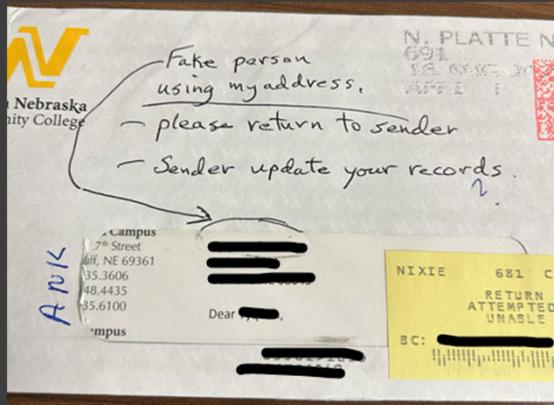
This cost does not seem realistic for a Pell-eligible student who just graduated high school. The decor also does not scream “Bachelor pad,” but that is a matter of personal preference. Maybe they changed the game settings to match their character.

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## Examples: ADDRESSES

- > Some of these have been caught because of physical mailings
- > Returned letters or phone calls regarding letters

WE DID WARN YOU ABOUT THE SESSION RATING AHEAD OF TIME. ANY PLAYER COMPLAINTS SUBMITTED FOR THIS REASON WILL BE DISREGARDED.



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## Examples: OTHER THINGS TO LOOK AT

- > Manual Overrides of Marital Status/Tax Information
- > Starting Transaction for our college is T04 or higher
- > Amazon Web Services or Non-Existent Phone Numbers (No Search Results)
- > Emergency Contact: Leaving just a name without a number
- > Items from [FSATECH@LISTSERV.ED.GOV](mailto:FSATECH@LISTSERV.ED.GOV) 25/26 ISIR Load Thread:

- ✓ Addresses associated with an apartment complex, but no unit or apartment number
- ✓ SSN not associated with state, but claiming to be born in that state
- ✓ Local address, but out-of-state high school
- ✓ Using fake addresses or addresses that are associated with a home for sale on Zillow.com
- ✓ Using ALL CAPS to enter FAFSA information
- ✓ FTI data overridden by manual data for SAI Pell Eligibility
- ✓ Using email addresses from this email address generator site: [emailondeck.com](http://emailondeck.com)



DON'T GET SNIPED.  
PREPARE FOR YOUR ENEMIES  
BECAUSE YOU CAN'T ENABLE  
ENEMY LOCATIONS IN REAL LIFE!



Superior temporary email solutions. PRO RECOVER EMAIL FAQ TEMPORARY EMAIL BLOG

Free & fast, temp emails in 2 easy steps  
A disposable email address that works.

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## 05 Strategies & Best Practices

PROTECT THOSE  
♥♥♥♥♥

TIME TO  
UP!  
🛡️



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## Strategies & Best Practices: INTERNAL CONTROLS & RISK MANAGEMENT

- > Implementing robust internal audit programs and continuous monitoring.
- > Segregation of duties in financial processes.
- > Authorization and oversight.
- > Access control requirements, e.g., strong passwords changed regularly, MFA, restricted access/role-based access.
- > Regular fraud risk assessments to identify and categorize types of risk.
- > Leveraging data analytics to identify suspicious patterns.



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# Strategies & Best Practices: INTERNAL CONTROLS & RISK MANAGEMENT

## Potential Fraud - Risk

DEPARTMENT/OFFICE	Low Risk	Medium Risk	High Risk
ADMISSIONS	<ul style="list-style-type: none"> <li>The application completion time is longer than 5 minutes.</li> <li>Existing College account.</li> <li>Working 13 with applicant.</li> <li>App submission time is within typical daytime hours.</li> <li>The email address shows a low-risk score, is confirmed as valid, and is not disposable, all of which support legitimacy (L493).</li> <li>The IP address risk score is extremely low and is consistent with the applicant's home address (L493).</li> <li>The phone number data shows a perfect identity match and is valid, with confirmation of authenticity (L493).</li> </ul>	<ul style="list-style-type: none"> <li>The application was submitted in under 5 minutes.</li> <li>No response to email verification.</li> <li>If the verification email is responded to the applicant will not get on phone call or zoom.</li> </ul>	<ul style="list-style-type: none"> <li>The application was submitted in under 3 minutes.</li> <li>Significantly high fraud score (L493).</li> <li>The IP address shows a suspicious activity (L493).</li> <li>IP address and indicated home address has a mismatch of country (L493).</li> <li>The application submission time is during midnight hours (L493).</li> <li>Phone number and/or email address are invalid.</li> <li>Not response to email verification.</li> <li>Cannot confidently confirm data that was entered on application.</li> <li>Applicant will not get on the phone or zoom.</li> <li>Home/working address are commercial.</li> <li>Emergency Contact info is not valid.</li> <li>High (actual) grade data is not consistent with the applicant's OER.</li> <li>Applicant's name is ALL CAPS, this is an automatic red flag, automated.</li> </ul>
ADVISING	Disengaged with their program of study or course selection process.	<p><b>The "Low Risk" items and two or more of the following:</b></p> <ul style="list-style-type: none"> <li>Slipping the administrative process (going directly to Advising).</li> <li>Continually asking about financial aid disbursement/eligibility.</li> <li>Not having the video on during video call/meeting.</li> </ul>	<p><b>"Medium Risk" and at least one of the following:</b></p> <ul style="list-style-type: none"> <li>Lack of response after financial aid disbursement.</li> <li>Inability to recall personal information or information does not match what is in Collegebase.</li> <li>Student is argumentative when asked to complete additional steps.</li> </ul>

## Potential Fraud - Risk

DEPARTMENT/OFFICE	Low Risk	Medium Risk	High Risk
BOOKSTORE	Student attempts to use financial aid to pay for course materials when they do not have financial aid.	<p><b>At least one of the following:</b></p> <ul style="list-style-type: none"> <li>Student repeatedly contacts Business Office and/or one of more departments urgently requesting direct deposit.</li> <li>Behind check is \$2500+ the student has requested direct deposit or has requested that check be mailed, this is the student's first term, and the student is in all online classes.</li> </ul>	Continually asking about financial aid disbursement/eligibility.
BUSINESS OFFICE	Student contacts Business Office and/or other departments requesting direct deposit prior to enrollment or prior to completing financial aid.	<p><b>At least one of the following:</b></p> <ul style="list-style-type: none"> <li>Student contacts Business Office and/or one of more departments urgently requesting direct deposit.</li> <li>Behind check is \$2500+ the student has requested direct deposit or has requested that check be mailed, this is the student's first term, and the student is in all online classes.</li> </ul>	<p><b>At least one of the following:</b></p> <ul style="list-style-type: none"> <li>Student repeatedly contacts Business Office and/or one of more departments demanding direct deposit even when they are told it is not an option. Student may ask for an exception and messages will sound urgent.</li> <li>Student requests their check be mailed to an individual or address that is not associated with their student account.</li> </ul>
FINANCIAL AID	<p><b>General:</b></p> <ul style="list-style-type: none"> <li>Student contacts Business Office and/or other departments requesting direct deposit, statements of intent to improperly use funds.</li> </ul> <p><b>TIV A/E:</b></p> <ul style="list-style-type: none"> <li>Student is receiving a scholarship which requires the student be enrolled in a specific academic program, but the student is not taking coursework that applies to that program.</li> </ul> <p><b>Scholarships:</b></p> <ul style="list-style-type: none"> <li>Obvious use of AI in the scholarship application inconsistent information.</li> </ul>	<p><b>General:</b></p> <ul style="list-style-type: none"> <li>Student contacts Business Office and/or other departments requesting direct deposit, statements of intent to improperly use funds.</li> </ul> <p><b>At least one of the following:</b></p> <ul style="list-style-type: none"> <li>Attempt to improperly use funds.</li> <li>Concerning information reported by another office.</li> </ul> <p><b>TIV A/E:</b></p> <ul style="list-style-type: none"> <li>At least one of the following:                             <ul style="list-style-type: none"> <li>First transaction is \$4k or higher.</li> <li>Conflicting information between app, email, or notes.</li> </ul> </li> </ul> <p><b>Scholarships:</b></p> <ul style="list-style-type: none"> <li>Student is receiving a scholarship which requires the student be enrolled in a specific academic program, but the student is not taking coursework that applies to that program.</li> </ul>	<p><b>At least one of the following:</b></p> <ul style="list-style-type: none"> <li>Student repeatedly contacts Business Office and/or one of more departments demanding direct deposit even when they are told it is not an option. Student may ask for an exception and messages will sound urgent.</li> <li>Student requests their check be mailed to an individual or address that is not associated with their student account.</li> </ul> <p><b>TIV A/E:</b></p> <ul style="list-style-type: none"> <li>At least one of the following:                             <ul style="list-style-type: none"> <li>"Real" individual is identified or reaches out to the college and identifies the application as fraud/identity theft.</li> <li>Meets the "Medium Risk" for Financial Aid and meets "High Risk" for at least one other department.</li> </ul> </li> </ul>

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# Strategies & Best Practices: TECHNOLOGY IN FRAUD PREVENTION

- > Utilizing plagiarism detection software (e.g., Turnitin) and AI content detectors, and secure online exam platforms with proctoring features.
- > Advanced identity verification for online enrollment and financial aid.
- > Blockchain technology for secure credential verification.
- > Use AI and leverage data analytics tools to detect patterns indicative of fraud or financial irregularities, to look at duplicate address, email, phone, or bank account info and IP addresses.
- > Strengthen cybersecurity with intrusion detection systems, regular vulnerability assessments, and a "zero trust" model for access control.

### COMMUNITY COLLEGES

How California community colleges are using AI to battle financial aid fraud

The state's colleges lost more than \$11 million last year to online scammers.



MICHAEL BURKE

PUBLISHED SEPTEMBER 2, 2025

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## Strategies & Best Practices: FOSTERING A CULTURE OF INTEGRITY

- > Developing clear Policies & Procedures for academic honesty and research ethics.
- > Mandatory training and awareness programs for faculty, staff, AND students.
- > Training specific to financial aid staff to recognize red flags, e.g., identical FAFSA data across multiple students.
- > Student education campaigns about financial/criminal fraud penalties.
- > Promoting ethical leadership and accountability from the top down.
- > Establishing clear whistleblower policies and protected reporting mechanisms in your department and institution-wide.



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## Strategies & Best Practices: COLLABORATION AND INFORMATION SHARING

- > Staying up-to-date with emerging trends and prevention strategies and sharing with campus community.
- > Partnering with OIG, Federal Student Aid, and local law enforcement.
- > Sharing best practices and fraud intelligence with other institutions and state/regional associations.
- > Engaging students in discussions about academic (and other) integrity.
- > Balancing reputation management with transparency
- > Protecting the institution's image while communicating important info about fraud.



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# Achievement!



COMPLETED: "BEARING WITH US THROUGH OUR PRESENTATION"

98% OF LISTENERS HAVE COMPLETED THIS ACHIEVEMENT

(WE SEE THE 2% OF YOU WHO WENT INTO "AWAY FROM KEYBOARD" \*AFK\* STATUS) 🤖

## Questions?

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