

Scholarship providers vet students' social networks

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Here's another reason not to post photos of your high school beer bash online: They could cost you a college scholarship.

About one-fourth of scholarship providers who responded to a survey said they use sites such as Google, Facebook, LinkedIn, YouTube and Twitter to check out applicants, primarily just finalists. Of those who do:

-- About three-fourths are looking for behavior that could reflect badly on the scholarship provider, such as underage drinking, provocative pictures, illegal drug use or racial slurs.

-- About one-quarter wanted to verify information on the application.

-- More than half wanted to know the applicant better or were looking for positive traits such as creativity or good communication skills.

-- About one-third have denied an applicant a scholarship, and a quarter have granted an applicant a scholarship, because of something they found online.

FastWeb and the National Scholarship Providers Association sent surveys to the association's approximately 300 members in September. The 67 members who responded provide a cross-section of privately funded scholarships.

Not common yet

Although only a handful of providers - fewer than 10 - denied a scholarship based on their online sleuthing, the practice could become more common, as it has in employment.

"In the free-form comments, a couple of (scholarships providers) said they didn't think about it until they got the survey," says Mark Kantrowitz, publisher of Fastweb.com and FinAid.org.

None of the providers were doing "real extensive research or background checks on applicants," he says. "They are looking for red flags."

Providers "are looking at whether the individual has good sense and will reflect well on the organization. There is the recognition that kids will be kids and will occasionally cross the line," Kantrowitz adds. "Where they have zero tolerance is if they find information online that is inconsistent with what is on the application. If you are applying for a scholarship for poor students and your home is in a ZIP code with million-dollar homes, that will raise some questions."

Kantrowitz could not disclose which providers review online profiles. He has heard, anecdotally, that some admissions offices also do it, but he knows of no research on that subject.

Deborah Fox, who helps families devise college funding solutions, says she was at a continuing [education](#) seminar where admissions officers discussed using online resources to screen applicants for admission and financial aid based on merit (but not need).

However, none of the colleges or scholarship providers I spoke to said they do it.

The Hispanic Scholarship Fund uses social media to inform students about opportunities and deadlines but "we are not getting into people's Facebooks," says Lilia Santiago, a spokeswoman for the San Francisco fund. She says the fund will not research students online, in part because "the information might not be reliable."

Karen Cooper, director of financial aid at Stanford University, says, "We absolutely do not look at students' Facebook pages. All of our aid is need-based. We might Google a parent if we are really confused by the financial information we are presented." For example, if parents say they own a business, "We might do a search online" to see if it is big or small.

Matthew Fissinger, director of undergraduate admissions at Loyola Marymount University, says his school does not research students online for admissions or financial aid. "We want to respect the students' privacy," he says. "We don't want them thinking, 'Will the college think I'm crazy if I post this?' They are kids. We expect them to come to us as responsible citizens. We don't think we would find anything on Facebook that would change decisions." He adds that it would be impractical to check out 12,000 applicants online.

The Silicon Valley Community Foundation, which awards scholarships on behalf of various donors, does not review applicants online. Instead it relies "on a pretty rigorous application process," spokeswoman Rebecca Salner says.

Never too soon

Even if the odds of losing a scholarship are low, it's never too soon to worry about your online presence. In a 2009 survey commissioned by Microsoft, 70 percent of U.S. job recruiters said they have rejected candidates based on information they found online.

Although teens think they can control who sees what they post on Facebook, "it's easy to lose control," Kantrowitz says. Maintaining the proper privacy settings is a challenge, even for college graduates.

Kantrowitz offers these tips:

-- Google your name. Look for inappropriate material in the first 10 pages of search results. Correct any problems, if possible, by editing the content of the pages, not simply deleting them.

-- Use an appropriate e-mail address.

-- Remove anything from your Facebook page that is inappropriate, immature or illegal. Avoid using profanity. Delete questionable posts by others on your wall.

-- Ask an adult to help you identify problematic material.

Student-loan complaints

For the first time, borrowers with complaints about private student loans have a single place to file them: the Consumer Financial Protection Bureau. Until now, borrowers had to wend through a maze of federal and state regulators to figure out which one had authority over their lender.

To file a complaint, go to sfg.ly/wVxLJg or call (855) 411-2372.

The Department of Education has long had an ombudsman to help resolve problems with Stafford, Perkins, Plus and other federally backed loans. You can reach the federal student aid ombudsman through the above website or directly at ombudsman.ed.gov.

Net Worth runs Tuesdays, Thursdays and Sundays. E-mail Kathleen Pender at kpender@sfgate.com. Tweeting [@kathpender](https://twitter.com/kathpender)

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