

A large, semi-transparent logo for TASFAA NINJA WARRIOR 2024 is centered in the background. The logo is a shield-shaped emblem with a dark blue background and lighter blue text. At the top, it says '★ TASFAA ★'. In the middle, 'NINJA' is written in a large, bold, sans-serif font, with 'WARRIOR' written below it in a smaller font. At the bottom, it says '★ 2024 ★'. A small 'TM' trademark symbol is visible at the bottom right of the shield. A solid red vertical bar is located in the top right corner of the slide.

Combating Fraud in Higher Education

PRESENTERS:

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Types of fraud

Identifying Types of Fraud:

Family Fraud

- Most common
- Self-reported by alleged victim
- Victim knows the suspect

Identity Theft

- Suspect steals borrower/co-signer information
- Borrower listed on application is not attending school
- Schools typically identify the fraud

Synthetic Fraud

- Borrower does not exist
- Fabricated identity
- Sophisticated criminal activity complex to uncover



Where we were....



ABC Powers Inc.
(123) 123-4567
info@abcpowers.com
www.abcpowers.com

UTILITY BILL

Account No.
12345678910

Account Name
[REDACTED]

Address
[REDACTED]

Cedar Park, Tx 78613

Statement Date

November 15, 2022

Period Statement from

November 1, 2022

Period Statement until

November 13, 2022

Meter Information

	Date	Usage (kWh)	Cost (per kWh)	Amount (\$)
1	11/01/2022	300	10	3000

Bill Summary

Previous Charges (\$)	\$ 1.00
Current Charges (\$)	\$ 3,000.00
Total Amount (\$)	\$3001
Due Date	November 19, 2022

California

USA

IDENTIFICATION
CARD

FEDERAL
LIMITS
APPLY



ID **W1337423**

EXP **03/02/2024**

LN

FN

616

LOS

DOB **07/02/1997**

07021997

SEX: F

HAIR: BLK

EYES: BRN

HGT: 5'-11"

WGT: 176 lb

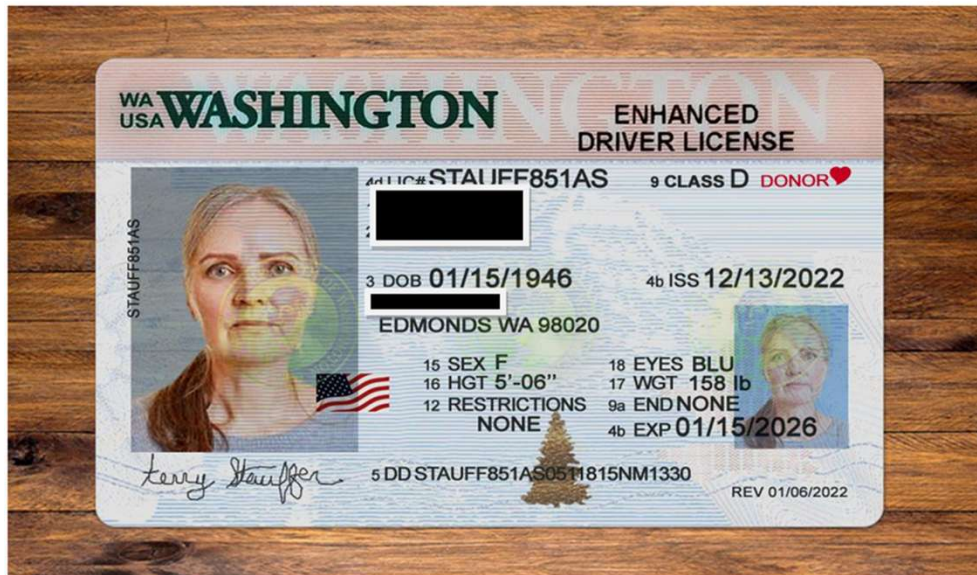
ISS

DD 03/02/202350221/CCFD/28

04/14/2023



Are these people real?



Link to a face generator <https://generated.photos/face-generator>

AI generated face



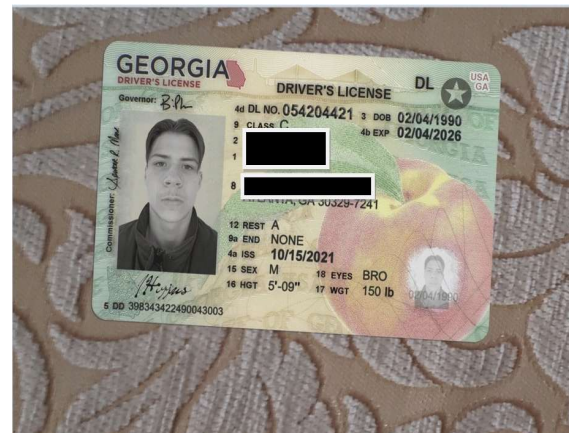
<https://tineye.com/> verifies this image as a stock image used at several different websites.

Made in 40 seconds or less



ID card manufactured

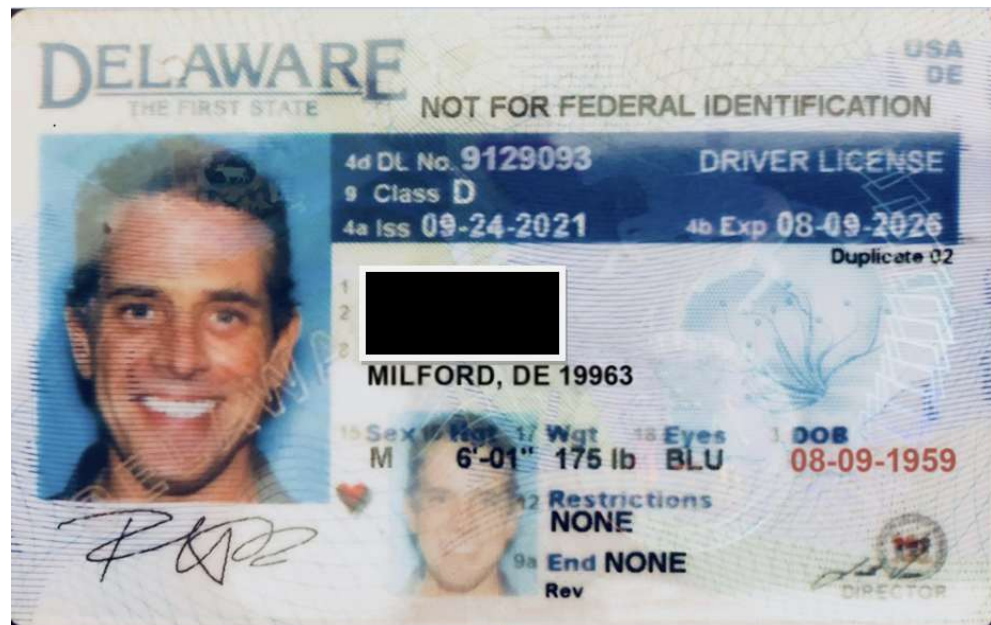
Same backgrounds, printing cards instead of just using a computer image overlay. Adds depth, can be propped up, capable of creating documents from multiple states.



ID card overlay



Do you know this guy?



College Ave Investigation Process

Name:	[REDACTED]
SSN:	[REDACTED]
Address:	1503 SMITH ST [REDACTED]
Reported On:	11/01/2023
First Reported:	08/01/2023
Address:	10114 LINDELAAN DR [REDACTED]
Reported On:	07/01/2022
First Reported:	12/01/2011
Address:	15604 CASHMERE LN [REDACTED]
Reported On:	07/01/2008
First Reported:	01/01/1992

College Ave Investigation Process

Property Appraiser
CFA, CCF, MCF

Basic Search | Advanced Search | Sales Search | Search Results | **Parcel Result** | Map | Help

Parcel Result
Parcel: 152529205000110030

Map Image | Tax Collector | Map View | E-Mail Parcel | NEW Bird's Eye View

Owner Information

Owner Name: [Redacted]
 Mailing Address: 1503 SMITH ST
 Physical Address: [Redacted]
 Description: SINGLE FAMILY-IMPROVED
 Tax District: [Redacted]

Tax Values View Tax Estimator

Current Values		Certified Values	
Current Value represents working appraised values as of 01/30/2024, which are subject to change prior to certification		Certified Value represents certified values that appeared on the tax roll as of 10/04/2023	
Land	\$39,000	Land	\$39,000
AG Benefit	\$0	AG Benefit	\$0
Extra Features	\$0	Extra Features	\$0
Buildings	\$157,700	Buildings	\$157,700
Appraised(Just)	\$196,700	Appraised(Just)	\$196,700
Assessed(estimated)	\$154,729	Assessed*	\$150,223
Exemption(estimated)	\$50,000	Exemption	\$50,000
Taxable(estimated)	\$104,729	Taxable	\$100,223

* Assessed Values Reflect Adjustments for Agricultural Classification and/or the Save Our Homes Cap
 * Assessed Values Reflect Adjustments for Agricultural Classification and/or the Save Our Homes Cap

Sales Information





Resources

Kiplinger 's Personal Finance 7/2023, Fight Back Against Fraud and Identity Theft article.

College Ave Student Loans, Fraud Prevention Information fact sheet

Experian: Optimizing fraud strategies in an ever-changing environment report. [Report | 2023 U.S. Identity and Fraud Report \(experian.com\)](#)

Experian Identity Protection <https://www.experian.com/protection/compare-identity-theft-products/>

Experian Personal Privacy Scan <https://www.experian.com/protection/personal-privacy-scan/>

Experian Steps for Victims of Fraud <https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/credit-card-fraud-what-to-do-if-you-are-a-victim/>



Resources

FSA (GENERAL-23-09) Updates to the Gramm-Leach-Bliley Act Cybersecurity Requirements

<https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2023-02-09/updates-grammleach-bliley-act-cybersecurity-requirements>

FSA Changes to 2022-2023 Verification Requirements | Knowledge Center

<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2022-05-18/changes-2022-2023-verification-requirements>

Dear Colleague Letters (GEN-15-18) Protecting Student Information

<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2015-07-29/protecting-studentinformation>

(GEN-16-12) Protecting Student Information

<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2016-07-01/gen-16-12-subjectprotecting-student-information>



Resources

Coordination between OIG and FSA

OIG's Distance Education Fraud Ring Investigative Program Advisory Report
<http://www2.ed.gov/about/offices/list/oig/invtreports/l42l0001.pdf>

Information for Financial Aid Professionals (IFAP) <http://www.ifap.ed.gov/ifap/>

Dear Colleague Letter GEN-11-17 <http://www.ifap.ed.gov/dpcletters/GEN1117.html>

Final Management Information Report PIN Security Vulnerabilities
<http://www2.ed.gov/about/offices/list/oig/auditreports/fy2013/x21l0002.pdf>

Thank You!



Questions?





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