



Fraud Panel



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Ghost Students

- Definition:

A "ghost student" is a fraudulent, non-existent, or non-attending persona used to exploit educational institutions, primarily to steal financial aid or federal funds. Scammers, often using stolen identities or AI-powered bots, enroll in online classes—particularly at community colleges—to obtain student loans and grants (such as Pell Grants) before disappearing.

-Students may also want access to college software, bookstore supplies, or to create false refunds.

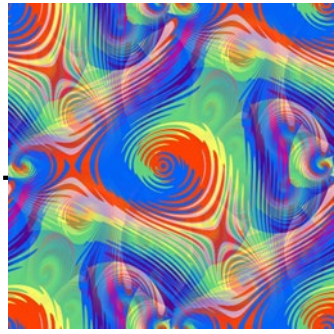


Patterns



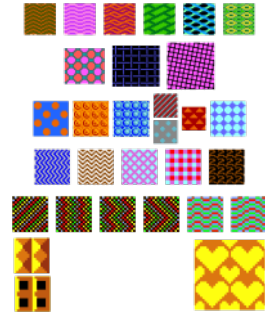
- Admissions: Identified a pattern with inquiries/leads requesting information directly on the website contact form (or directly submitting an application while bypassing any of our landing pages).
 - Action: Created a source in our CRM called "Apply Online" if lead/inquiry forms are bypassed.
- Admissions: Phone numbers are "Google Voice numbers."
- Admissions and Financial Aid: Email addresses are similar, such as firstname.lastname1234@gmail.com or firstname.lastname5678@outlook.com.

Patterns.....com



- Admissions: Applications submitted in all capital letters.
- Admissions: IP addresses have been a fraudulent ISP carrier in NYC or using a VPN) For instance, if they say they live in Fargo, ND and their IP address is in New York, most likely they're a scammer.
- Bursar: Use of the same banking institutions for direct deposit.
 - Action: Put a no refund hold until identify can be verified.

Patterns.....cont.



- Bursar: Use of fraudulent debit or credit cards.
- Bursar: Attempt to overpay (with stolen cards/accounts) to try and get a refund.
- Registrar: Enrollment in online only courses or degrees.
- Bursar: Use of online banks.
- Registrar and Financial Aid: Failing grades at the end of the semester.

Patterns....cont.



- Financial aid: FAFSA with corrected income data that generated a Pell-eligible SAI.
 - Action: Selected students for V5 verification.
 - Action: Built a report looking at various data and FAFSA data fields showing corrected income fields.
- All: Awkward phone conversations.
 - Incoming calls where the caller clearly sounds older than the student they are calling on continuously about refund checks.

Patterns...cont.

- All: In appointments on Zoom, does not turn on camera or microphone, and only uses chat.
- All: Phone numbers and addresses were not in the same geographical region.

IMPORTANT

- **Patterns appear to change as roadblocks are placed.**

Common Actions



- Send out documents (transcript request forms, enrollment agreements, etc.) via DocuSign and double check IP addresses, as well.
- Require an interview via zoom/teams and have them furnish a drivers license/ID and speak.
- Create a single/centralized service indicator requiring verification of identity.
- Developing department specific reports to catch ghost students.

Common Actions.....cont.



- Selecting students for the V5 verification group.
- Put a refund hold on students who appear to be “ghost students.”
- At some point, report to OIG.

IMPORTANT

- **Students who are not ghost students generally appreciate the protection of their information.**

Sample Spreadsheet

Name	Jane Doe		
EMPLID	1234567		
Fraud	Confirmed		
Financial Aid Accepted	FSEOG, Loan, Pell		
Refund Issued	0.00		
Account Balance	0.00		
Enrollment			
Fall 2025 - Registered for 12 credits online (3 full semester, 3 early eight week, 6 late eight week).			
Fraud Identified			
Business office received notice of charge backs to our bank account due to the fraudulent use of a credit card. The student used a stolen credit card (####) to pay their application fee.			
Action - Admissions			
Admissions emailed the student requesting further information, including a state-issued ID and HS Transcript. No response from the student.			
Action - Business Office			
SF7 - No Refund Hold placed on student account.			
Action - Financial Aid			
Aid was not disbursed because high school transcript was not received. Aid was cancelled and student selected for verification.			
Action - Registrar			
Student did not schedule an ID verification teams meeting with Admissions by Nov. 18th. A term withdrawal has been processed effective 8/25/2025			