



Internal & External Threats Facing

Title IV Institutions

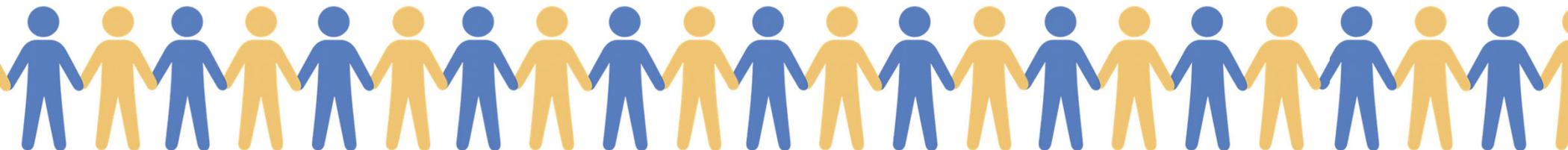
Application Fraud



Annual Conference
March 11 - 13, 2026

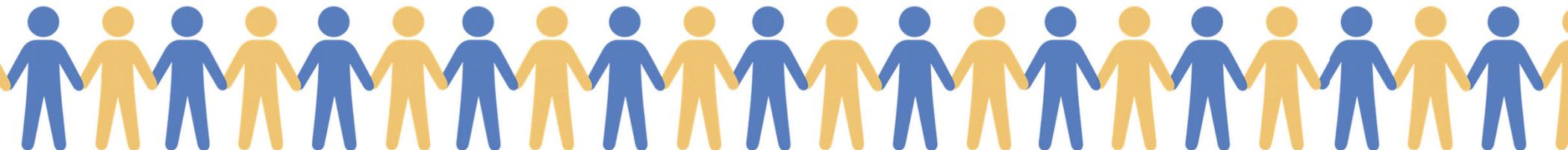
Agenda

- Identifying
- How did we get here?
- Internal Vulnerabilities
- Developing the SOP
- Where do we go from here?
- Talk Back



How Did We Get Here?

- No application fee
- Test Optional
- Self Reported GPA
- Quick entry points with many modules in a semester
 - B.S. in Business Administration
 - B.S. in Criminal Justice
 - B.S. in Data Science
 - B.S. in Informatics
 - B.S. in Mathematics
 - B.S. in Psychology
 - R.N. to B.S.N.
 - Master of Public Health



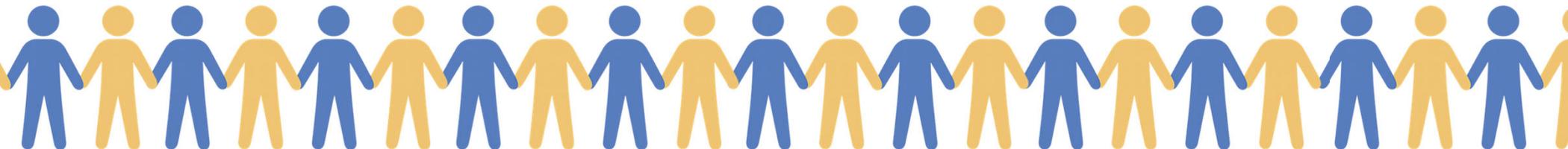
Identifying: Friend or Foe

- Red flags on the admissions application
 - Email addresses @outlook.com, @mailhaven.com, @mailzone.com, etc.
 - Multiple admissions applications
 - Incorrect common spellings
 - Using all caps/using all lower case
 - HS graduation dates don't align with date of birth
 - Refusal to communicate by phone
- Aggressive phone calls and emails to demand meeting with advisors to schedule classes
- For those fraudsters that got through all the way to the FAFSA submission, often they were not flagged for identity verification on the FAFSA.



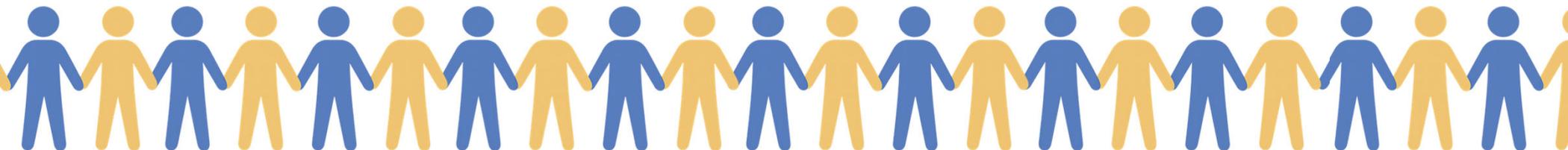
Internal Vulnerabilities

- No existing structures to identify/address fraud
- Application information and decisioning outside our SIS
- Challenges in communication
- Long term flagging in our SIS



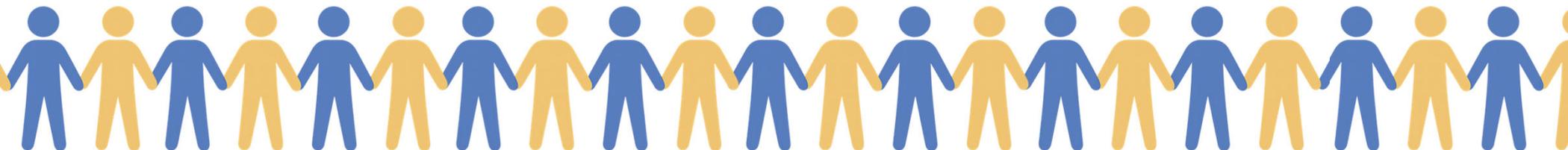
Triage/Developing the SOPs

- Getting all the respective departments on the same page for the SOP
 - Recognizing the need for a beginning, middle, and end SOP
- Hashing out each area's responsibility
- Interdepartmental communications
- But what about when they got through admissions?
 - Developing an "intermediate SOP"
- But what about when they've left your institution?
 - Already attended/received aid and claims to have never attended or received aid



Where Do We Go From Here?

- To date, we've had 1075 suspected/confirmed fraudulent admissions applications to online programs (since July 2025).
 - For 2025-2026 we have refunded approximately \$56,000 in what was later determined to be fraudulent aid.
- Online History, Business Administration, and Labor Studies are the most popular.
- Utilizing Slate "module" to help identify fraudulent applications



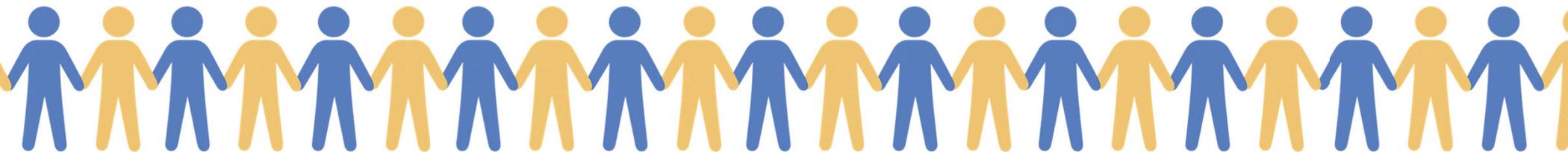
What Are Your Fraud Prevention Strategies?

- For online programs, utilizing real time identity verification in our Slate CRM product.
- Automating Admissions Red Flags
 - inconsistent DOB across documents
 - HS graduation and DOB incompatible
 - multiple applications with same address or phone
 - Utilizing NSC data
- Send physical documents to address provided, requiring response.



What Are Your Fraud Identification Strategies?

- For Student Records:
 - Enrollment with no LMS activity.
 - dropping/adding courses in patterns tied to refund dates.
- For Financial Aid
 - Rapid add/drop activity aligned with disbursement.
 - Inconsistency between FAFSA and Admissions application.
 - Independent on FAFSA and providing manual income when isn't necessary.
 - student isn't divorced, widowed or separated which would require manual separation of tax data.
- For Student Accounts
 - Multiple students with matching account information.
 - Direct Deposit account not associated with student name.



Sharing is Caring - What is your institution seeing and doing?



Thank you!



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**Stronger Together:
Resilience Through Community**