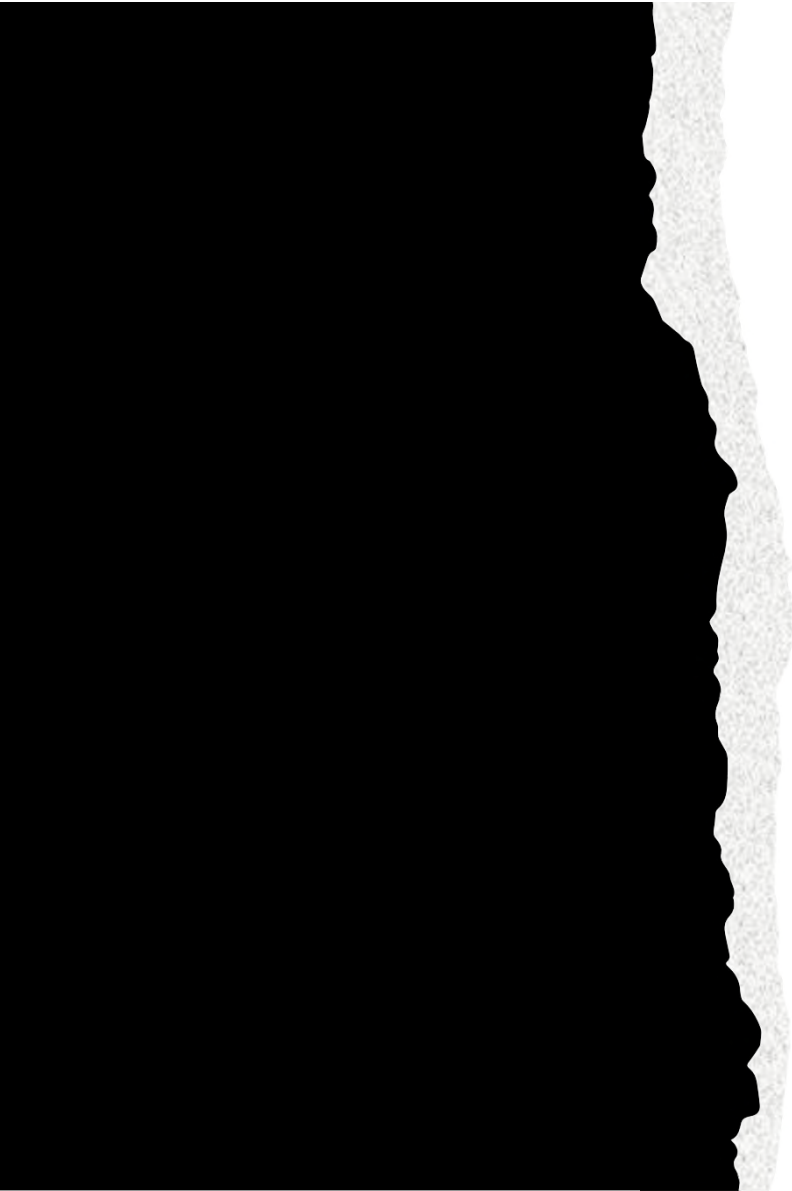


Phantoms in the Portal Ghost Students & Financial Aid Fraud





Ghost students haunt Western

Posted Thursday, February 26, 2026 1:50 am

“As soon as they recognize we know they are fraudulent, they just disappear.”

LESLIE TAYLOR

Ghost students scam community colleges by stealing financial aid

OCT
29
2024

SECURITY Student Services has created new policies campuswide to combat AI scammers impersonating real students.

Wh By Rosemary Villalonga, News Editor



How Do They Operate?

AL

What's a ghost student? Scam cost \$350 million in fake student loans, grants

Williesha Morris

Wed, February 25, 2026 at 1:14 PM CST

1 min read

Add Yahoo on Google



Scammers are using AI to steal college financial aid



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Federal Student Aid Losses

Ineligible recipients:

\$90
million

Deceased individuals:

\$30
million

What are the risks?



FINANCIAL



COMPLIANCE



CYBERSECURITY



OPERATIONS



REPUTATION



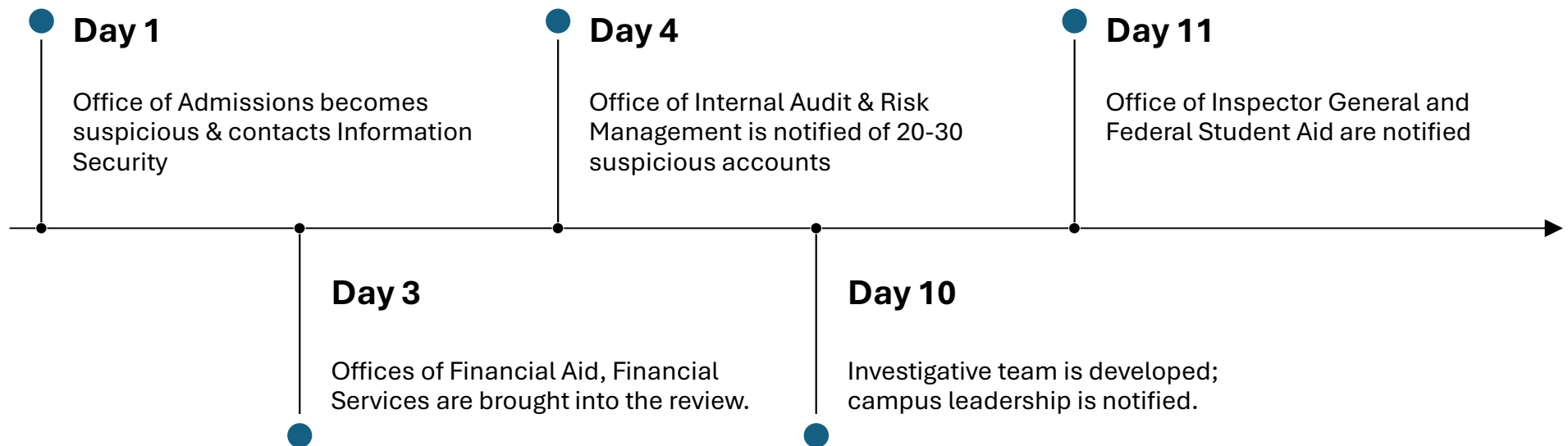
STRATEGIC

Who is doing this?

- Organized fraud
- Scammers
- Robots
- AI bots
- Collusion
- Insiders?



Example case study



Where do you start?



Data Analytic Brainstorming

Created Date & Time	Submitted Date & Time	Application Entry Semester	Application Status	Decision	Registered Indicator
Name (First, Middle, Last)	Preferred Name	Address	Email Address	Social Security Number	Login IP Address
Phone Numbers	Birthdate	City of Birth	Military Status	Academic Program Campus	Academic Program
Application Source	High School Name	High School City	High School State	High School Graduation Date	

Data Analytic Brainstorming

Registration Date	Registration Type	Course Selection	Course Duration	Instructional Method	Prior Registration
MFA Type	Phone Number	<u>Advising</u>	Advisor Notes	Meeting types	Emails
Refund Amount	Bank Account	Recent Changes	<u>Financial Aid</u>	FAFSA	Student Aid Index
Packaged Aid	Disbursed Aid	Hold	Aid Type	Aid Amount	

Other Sources of Information

- National Student Clearinghouse
- Whitepages.com
- Iplocation.net
- IP address decoding



Criteria

- Age 25+
- No previous name
- No middle name
- No preferred name
- SSN provided
- Green Dot Bank
- Slate Application
- Mail.com or Outlook.com
- SVR, VOIP, or PSTN carrier
- Out of State resident
- Non-traditional classification
- Data Camp, Cogent, or Cyber Assets IP
- General Business, Social Work, or Psychology
- Online Program

Controls

Data analytics	Block duplicates	Bot only fields?	V4 & V5 verifications	ID Verification
Deny admission	Advising modality	Extend timelines	Policy improvement	Faculty report mechanism
Send mail	Application fee	Software	Collaborate	Educate

Contact information



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