



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Money Tips for College Students: How to Make It, Use It and Save It

Protect yourself against identity theft

Identity theft is one of the fastest growing crimes and can affect anyone — including college students. So here's what to do to protect yourself.

Never provide personal information such as your Social Security number (SSN), bank account or credit card numbers in response to a phone call, fax, letter or e-mail you receive.

Also, remember that friends, family members, roommates and workers who come into homes make up a large percentage of identity thieves. They're in the best position to find and use confidential information.

Pick up your mail as soon as possible after delivery or use a locked mailbox. Put outgoing mail in a blue Postal Service mailbox, hand it to a mail carrier or take it to the post office. Shred any documents that contain personal or financial information.

Never provide bank, credit card or other sensitive data when visiting a Web site that doesn't explain how your personal information will be protected, including its use of encryption to transmit and store data safely.

On your personal computer, install a free or low-cost firewall to stop intruders from gaining remote access to your PC. Download and frequently update security patches offered by your operating system and software vendors to correct weaknesses that a hacker might exploit.

Beware of con artists who claim to represent a charity or business and offer jobs, rewards or other opportunities by having you send them cash or checks, provide SSNs or credit card numbers, or wire money from a bank account.

To learn how to plan and prepare for higher education, visit www.GoHigherKY.org. For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381. For information about low-cost student loans, visit www.studentloanpeople.com; write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.

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