



FINANCE AND ADMINISTRATION CABINET
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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. Millions of people are victims of identity theft each year. There are several measures you can take to help protect yourself and your identity.

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.

Don't respond to e-mails that claim to be from the Internal Revenue Service. The IRS doesn't contact taxpayers by e-mail.

Friends, family members, roommates and workers in homes make up a large percentage of identity thieves because they have easier access to your 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 the use of encryption to transmit and store data safely.

If you're using an ATM card or debit card, ensure no one standing nearby can see your personal identification number (PIN).

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 could exploit.

Beware of scams that claim to represent a charity or business. They may offer jobs, rewards or other opportunities. Do not send them cash or checks, provide your SSN or credit card numbers or wire money from a bank account.

To learn how to plan and prepare for higher education, visit www.gotocollege.ky.gov. 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, ext. 6-7372.

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