



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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### Money Tip for Students, July 2018

#### Online security can help protect you from cyber thieves

The hacking theft of credit and debit card numbers should make everyone, including students, more careful about protecting their money from cyber thieves. The following measures can help, according to the Kentucky Higher Education Assistance Authority (KHEAA).

Never provide Social Security numbers, bank account numbers or credit card numbers in response to a phone call, fax, letter or email. If you get an email from a bank or company with which you do business, don't click on any links in the email. They may lead you to a fake web page run by thieves hoping you'll enter personal information. Scammers also use such links to install spyware or malware on your device. Instead, sign in through the website you normally use.

Never provide bank, credit card or other sensitive data on a website that doesn't explain how your data will be protected or offer encryption to transmit and store data safely.

Check your bank and credit card accounts regularly to catch any suspicious activities. If you find something, contact your bank or credit card company immediately.

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

KHEAA is the state agency that administers the Kentucky Educational Excellence Scholarship (KEES) and other programs to help students pay for higher education.

For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7214.

KHEAA also disburses Advantage Education Loans, the state's only non-profit private education loan. For more information, visit [www.advantageeducationloan.com](http://www.advantageeducationloan.com).

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