



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Money Tip for Students, February 2020

Online security can help protect you from cyber thieves

The 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 your Social Security, bank account or credit card number in response to a phone call, text or email. If you get a text or email from a bank or company, don't click on any link in the message. It may lead you to a fake site run by thieves hoping you'll enter personal information, or it may install spyware or malware on your phone or computer. Instead, sign in through the website you normally use when you do business with that firm.

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

When you use your ATM or debit card, make sure no one can see your PIN. Check ATMs for obvious signs of tampering or for a skimming device.

Install a free or low-cost firewall to stop intruders from gaining remote access to your devices. Download and update security patches offered by your system and software vendors to correct weaknesses that could be exploited.

KHEAA is the agency that administers the state's grant and scholarship programs, including the Kentucky Educational Excellence Scholarship (KEES). The agency also provides financial literacy videos at <http://itsmoney.kheaa.com> and free copies of "It's Money, Baby," a guide to financial literacy, to Kentucky schools and residents upon request at publications@kheaa.com.

Many of KHEAA's student aid programs are funded by Kentucky Lottery receipts.

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

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