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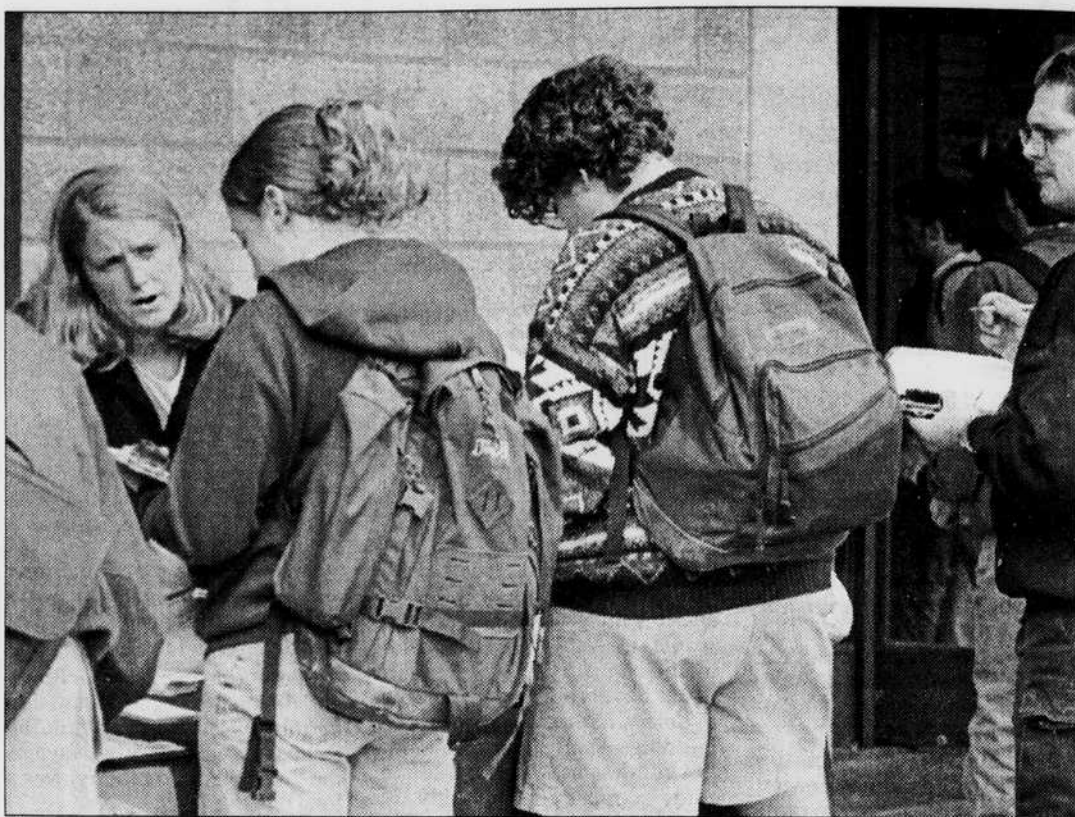
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Kristen Hansen signs up students for American Express in front of the University Bookstore Tuesday.

Laura Goss/Emerald

## Students abuse credit, OSPIRG says

*College students carry higher unpaid balances than other cardholders*

By Peter Breaden  
Oregon Daily Emerald

OSPIRG's nationwide survey warns that credit card offers are a potential trap for uninformed students.

"Students get ripped off and get stuck in debt," said ASUO President Geneva Wortman, who is also the head of the Committee to Reestablish OSPIRG. "We are trying to inform students on how to avoid falling into the credit card trap."

OSPIRG is a statewide, student directed, non-partisan, non-profit research and educational organization around the state. The University chapter had its ballot request for funding denied in last spring's student elections. State and student Public Interest Research Groups are linked nationwide by USPIRG.

The amount of money borrowed by students increased 11 percent last year, totaling over \$38 billion, according to the Federal Department of Education.

Credit card representatives at tables around campus, however, contend that college years are the time to build a credit history.

"A lot of kids need a card in case their car breaks down," said John Kososkie, from Campus

Conventions, a Philadelphia marketing firm that was taking applications for MasterCard. "People, when they get these cards, they keep them all their life. It's an opportunity if it's done right."

Last spring, PIRGs surveyed 1,260 students at 15 campuses nationwide, questioning students with credit cards at public and private community colleges and four-year colleges.

The survey reported that students who signed up at campus tables carried more cards than those who signed up off campus. The same group reported a higher unpaid balance and kept a higher unpaid balance more often.

"The message is simple — be careful," said Brian Tanner, director of state affairs at Lane Community College.

OSPIRG warned credit card companies use trinkets to persuade students to fill out an application. According to the survey, students obtain gifts including T-shirts, Frisbees, coffee mugs, slinkies, candy or bottles of soda in return for filling out applications at tables.

"I'm just using it for the free 20 minutes," said Ben Morjig, a senior in International Studies. "It's good to have a calling card."

OSPIRG said colleges could prohibit vendors from giving away freebies unless the student qualifies by reading a credit card

education brochure.

"On one hand, if you sign something, you're responsible," said Brendan Mosely, an undeclared freshman. "We're all adults here."

Students, OSPIRG and credit card representatives all recommended responsible use of credit cards. OSPIRG said students should study the benefits and risks of credit card debt, keep only one national credit card and pay as much as one can afford every month.

"It takes a long time to get credit," said Andrea Wolf, a freshman filling out a MasterCard application. "The tables are kind of annoying, but they're useful."

Wolf said she would pay tuition with a card and her parents would pay the balance before interest grows.

OSPIRG warns interest rates on many campus credit cards are higher than industry standards and can be as high as 20 percent; interest rates often jump after the promotional rate expires.

"It's pretty straight-forward," Kososkie said. "But (students) know what they're doing."

University Scheduling and Services rents spaces on the EMU's first floor concourse and rents larger out-of-door spaces around campus. A \$100 flat fee is charged to credit card companies and to others not selling a "tangible product."

# Emu Food Services Grand Opening!

Mark your calendar. The **NEW EMU** Food Service is having a grand opening Oct. 6 - 8. Stop by and see what's new. Lots of specials and giveaways including 4 pairs of tickets to Ani DiFranco at the Hult Center.

**Oregon Emerald**

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