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# PERSPECTIVES

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## Going cashless



*New University debit system and similar services are welcome conveniences, but they may get us in over our heads.*

Even as you read this, the world is getting more convenient. Students today can buy everything from books to pizza from the comfort of home. It seems like there is nothing in the world that can not be delivered right to our doors.

Yes, this is a boom time for the young and lazy. And now we don't even have to carry cash.

Starting next term, University students will have the opportunity to sink even further into the contemporary morass of convenience. That is when the EMU will institute the Campus Cash system.

It works like this: starting Jan. 4, students can go to the EMU card office and for a \$10 minimum deposit,

trade in their current ID's for newfangled debit cards.

The cards can be used at an EMU food service outlets, cafes in the library and Lawrence Hall, and the EMU recreation center.

Eventually, the University would like to see the program branch out into other aspects of campus life, like on-campus vending machines and the bookstore.

This is a great idea. Quite possibly the best idea the EMU Board ever had. We anxiously await the day when we can toss out our measly ID cards and emerge with a tool of fiscal flexibility in hand.

See, the problem with college students and cash is that we often don't have any. Unfortunately, though, that is not always a deterrent to spending. For an especially relevant example, take a look at the massive bad check list that's posted just above the cash register at the 13th Avenue Taco Bell.

A college town is one of the few places where one can find droves of people willing to risk their credit ratings and \$15 to \$25 in bounced check fees over a 99 cent taco.

With the Campus Cash system, students still have to pony up the funds for their debit accounts, but they can do it at times when they actually have money.

There are plenty of other places on and around campus that can follow the EMU's lead and make life easier for the student population.

For students in the residence halls, expanding the Campus Cash service could mean an end to trekking to the arcade change machine every time they wanted to do laundry. No more pleading with the area desk staff for quarters, which by the end of the week are like gold.

And what if students could get rid of those embarrassingly large library fines before parents spotted it on

their Oregon Hall accounts? A slide of the card and it's gone.

Other colleges and universities have had similar systems in place for years, with much positive feedback from students.

The move towards a cashless society is not a new invention. Many financial institutions, including U.S. Bank and U-Lane-O Credit Union offer debit cards to customers as part of their account packages.

Too much convenience, however, can be a bad thing. Many people with bank issued debit cards sometimes find themselves being less cautious about their spending habits than they are with cash.

In fact, between bank cards, credit cards, phone cards and now Campus Cash cards, unwary students could be in for a lot of trouble.

One of the greatest perceived benefits of debit cards is that consumers never actually see the cash leave their pockets. This is also the root of what is potentially the biggest problem with the system.

Consider this: most people feel better about using a debit card to buy lunch each day than they do about making daily withdrawals from the ATM machine. The money is coming from the same place in both cases, but there's something about not actually having the person on the other side of the counter wrench our precious dollars out of our hands that makes the day a little bit brighter.

We applaud the spirit of the Campus Cash system and other innovation meant to make life a little easier. Hopefully, people will remember that just as having checks doesn't equal having money, having cards that substitute for cash doesn't mean you can afford to use them.

*This editorial represents the opinion of the Emerald editorial board. Responses may be sent to ode@oregon.uoregon.edu.*

## SAID & DONE

"I'm friendly with him. But I don't think I've ever had a true connective conversation with him. I just can't. I'm still in the 'Jeepers creepers, he's talking to me' kind of thing."

—actor Tom Hanks on his relationship with President Clinton.

"I don't know whose problem it is, but it sure as hell is costing me money. This is some real hog-wash."

—Indiana gun store owner Doug Kiesler on the new federal firearm policy that requires stores to preform instant background checks to sell guns.

"He learned from 80 minutes with President Mubarak more than he could possibly have learned from reading textbooks on the Middle East."

—Former President George Bush on his son Gov. George W. Bush's visit with the president of Egypt. Yes George, we also favor the direct approach.

"He's obviously found a pretty good hiding place."

—Larry Fitzgerald, spokesman for the Texas Department of Criminal Justice on the still-at-large Death Row inmate who escaped earlier this week.

