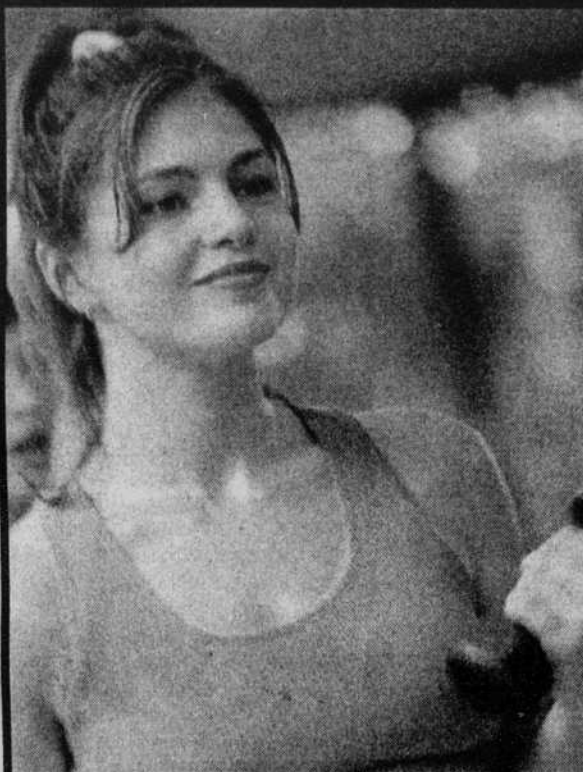


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Students are prime targets for credit card companies

Lists of student names are public record and are available to marketers

By Felicity Ayles
Oregon Daily Emerald

"As a student at the University of Oregon, you have been preapproved for the credit card of your choice."

Seen that before?

Incoming freshmen, recent graduates and even alumni are often targets of excessive junk mail from credit card companies and banks. This is largely due to the fact that as soon as you enroll in a university, your name, address and phone number become public record — for anyone who wants it.

The University does not have the right to refuse certain student information to the public because of Oregon's public records law, said Linda Kizer-Paquette, assistant to the registrar.

At the request of a citizen or company, the University can compile a list of students and their enrollment status. The registrar's office charges anyone who requests this information according to the amount of manpower involved in the report.

"We do not sell students names, but we can't refuse to give them out," Kizer-Paquette said. She said the University has not made such a report in a number of years.

But as soon as the information is made public, it stays public.

"We don't really know where they're getting it because they're not directly asking us for it," she said. "Once it's out there, it's out there."

Kizer-Paquette said many students give out the same information when they sign up with credit card companies who have tables set up on campus. These companies also get the information from student directories, she said.

There is a way you can make sure your name is not included on these lists. All you need do is fill out a form in the registrar's office to maintain your privacy, she said.

But once a name is taken off public record, not even the student can have access to his or her information, even after they graduate, Kizer-Paquette said. That could be a problem if potential employers want to verify enrollment, she said. This option is open to all students and can only be reversed at the student's request.

"This is not something we encourage or discourage, it's just there," she said.

If you enjoy getting at least some mail in your box, there is now a way you can profit from it and even get some e-mail.

United College Marketing Services is a company dedicated to educating college students about the world of credit. UCMS representatives travel to universities around the country giving seminars about credit management.

The company also has a new promotion that pays students to get junk e-mail from credit card companies.

"We've been in business since 1989, and we were just sick of credit card companies taking advantage of students," UCMS Vice President Dennis Meunier said.

The program works as follows: Students can sign up through the company's Web page at campus-backbone.com. Students give their curriculum vitae to the UCMS which, in turn, sends the students junk e-mail at the request of various credit card companies.

The students get paid for receiving the mail and their pay rate increases as their credit rating improves, Meunier said. He said payment for each piece of mail can range from 25 cents to \$2.50.

"Maybe students will have the incentive to get a better credit report, and then they would make more money per piece of e-mail," Meunier said. "The student's information is never given out to a third party. We're protecting the students and also paying them."

He said this option is a good alternative for students, as they can never be sure who gets their information through the college they attend.

In addition to this e-mail service, UCMS offers credit tips for students who may be having trouble or are just starting a credit history.

Meunier suggests that students wanting to establish a solid credit record should get a credit card in their own name and buy something small each month that they can pay off easily.

"While in school, it is important to build a good credit history," he said. "Pay it off as soon as you get the bill."

Even if you have already hit your maximum credit limit, Meunier said, students should consolidate their loans into a single loan with a low interest rate.

"It's not too late to pay it off and start building up again," he said.

Felicity Ayles can be reached via e-mail at fizzer@gladstone.uoregon.edu.

Today's Events

Thursday

■ **The ASUO Street Faire** takes place from 9 a.m. to 5 p.m. on 13th Avenue between Kincaid and University streets.

■ **Joneile Emery** speaks as part of the Women's Coffee Hour from 10 a.m. to noon in Gerlinger Lounge.

■ **The Lesbian Gay Bisexual Transgender Alliance** is having a Northwest Career College Conference from noon to 8 p.m. in the EMU Fir Room.

■ **Academic Advising and Student Services** is having a meeting on how to apply to graduate school from 3:30 to 5 p.m. in the EMU Ben Linder Room.

■ **Steve Strong** gives a lecture on solar design in 177 Lawrence from 6 to 10 p.m.

■ **The Outdoor Program** is having its spring term equipment swap from 7:30 to 10:30 p.m. in the EMU Ballroom and Gumwood Room.

Oregon Emerald

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