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Jumping to their debt

High interest rates and deep debt are among the problems students face with credit cards

Danielle Gillespie

Safety/Crime/Transportation Reporter

University junior Daniel Schaible has two credit cards and \$4,000 in debt.

"I am in the clutches of credit card companies," he said. "I haven't been able to rid myself of them."

Schaible is just one of the many students who has accumulated a high credit card debt. Financial aid director Elizabeth Bickford said credit card debt is a problem for many students because they are living on their own for the first time, and may not have learned how to manage their money.

Consumer Credit Counseling Service Executive Director Vickie Kirchoff agreed, saying college students are at high risk for accumulating credit card debt.

She said credit companies target students, charging them higher interest rates because students are already in debt. Most students are living off of loans, borrowed money and do not have set incomes, making them an "at-risk applicant," she said.

"Students need to keep in mind that credit cards are not free money and pay attention to interest rates," Kirchoff said. "They should not use the card unless they have money to pay it back."

Kirchoff said if students want to sign up for a credit card, they should find a card with a low-fixed interest rate. She said to avoid cards that have no interest rate until a set date because this rate is usually high, and they should also stay away from credit cards with annual fees.

Kirchoff said credit cards are very accessible to college students for two reasons: applications are given to students when they buy their course books, and credit card booths are set-up around campus throughout the year.

EMU scheduling assistant Jared Evans said the University allows credit card vendors to solicit on campus because it does not discriminate against any group.



Adam Amato Emerald

Students should read all the fine print of credit card applications to avoid high interest rates and fees and should avoid using plastic at all unless it is a necessity.

"We make more money from credit card vendors than other vendors," he said.

Throughout the year, several credit card companies set up booths on campus to solicit applications from students, giving them a chance to step into the credit world.

But students should be aware of fraud, Department of Public Safety Associate Director Tom Hicks said.

On Oct. 10, DPS asked a private contractor working for Citibank to leave the campus area. The contractor was taking pictures of students' ID cards along with having them fill out credit applications.

Hicks said according to Citibank, it does not require copies of students' photos. He said the private contractor could have used those photos to acquire infor-

mation about the student. In addition, Hicks said the contractor could use the photos to make false identification cards.

Hicks said students should be suspicious anytime someone wants to hold onto a piece of their identification or take pictures or make photocopies of it.

As for students who have already accumulated debt, Kirchoff said they should look at a debt management program, find out ways to fit a job into their academic careers and possibly change their spending habits or adjust their living styles.

"Credit cards are not a necessity for anyone — they are the fastest way of becoming bankrupt," Kirchoff said.

Contact the reporter at daniellegillespie@dailymerald.com.

Artist draws attention to her culture

Nigar Nazar, whose popular cartoon "Gogi" gained fame in Pakistan and then the world, will host a workshop tonight at the UO Bookstore

Brad Schmidt

City/State Politics Reporter

Elegantly dressed in soft, earthy colors, Nigar Nazar wears her culture at sleeve's length.

Wrapped in a tiger-print shawl, the Pakistani native quietly speaks of her heritage and, ultimately, what she hopes she has contributed to it.

Nazar, one of the University's eight Fulbright scholars and host of a free workshop at the UO Bookstore from 6 p.m. to 8 p.m. today, is somewhat of a celebrity in her homeland. A woman cartoonist in a country where only political artists exist, Nazar's efforts are numerous.

Her comic strip, "Gogi," instantly took off after its debuted in Pakistan in 1970. In years since, "Gogi" has found its way into countries across the globe.

But strangely enough, it almost never got started.

In the late 1960s, a Pakistani teacher at Viqar-Un-Nisa School was lecturing to a full class. Seated somewhere in the masses was Nazar, daydreaming as she did most days.

"I was just drawing all the time, doodling in the margins of my books," Nazar said. "And then I just, one day, left my science class and walked into the fine arts department. Just like that. ... I never looked back."

Without prominent cartoonists to learn from, Nazar said she had to teach herself everything. Using her surroundings to channel ideas, Nazar's comic was laughable more than anything else.

"In the beginning, it was just plain innocent humor — it was nothing deeper than that," she said.

But in the meantime, Pakistani newspapers began filling up with American syndicated comics. Suddenly, Nazar realized she needed to give her people something more.

"I wanted to do something that was based on our culture, on our people, on our problems," she said.

Having lived in more than 10 countries, Nazar, 50, has an undying need to give back to her community. Call it culture,

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Community says riots haven't tainted University

Local businesses and officials share their perceptions of the students and the University's place in the community

Jennifer Bear

Campus/City Culture Reporter

The recent rioting sparked a flurry of debate both in the University and in the community, but people who work and live near campus say that their impression of the University remains

Part 2 of 3

The Emerald looks at riot aftermath

Wednesday:
Task forces form

unaffected.

Face the Music manager Karl Payne said when events like rioting occur, it's frightening for him because the disturbance could escalate

Today:

The community voices concerns

Friday:

Responses
from meetings

from partygoers burning mattresses to setting houses on fire.

Although the possibility of people being injured in future riots troubles Payne, he said the

recent melee should not reflect negatively on people's perceptions of students.

"It's really too bad that University students all get lumped into the same category," Payne said.

Eric Smith, manager of Starbucks on East 13th Avenue, said September's riot did not alter his view of students because only a small percentage of the student population was involved. Smith said the recent rioting wasn't too

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WEATHER

Today: High 73, Low 40,

sunny with light wind

Friday: High 68, Low 40,

morning patches of clouds

LOOKING AHEAD

Friday
The CIA was on campus Wednesday looking for students

Monday
Computer versions of University courses may not connect

DeFazio, VanLeeuwen battle for seat

Incumbent Peter DeFazio looks to keep his House position over challenger Liz VanLeeuwen

Oregon votes 2002

Brook Reinhard
News Editor

At first glance, Peter DeFazio and Liz VanLeeuwen are very similar. They've both been active in politics. They've lived in Oregon longer than most current University students have been alive. And

both are running for a seat in the House of Representatives for Oregon's Fourth District.

But the similarities end there. Democratic incumbent candidate DeFazio, a University graduate, jumped right into politics and has served as a U.S. Congressman since 1986, while Republican candidate VanLeeuwen, a small-business owner and teacher, spent years working on a family farm before serving 18 years in the Oregon Legislature.

In question and answer sessions with the Emerald, DeFazio stressed his political experience and "grassroots back-

ground," while VanLeeuwen focused on her integrity and "real-world" experience.

"I represent some of the most progressive areas in the state and also the most conservative areas in the state," DeFazio said. "It's always an interesting challenge to bridge the gap."

VanLeeuwen spoke of her personal character and life experience.

"I'm not going to say something different here at home than how I vote in Washington, D.C.," she said. "I understand nat-

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