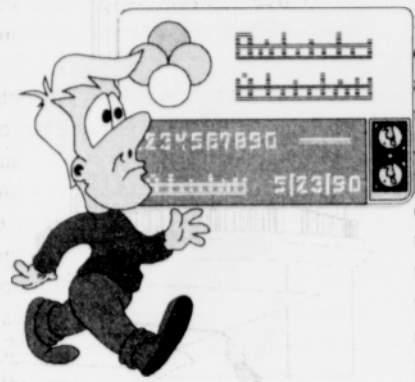


# E d u c a t i o n

## National Survey Finds Students Key Target For Credit Card Marketing



Students who obtain credit cards at on-campus tables carry larger balances and pay off their cards later than those who do not, according to the results of a nationwide survey of college students released today by the Oregon Student Public Interest Research Group (OSPIRG). OSPIRG issued a new fact sheet for college students and also called on colleges to regulate credit card marketing on campus and do a better job of educating students about credit card debt.

"Students, especially those who

fill out credit card applications at campus tables in return for trinkets and candy, run the risk of falling into the campus credit card trap," said John Valley, Consumer Advocate with OSPIRG. "Students who desire credit cards should obtain them when they can afford them and should get them based on the best interest rate terms," added John Valley, "they shouldn't apply for a credit card just to obtain a frisbee or free-bee or bottle of soda at a campus table."

"Students, often without jobs and facing large student loans and other school debts, should be careful not to make things worse by running up unnecessary, high-cost credit card debt, since they risk ruining their credit records if they fail to pay on time," said Peter Nilges student at Lewis and Clark College.

Among the national results of "The Campus Credit Card Trap," a spring 1998 survey of 1,260 undergraduate students at 15 campuses, including Portland State University, Lane Community College, and the University of Oregon, were the following:

### Credit Card Marketing on Campus

Students reported obtaining gifts ranging from T-shirts and frisbees to coffee mugs, slinkies, and candy or bottles of soda in return for filling out applications at tables. According to students, campus groups sponsoring the tables often receive either flat fees or per-application payments from the credit card companies as well.

### Students Who Had Obtained Cards At Campus Tables Had More Cards and Higher Balances Than Those Who Had Not

Students responsible for their own cards who obtained cards at campus tables had more cards (2.6) than those who had not (2.1) and had higher unpaid balances (\$1039) than those who had not (\$854).

More students responsible for their own cards who obtained cards at campus tables reported carrying unpaid balances (42%) than those who had not (35%).

### Most Students Are Responsible For Their Own Cards

Most students surveyed (69%) obtained credit cards in their own names, while the other (31%) said that their parents either paid their primary credit card bills or co-signed at least one of their cards. Of those who obtained cards in their own names, only 15% reported holding a full-time job when they applied.

Overall, students responsible for their own cards had average unpaid balances of \$968; however, students who reported carrying over a balance had unpaid balances of \$1,366

### Credit Card Education Inadequate

Only 41% of all students found credit card education materials "helpful" or "somewhat helpful." Over one-quarter of students (26%) found introductory "teaser rates misleading.

When asked how long it would take to pay off a \$1,000 credit card debt at an 18% Annual Percentage Rate (APR) and only making the minimum required payment of 3%, only 20% of all students guessed the correct answer, six years.

## Concordia University Professor Named

Lary Gross, Concordia University's chairperson and professor in Performing and Visual Arts, was named "Oregon Higher Education Art Educator of the Year" by the Oregon Art Educator's Association (OAEA).

Judy Schultz, Curator of Education for the Portland Art Museum, nominated Gross for this award. Schultz served in an advisory role for Concordia's imaginative MADE for Kids program—a progressive way of linking Concordia students in Performing and Visual Arts with kids in the community. "MADE for Kids is an innovative and wonderful way of bringing art to

people outside of the college level," commented Schultz. "I thought Lary's involvement in the creation of this program made him an outstanding candidate for the award." Chuck Kunert, Dean, School of Arts and Sciences agrees, "Lary is another example of the wonderful teaching staff we have at Concordia. We are all proud of his achievement." The OAEA presents this annual award to higher education teachers who made an outstanding contribution to the furtherance of art education.

The award will be presented to Gross on October 10th, 1998 at OAEA's annual convention in Springfield, Oregon.

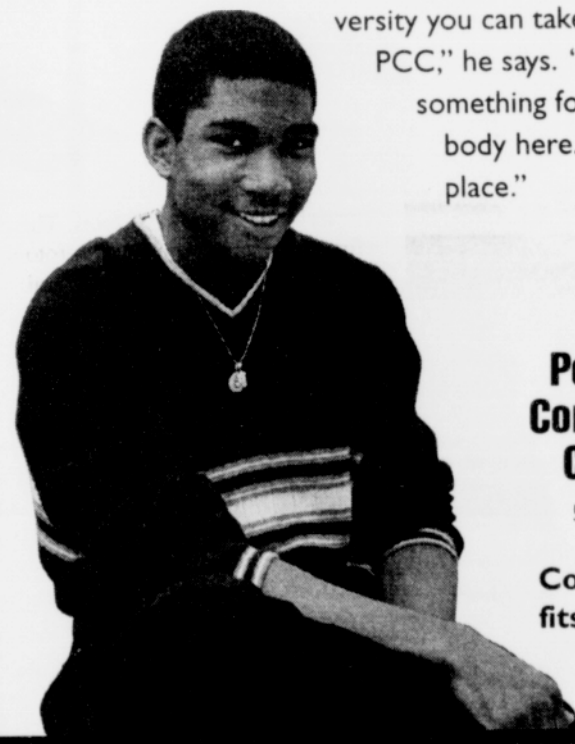
## Ethan Bradford

Hoping to make a difference

In his first year at PCC, Ethan enjoys the mix of ages, cultures and backgrounds. "There are so many different people compared to high school," he says. "The older students take studying more seriously. It makes for an interesting experience in class."

Ethan also gives high marks to many of his professors: "My first biology teacher was awesome; he's real with you, he brings it to your level." On a scholarship himself, Ethan still appreciates PCC's low cost. "I tell my

friends, for one class at the university you can take three at PCC," he says. "There's something for everybody here. It's a cool place."



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## PCC Board OK's Bond

Increased student enrollment in PCC science and technology classes over the last five years was a key reason for the bond

In an effort to increase access to the education required of citizens in an increasingly complex and technology based society, the PCC Board of Directors recently announced it has approved a \$135.5 million bond measure for the November 1998 general election ballot.

The measure is designed to expand and improve facilities especially in the areas of workforce training, computer technology and science. It will meet projected educational needs of the community throughout the first decade of the new century.

According to Board Chair Mike Hereford, many of the PCC science and technology labs are more than 20 years old and are inadequate for the training needed for today's workplace. Hereford added that the bond would also allow the college to construct newer, more technologically advanced buildings to house programs in technology, electronics, science and others.

PCC President Daniel Moriarty remarked that PCC is heading into the next millennium with an eye toward the demand for students able to adapt and perform in an evolving high-tech world. "This bond allows us to be in front of, or at least in stride with, the changing needs of our students and communities," said Moriarty. "We, as a community college, have a responsibility to our students, employers, and the community to plan ahead in order to provide up-to-date and comprehensive educational and training programs for the future."

"This bond also allows us to meet a growing demand for education and training in the high technology and science fields, enhance existing work force training throughout our district and upgrade existing facilities so they are not only up to government standards, but the standard of quality embraced by PCC," added Moriarty.

## Parking Opportunities At Portland State To Change

The University encourages alternative transportation, offering to faculty, staff and students

Portland State University students, faculty, staff and administrators who park in the University's parking structures should leave home a little early Monday, September 28. Not only is it the first day of school, but new parking procedures may be in place that may require some extra time.

Innovations to be introduced in some PSU parking structures this term include a gated system and a number of parking meters for short-term, carpool,

and disabled parking," says Sandra Ritchie, director of Transportation and Parking Services. "Parking Structures 1 and 2, with entrances from SW Broadway, will be most affected. Basically, general permit parking will begin on the second or third levels. Also, the basements of Parking Structure 2 and the PCAT building [Portland Center for Advanced Technology, 1800 SW Sixth] will be restricted to faculty and staff only."

For its 15,000 students, 2,000 faculty and staff, and multitude of visitors, PSU is allotted only 3,000 parking spaces by the City. As a result, the University encourages alternative

transportation, offering to faculty, staff and students subsidized transit passes that provide unlimited rides on Tri-Met, including the new West-side light rail. The University also offers special carpool rates and opportunities.

"Although the changes we're introducing were necessitated because of construction projects and ADA requirements," says Dyck, "we took this opportunity to address the needs of the campus as a whole. We expect some initial congestion, relocation and routing issues, but we believe these changes will benefit faculty, staff, students, visitors, and those who are disabled."



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