

# 'Charge it' becoming common password at UNL

By Deb Bockhahn

Do you have campus parking tickets and no money to pay for them? Charge it.

Yes, UNL Campus Police accept BankAmericard and Master Charge for parking permit and ticket payment. Although only a small number of students have chosen this option for paying tickets, they have found other ways to use their charge cards.

In September, students charged \$125,000 for books, tuition and housing, according to Robert Lovitt, UNL comptroller. This amount can be compared to the total tuition intake of \$4.5 million for the semester.

Although the total number of students "charging their education" is not available, Lovitt said the number increased steadily after UNL began accepting the charge cards in 1973.

### Cards used for meals, tickets

Students charged \$724,000 during the first six months of this year. Credit cards were used to charge tuition, housing and books, as well as football and basketball season tickets and meals in the Nebraska Union Harvest Room.

Services at the University Health Center, Sheldon Art Gallery, Kimball Recital Hall and the Nebraska Center for Continuing Education also accept charge cards.

Lovitt said 2,500 students use charge cards, and he estimated that \$1.5 million will be charged at UNL this year.

He said the charge accounts have been a boost to the university because it has reduced the problem with bad checks. Also, most students use their charge cards if they don't have the money right away because payment is delayed up to 40 days.

The University and Nebraska Bookstores also accept the two charge cards. Larry Behrends, manager of University Bookstore, said 20 per cent of the book sales are charged.

### Service 'gradually closing'

Nebraska Bookstore, which accepts Master Charge and BankAmericard has been "gradually closing" its personal

charge service, said manager John Wehr, "because of an overload of work involved and a few losses."

Accounts for the government, the university and businesses and a few personal accounts will be the only ones that will remain open. No figures were available but Wehr said faculty and students have been using the cards more each semester. The cards are primarily used for large purchases.

Charge sales usually are three times larger than the average cash sale, according to Billie Kent, sales representative for Master Charge at the National Bank of Commerce. He said there has been an increase in the number of student applications because of advertisements. UNL freshmen were sent student applications in July so their cards could be processed before school started, he said.

To receive a card, a student must be at least 19 years old and have a part time job or \$200 income a month. If these qualifications are not met, the students parents must co-sign the application.

### Nebraska Card is option

BankAmericard and Master Charge also may be used

in Lincoln at some restaurants and gas stations, and at most department stores. Some stores provide the Nebraska Card, which can be used at Hovland-Swanson, Magee's, Lawlor's, Ben Simon's, Wells and Frost, and Miller and Paine. This option lets shoppers charge in any of those stores with one charge card.

Brandeis offers student accounts as well as accepting Master Charge and BankAmericard and "some customers use all three," according to Mrs. Charles O'Gara, credit manager.

She said Brandeis is not included on the Nebraska Card because the store has its own accounts and "there just isn't any need to have another one."

Student accounts do not require parents' authorization. However, parents are sent a letter informing them that their son or daughter has received a charge account. There is a limit of \$100 in charges for freshmen and this amount increases over the year.

She said the stress is a good credit rating, especially with students, because it will determine their eligibility for future loans and credit ratings.

## AUF drive aimed at UNL students

Campus organizations are planning many fund-raising activities for October, which has been named All University Fund (AUF) Month by the group.

Sandy Huber, AUF president, said the group has two fund drives a year to raise money for charity. She said the fall drive is aimed at students and the spring drive is directed at faculty members.

The money collected goes to three charities chosen by UNL students in a vote earlier this year. Huber said this year's three charities are the American Cancer Society, the Capital Association for Retarded Children and the Nebraska Home for Children.

Huber said AUF's main function is to protect students from being constantly approached for contributions.

AUF is the coordinating body for all UNL fund-raising activities.

Loren Uden, AUF treasurer, said \$6,000 was raised last year, and that that is this year's goal.

Huber said the fraternities and sororities are planning several fund-raising events. She said residence halls are having a fast Oct. 27, with the money saved going to AUF. She estimated this would raise \$1,500.

Some of the activities planned for AUF by Greek houses are a spaghetti feed, a football marathon, a haunted house, a Sarah Coventry display, a melodrama, a pie eating contest, a movie night, candy sales, a homecoming mum sale, an ice cream social and a ski raffle.

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