

# Credit cards present benefits and hassles

By Julie Sobczyk  
Staff Reporter

When Chad Duncan, a senior business major, first came to UNL, he got a credit card and soon discovered the power it could hold.

With the power, he also learned that having credit was a big responsibility.

Duncan said he got in over his head after he began charging close to his \$500 credit limit.

"I charged too much, and it took longer to pay it off," Duncan said. "I didn't need to spend that money."

Duncan was not alone. Credit card companies often aim their promotions at college students.

Bruce Reid, executive director for media relations at AT&T Universal Card Center in Jacksonville, Fla., said credit card companies targeted college students to form a credit relationship with them.

"If we obtain the customer at a younger age, we have a chance of retaining the customer for a longer time," Reid said.

Reid said AT&T Universal offered free gifts at college campuses to entice students to apply for Visa and MasterCard credit cards.

"College students can be attracted to a free offer," he said. "Hopefully a student won't be attracted by a free T-shirt or candy bar. Hopefully the decision goes a lot deeper."

Having a card could also offer students many benefits, Reid said.

"It's many students' first time with credit, and if it's a positive experience, it can be beneficial," he said.

Another benefit of AT&T's card is that in addition to a credit card, it also can function as a calling card and an ATM cash card.

One way to make the credit experience positive for students is to pay closer attention to student accounts. "We monitor the college accounts closer, set lower credit limits and higher minimum payments," he said. "Maintaining credit is important, and blemishes can stay with you for a long time."

Gordon Opp, president of the Credit Bureau of Lincoln, said a common way credit became bad was by not making the monthly payments.

Delinquent accounts, which are noted on one's credit record, can make good credit turn bad, Opp said.

Applying for too many credit cards can harm students' credit rating also, he said.

"That looks bad, because suppose you apply for eight or 10 credit cards. If you max them all out, you could be in debt," he said.

Opp said students needed to realize the importance of maintaining good credit before they applied for credit cards.

"The way you use the power of credit can matter for employment," he said. "Some em-

ployers do check, and it can matter if the job requires you to handle money."

Bad credit also can make it impossible for additional cards to be obtained, he said.

If a student has bad credit, there is only one remedy.

"Time erases bad credit," he said. "There is no other way, unless the credit card company wants it to be erased."

On a credit report, customers' identification information is listed, along with information such as bankruptcies and tax liens, Opp said.

Credit history information, such as when the account was opened, payment information and the account balance also is on file.

For students who have bad credit, help is available. Marty Habrook, financial counselor at Consumer Credit Card Counseling, said the agency could help students get back on track.

"We help them negotiate payments if they can't make them, and we do budget counseling," Habrook said.

The counselors look at the students' incomes and can help them work out a payment schedule with their creditors.

"Credit card companies target students as soon as they get on campus," he said. "Students don't have the best income to corner debt, and they can get behind."

Habrook said his service was a non-profit organization, and all counseling was free.

## Be good to your credit

■ Problems with credit develop, of course, when you miss monthly payments. Accounts then become delinquent, leading to a bad credit rating. Applying for too many credit cards can harm ratings, also, as credit can spread out.

■ Good credit is important because some employers, especially for jobs where you would handle money, check backgrounds. Bad credit also can make it impossible for additional cards to be obtained.

■ Bad credit can be erased only with time.

■ Credit reports list customers' identification information and information such as bankruptcies and tax liens. Credit history information, such as when the account was opened, payment information and the account balance also is on file.

■ For students with bad credit, help is available through financial counselors.



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## ASUN invites all students to luncheon

From Staff Reports

ASUN will host its annual luncheon with state senators at noon today at the Wick Alumni Center, 16th and R streets.

Twenty-seven senators have accepted an invitation to the open event, and Shawntell Hurtgen, Government Liaison Committee chairwoman, said she expected about that many to attend.

Hurtgen said the format for the one-hour lunch would be one-on-one.

"It's just a good time for students to be laid back and talk to state senators or ASUN senators, to tell them what they're concerned about," she said.

Hurtgen encouraged all students to attend, especially since the Legislature is deciding the university's budget this year.

## Work-a-Day program lends a helping hand

By Ken Paulman  
Staff Reporter

Lawyers don't work for free.

That was the myth that more than 100 University of Nebraska College of Law students, faculty and staff tried to dispel Saturday at Work-a-Day 1995.

Work-a-Day, a nationwide community service day, is sponsored by the American Bar Association. The event provides law students with an opportunity to become more aware of the needs of their community by doing service work. This is the fourth year the college has participated, ABA Law Student Representative Shelly Pogreba said.

The volunteers met at 8 a.m. at the College of Law to pick up their assignments for the day. Some of the community centers involved included Cedars Home for Children, Lincoln City Mission, Capital Humane Society and Lighthouse.

The volunteers worked mainly on tasks that the centers were normally too busy or understaffed to complete,

such as cleaning and maintenance.

By 9 a.m., law students Mandy Trimble and Michelle Halleen found themselves scrubbing down walls at Cedars Home for Children. Even in the midst of a seemingly thankless task, the volunteers stayed upbeat.

"This has inspired me to go home and clean my own apartment," Trimble said.

But both the volunteers and the centers' administrators knew the importance of the work.

Trimble said the event demonstrated the need for more volunteer work in Lincoln.

"We never have a shortage of places to go," Trimble said.

Stephanie Buchanan, support services coordinator at Cedars Home for Children, said she appreciated the volunteers' efforts.

"Volunteers do over half of our work," she said. "We wouldn't be able to do this without them."

T.J. McDowell, facility manager at Lighthouse, agreed.

"It's very helpful," he said. "We don't always get people helping us."

## Forensics team's season off to an impressive start

From Staff Reports

At a university where sports can be king, it becomes easy to forget other competitors.

Even the most vocal ones.

But the Cornhusker Forensics team is not letting obscurity stand in the way of its accomplishments. The team has placed in the top five at every tournament it has attended this year, including second-place finishes at Nebraska Wesleyan and Wayne State tournaments, said graduate assistant David Tschida.

"We're off to a lot faster start this year," said Kara Hitchcock, a senior speech communication major.

Team members compete in a range of events. Public speaking events, such as informative and persuasive

speaking, require competitors to write and present their own material.

Interpretation events involve reading dramatic scenes, poetry and other selections. Competitors also go head-to-head in debate.

Individuals compete to qualify at national tournaments at the end of the year. The most prestigious of these is the American Forensics Association tournament held in April at the University of Wisconsin at Eau Claire.

Hitchcock already has qualified for the tournament in one event.

Besides the thrill of competition, being involved in forensics has many other benefits for its participants.

"It's something I enjoy," said Carla Ward, a sophomore psychology major, "and you also learn very useful and practical skills."

## Impact

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"We have people on our ticket from every different area of campus," she said. "We will represent students."

Marintzer said the ticket consisted of individuals who had worked with the university administration and faculty, as well as a crew of new faces.

"So far, we have a good slate of very good, resourceful people who are working hard toward campus-wide goals," he said.

The key to Impact is teamwork, Hurtgen said. Through serious teamwork, she said, party members are

working together to reach out to students.

"As a team, we're trying to go out to students instead of making them come to us," Hurtgen said.

Hurtgen and Marintzer said concerns such as student advising, parking and building maintenance had been expressed by students.

Impact seeks to include students in ASUN and to make promises that can be kept, Hurtgen said.

"We're working hard," she said. "We're aggressively making students a part of the system they're paying for."

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