

Students see good, bad in owning credit cards

By JOSH FUNK
Assignment Reporter

A credit history is a terrible thing to waste.

College students need to learn to use credit cards responsibly, or problems may come back to haunt them later, said Arnold Adams, a financial adviser for MBNA America, the bank that issues the Nebraska Alumni Association MasterCard.

"Credit problems will follow you for seven to 10 years, and it can keep you from getting a job, loan or credit card," Adams said.

Yet credit cards, if college students handle them responsibly, can be useful, said Earl Hawkey, interim director of scholarships and financial aid. Credit cards help students learn to manage their own money, Hawkey said, something students need to do before they are out on their own.

Students also learn how to spend responsibly, he said.

"You should only use the card to buy what you have the money to pay for," Hawkey said.

College students are prime targets for credit-card companies that are trying to find customers, Adams said.

"Companies give cards to students to establish a relationship with new customers," Adams said, "and it

gives students a chance to start their credit history."

Senior secondary education major Brian Burback has been a credit-card holder for three years, and said he hasn't had a problem yet.

"I use my card whenever I don't have the cash on hand," Burback said. Jeff Campbell, a junior secondary education major, said he practices self-control when he uses his card.

"I keep my card in my wallet just for emergencies," Campbell said.

Although credit cards can help students build credit, secure loans, and cover travel or emergency expenses, some students said they were hesitant to apply for one.

"I decided it wasn't a good idea to get a credit card right now because I don't have the discipline to use it only in emergencies," said Andrew Thompson, a freshman mechanical engineering major.

Sometimes parents take the responsibility to make sure their child is ready for a credit card.

"I've been warned by my parents not to get a credit card because they don't think I can handle it," freshman premedicine major Angie Digiaccio said.

Some students avoid credit cards because they do not have the means to pay the bills.

"I don't have a job to pay (a credit

card) off with, and it would just be one more thing to worry about," said Kelly Cook, a sophomore architecture major.

Students can get into serious trouble with multiple cards, Adams said.

"The worst thing you could do is to get another card, and keep charging after one card is maxed out," Hawkey said.

Because of the high interest rates credit cards charge, it is important not to carry a balance, Adams said.

"You have to pay the minimum payment every month on time, so that penalties and interest don't build up," Adams said. It is easy to abuse credit cards, so you need to be careful with them, Adams said.

"Invest in your financial future by handling credit responsibly," Adams said.

However, for students who do have problems with their credit, there are steps to take to fix it, Adams said.

"If you can't control it, stop charging, cut up the card and start making payments," Hawkey said.

And credit-card companies may be more understanding than students think, Adams said.

"When you have problems, call your creditor. They will work with you," Adams said. "They took a chance, and gave you a card in the first place."

New program aids at-risk freshmen

ROADS from page 1

most helpful to SOS students.

Hooi said Crossroads is an ideal project for Mortar Board members because it combines the group's three objectives and the national Mortar Board theme, "Learning knows no boundaries."

"We could have gone and cleaned up a highway somewhere as a group, but it wouldn't have been the same. In this way we get to have group activities, but we also get individual, more personal relationships," said Hooi.

After Mortar Board started the program, UNL's Office of Multi-Cultural Affairs took responsibility for organizing details, which involved hiring five summer workers to solicit local businesses for donations like food coupons and tickets to events. MCA also paired the students, planned activities for the year, and provided Mortar Board members with resources to help with mentoring.

Although Mortar Board's goal is to help SOS students, Hooi said she hoped members also felt satisfaction from the personal one-on-one relationships with mentees.

Hooi also hopes the program continues for Mortar Board, a group of 29 seniors chosen out of hundreds through a strict application process last spring. Prospective members are chosen by the current members based on academic success, involvement and other criteria decided by the group.

Nina Neubert, academic counselor for the SOS program, said she thought Crossroads would help SOS students.

"We are glad that Mortar Board students are willing to serve as mentors because of their excellence not only in academics, but in other areas like involvement. We feel that they will be fantastic role models to these students."

"We hope that these freshmen will strive to be in Mortar Board someday themselves."

Nelson sets aggressive agenda for last 16 months as governor

NELSON from page 1

Shari Knoerzer, the governor's education policy adviser, said Nelson also will promote the Western Governor's University, a virtual university he founded to expand distance education in remote areas of western Nebraska.

The governor will also seek to reintroduce a "Brain Gain" bill in the Legislature next spring, she said. The bill, which died last spring, sought to keep bright young minds in Nebraska by offering \$2 million in college scholarships in exchange for a promise to work in the state for one to five years after graduation.

Smith, who testified against parts of the bill in a spring Legislative committee hearing, said he supported the concept, but the original bill contained problems in its implementation requirements.

For example, the bill required the university to track the location of every student and graduate who received a "Brain Gain" scholarship, Smith said. The bill also required the university to collect money should a student default on the scholarship by leaving the state, he said.

If asked, Smith said, he would work with the governor's office to remove such obstacles to implementation in a future bill.

Knoerzer said the governor pledged to establish a Governor's Cabinet on Quality Education to advise him on such education policies and initiatives at all grade levels and in higher education.

The governor's office is reviewing candidates, and could name a cabinet sometime in October, she

"I think extended education is a fundamental goal. ... I think it's necessary for the economic development of the state."

DENNIS SMITH
NU president

said.

Smith said he could not comment on the cabinet proposal, but the chief executives of higher education already meet regularly and also meet with kindergarten through 12th grade educators through the State Department of Education.

Nelson's other agenda items, listed by category, included:

Government Efficiency and Tax Reduction

■ Streamline the operations and increase the effectiveness of state government through technology, and use that technology to provide greater access and accountability.

■ Establish a technology commission to coordinate infrastructure statewide.

Establish a one-stop access point for state environmental permit processes.

Personal Responsibility and Human Services

■ Continue efforts to reduce the influence of drugs, alcohol and gangs through preventative health care ser-

vices for children, strengthen enforcement of drug, alcohol and tobacco laws, and continue funding the D.A.R.E. program.

Law Enforcement and Safety

■ Institute a crime-victim notification system.

■ Develop new intelligence-exchange technology for law enforcement.

■ Improve law-enforcement training services through partnerships between the Nebraska Law Enforcement Training Center and Nebraska colleges and universities.

Recreation and Natural Resources

■ Continue efforts to increase the use of renewable resources to meet energy needs.

■ Expand private lands available for recreation, and improve access to public recreational facilities for people with physical disabilities.

■ Reduce costs associated with floods by funding flood-control projects.

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Oct. 24 - 25	Guns 'N' Roses
Oct. 31 - Nov. 1	Marilyn Manson
Nov. 7 - 8	Laser Ska (Mighty Bosstones & More)
Nov. 21 - 22	Metallica
Nov. 28 - 29	Pink Floyd: Dark Side of the Moon

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