

## OUR VIEW

### Credit card law keeps students responsible

The Credit Card Accountability, Responsibility and Disclosure Act of 2009 was enacted Monday to protect college students under 21 from signing up for credit cards they can't afford, resulting in sometimes unpayable balances (see story, page 1). All students should probably be smart enough to successfully manage their financial actions, but unfortunately, that isn't always the case. So Congress has taken responsibility instead.

College isn't the ideal time or place for money management. Students spend money going out to the bars, ordering late night pizza, and charging it to the credit card, which begins to rack the bills up. It's important that Congress was aware enough to think about students' best interest and forbid credit card companies from bribing students on campus with free stuff like pizza, T-shirts and swag. If there's one thing a college student can't resist, it's a free T-shirt.

It's about time that credit card companies are held responsible for their actions. When students are approached outside of classes, or while headed to the library, these companies are interrupting students' lives. For many who live on campus, these areas surround their homes. Local residents probably wouldn't enjoy a credit card company setting up a table in front of their homes. They have no place soliciting students on University property.

But this bill doesn't just protect students from solicitors. It also protects credit card companies from students who are unable to afford credit card payments.

Often when collegiates begin to handle their own finances, they simply aren't educated enough about how credit works to understand what it means to have a credit card. The Credit CARD Act ensures that students have a steady income before getting a credit card, and are able to make minimum payments every

month. Many students, especially those who work for the University, might not make enough money (or any, if they don't have a job during school) to be able to make the minimum payment. Common sense should tell those cardholders that having a credit card isn't the best idea if they have no way to pay it off. Being in college should be enough education for students to realize that credit card debt doesn't go away. But students still rack up debt on credit cards. The average credit card balances for undergraduates in 2008 was \$3,100, according to the Associated Press. And in some cases, students can't or won't pay it back.

While we realize building credit is important for college students, it's even more important to avoid the debt credit cards often bring.

It isn't like the Act is denying credit cards to students who need them. You can either have a parent cosign, find a responsible adult over 21 to cosign, or get a job and prove you can pay the minimum balance per month by yourself. There are options.

And if those under 21 who aren't financially stable can't find someone financially secure to cosign for a credit card or get a job, they shouldn't have one in the first place. The law isn't oppressive toward students or those under 21. It's about holding people accountable for the items they charge on a credit card.

But the government won't always be looking out for students' financial interests because the law protects students only until they turn 21. The newly enacted law is a quick fix to making sure neither students nor credit card companies take advantage of each other, but in the long run, the most important thing for students is learning to spend wisely and learning what credit is and how it works.

Without this self-education, it is only a matter of time before the spending and debt gets out of control, law or no law.

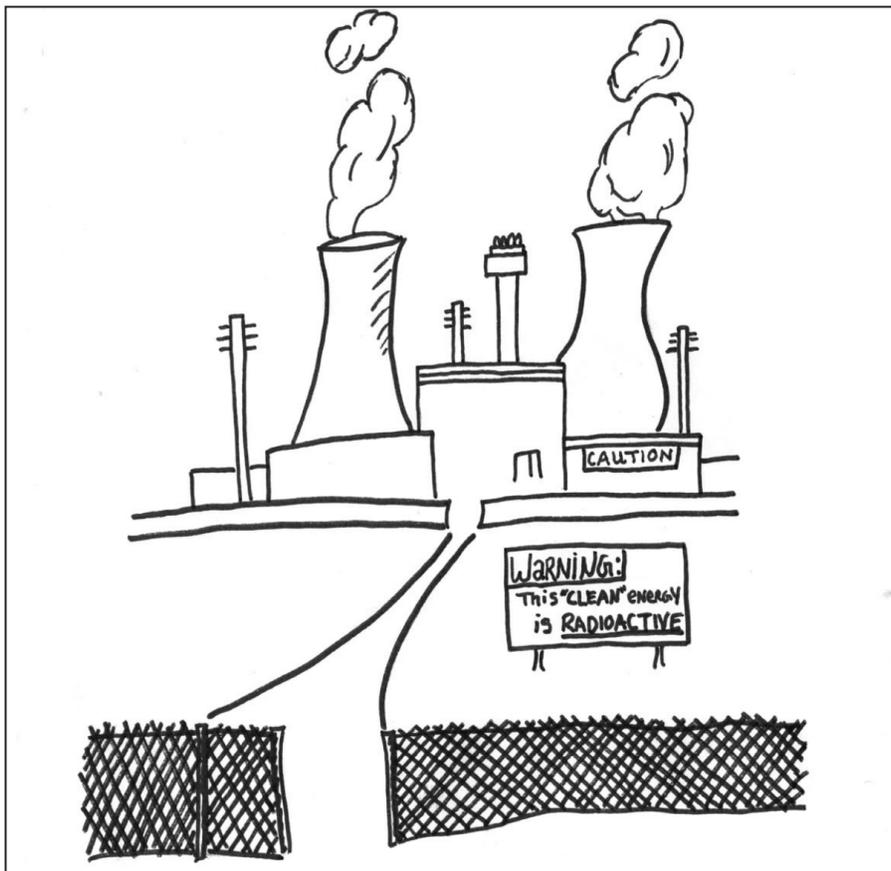
## CORRECTIONS

To submit corrections or to contact the editor, please e-mail [index@truman.edu](mailto:index@truman.edu), call us at 660-785-4449, or send a letter to Index, 1200 Barnett Hall, Truman State University, Kirksville, Mo, 63501.

- The baseball article on page 17 of the Feb. 18 edition incorrectly identified Michael Staihr as a sophomore. He is a junior.
- A cutline on page 11 of the Feb. 18 edition misidentified Clarinet Professor Jessie Krebs as Music Department Chair Jay Bulen.
- Two senior women's basketball players were not named in the list of seniors being honored for senior night in the Feb. 18 edition. They were senior guard Julie Guinn and forward Kristen Nissen.

## CARTOON

By Alex Boles



## Letters to the Editor

### Universal health care protects children

I am writing to urge all Americans to write or call their representatives in Congress and register support for universal health care. While the opponents of universal health care have loudly voiced their displeasure, very little evidence has been shown on either side of the debate to support any position.

There are currently between 45 and 50 million uninsured people in the United States — one of only two developed nations in the world that does not offer universal health care to its citizens (the other is South Africa). More than eight million of these uninsured are children. Uninsured children are 10 times more likely to have unmet medical needs than insured children, and five times more likely to have gone two years or more without seeing a doctor. Uninsured children are more than four times as likely as insured

children to have unmet dental needs. Uninsured children are more likely to struggle in school, whereas enrolling a child in health coverage correlates to greater scholastic achievement. One in 14 white children is uninsured, one in nine African-American children is uninsured and one in five Latino children is uninsured. More than 800,000 pregnant women are uninsured, and more than 750,000 children are born every year in this country without insurance. The infant mortality rate in the United States ranks 27th out of 30 industrialized nations, a situation directly related to lack of adequate coverage according to [www.childrensdefense.org](http://www.childrensdefense.org).

We must let our representatives in Congress know that we will not accept this. Again, I urge everyone who reads this to contact your representatives in Congress and let them know that we will not stand by and do nothing while our children suffer.

Scott Downen, East Moline, Ill.

### Passing bond issue will help drainage

I'm writing to voice my support for the Storm Water bond issue to be put before voters this spring. There are several poor drainage spots throughout the city that are a constant source of worry to property owners and tenants. Every time a big rain comes, many of us wonder whether the basement will flood or whether a street will be passable. It is my understanding that voting for this proposal will help address that problem. I thank the city for addressing this basic need, and I look forward to voting on it.

Barry Poyner  
Professor of communication

## INDEX

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### Editorial Policy

The Index is published Thursdays during the school year by students at Truman State University, Kirksville, MO 63501. The first copy is free, and additional copies cost 50 cents each. The production offices are located in Barnett Hall. We can be reached by phone at 660-785-4449. The Index is a designated public forum, and content of the Index is the responsibility of the Index staff. The editor in chief consults with the staff and adviser but ultimately is responsible for all decisions. Opinions of Index columnists are not necessarily representative of the opinions of the staff or the newspaper. Our View editorials represent the view of the Editorial Board through a majority vote. The Editorial Board consists of the editor in chief, managing editor, news editor, copy chief and opinions editor. The Index reserves the right to edit submitted material because of space limitations, repetitive subject matter, libelous content or any other reason the editor in chief deems appropriate. Submitted material includes advertisements and letters to the editor.

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