

IOWA DEPARTMENT OF JUSTICE

Office of the Attorney General

Our mission is to use the law to serve the people of Iowa. We're glad you visited us and we hope you find exactly what you need.

Tom Miller
Attorney General



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To Editors of Iowa College and University Newspapers, and Community Newspapers:

Attached are a "Consumer Advisory" bulletin, a news release and sources of information about students and credit cards. We have issued this set of materials to campus newspapers around the state each Fall since 2000.

As you know, students often receive dozens of credit card solicitations and free merchandise if they sign up for a card. For some, it's the start of trouble. The "Advisory" tells how to avoid credit card pitfalls, and how to choose the best card.

Please consider using the "Consumer Advisory" in your newspaper as a bulletin or guest opinion from the Attorney General's office -- or do your own reporting and use the information and news release for your own news story. This is a big issue for many students.

Here's the problem: Some students get in over their heads with too many cards and too much debt. Instead of building a good credit record, credit cards and debt may become a millstone and a source of poor credit ratings. Some students must work more or even drop out of school. Poor credit can create obstacles later to getting telephone service, purchasing an auto or home, getting housing, or even getting a good job.

Card issuers go after students aggressively, and often pay little attention to a person's ability to pay. Even when obtaining a card makes good sense, students need to shop around and check out the many choices they have between different cards.

The documents attached are in Word, Word Perfect and PDF formats. Please contact me if you have difficulty accessing this information.

We hope you will tackle this topic, and we thank you for considering this material. If you have any questions on this subject, or if you would like to be in contact with our Consumer Protection Division, please contact Debra Moore at 888-777-4590 (toll free in Iowa).

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