

Careless students find debt load harder than course load

By Kathleen Lynn
Knight-Ridder Newspapers

Dana Sabio, a 20-year-old in Mahwah, N.J., wants a credit card. "I think

it's good to have one, to build a credit history," she said. But 19-year-old Seleene Lewis of Teaneck, N.J., a 19-year-old, has dumped her plastic: "I got Discover, MasterCard, and Visa my freshman year. I went crazy." Lewis said she ran up bills of \$1,500 for clothing, spring break vacations, and "nonsense," and is still paying off the debts. Sabio and Lewis show the potential - and the risk - of college students having credit cards.

Nationwide, about two-thirds of all college students have credit cards, and about a quarter have four or more cards, according to a survey by Nellie Mae, the student-loan provider. Most handle plastic responsibly, said Diane Saunders, a spokeswoman for Nellie Mae. The average student credit card debt is about \$500, and a greater percentage of students than adults pay off their cards every month, she said.

Only 40 percent of credit card holders pay off the bill every month, but 59 percent of college students do, MasterCard spokeswoman Charlotte Newton said. "But the one caveat to that is what we're seeing is a greater percentage of students borrowing at higher levels," Saunders said.

Still, some young people graduate with crippling credit card debt - \$5,000 or more is not unheard of, Saunders said. She said that in 1998, 14 percent of undergraduates had credit card debt between \$3,000 and \$7,000 by the time they finished school, compared with 7 percent the year before.

"They turn 18 and they're handed a piece of plastic that's an important financial tool and a major responsibility without understanding how to use it well, without understanding what the consequences are if you don't use it well," said Gerri Detweiler, author of "The Ultimate Credit Handbook." "The parents I talk to are shocked," Detweiler said. "Their kids get credit easier than they do."

In response, some colleges - including William Paterson University in Wayne, N.J. - have banned credit card marketers from campus. "Students were getting themselves into trouble," said Steve Bolyai, vice president for administration and finance at William Paterson. "We felt we didn't want to encourage that."

But financial educators say that used responsibly, credit cards can help students. The cards usually have more lenient income standards and lower credit limits - \$500 or \$1,000. "It's a perfect opportunity for students to build a good credit record, which will benefit them tremendously once they get out of school," Detweiler said.

In fact, if they wait until after graduation, young people may find it more difficult to get a credit card because their entry-level salaries may not meet the income standards that credit card issuers apply to working adults, said Barbara O'Neill, a financial educator with Rutgers Cooperative Extension in Sussex County, New Jersey.

Detweiler said students with no steady income can get a credit card as long as they have a clean credit record. For adults, she said, minimum income requirements range from \$15,000 - for a card with a high interest rate and a low credit limit - to \$60,000 for certain gold cards. These are general guidelines, and each credit card issuer sets its own income and credit-history standards.

Detweiler recommends that to build a good credit record, students wait until their junior or senior year to get a card, to get only one, and to use it carefully and pay it off on time every month.

Eric Weil, president of Strategic Marketing Communications Inc. in Ridgewood, N.J., which specializes in collegiate marketing, surveys students regularly. He says student loans are a much heavier burden for most college graduates than credit card debt.

"The No. 1 reason why kids apply for a credit card is to establish a credit history," Weil said. So why, he asks, would they then mess up their credit records by acting irresponsibly?

Issuing credit cards to students is "investing in the future," said Joseph Strop, a spokesman for Associates First Capital Corp. in Dallas, which issues both Visa and MasterCard credit cards to students nationwide. He said the company wants to issue a student's first credit card in hopes of building a relationship that will last for years.

Given the opportunities for credit, it's not hard to find students facing significant debt. Tamika Hamer of Newark, 22, damaged her credit rating by charging \$1,000 - the limit on her credit card - during her freshman year at Ramapo. She has been unable to pay off the debt, and knows it will hurt her when she graduates and wants to finance a car. "It's not a really good idea to have credit cards in college," she said.

Lizbeth Mendez of Hackensack, N.J., graduated college in May with \$5,000 on her credit cards. That amount of debt, she said, is typical among her friends. What did she charge on the card? Well, there was clothing, eating out, and... "I really don't know. I can't show what I got for that amount of money." Now Mendez, who has a business degree, is working at a hotel and trying to pay off the debt on her four cards.

A lot of students think they will be able to pay off their debt once they start working. But recent graduates people are often squeezed between high expenses - such as rent, car payments, and repaying student loans - and low entry-level salaries. In fact, Alan Blair, credit manager of Nellie Mae, estimates that between average debt and living expenses, recent graduates in the Northeast would need an income of \$38,512 - more than most could hope to earn. The average starting salary of a college graduate is about \$24,000, Nellie Mae said.

Paul Richard of the National Center for Financial Education applauds the colleges that have kicked credit card marketers off campus. "No one should be approved for a credit card who doesn't have a full-time income," Richard said.

This is the first year Ramapo administrators have allowed credit

card marketers to set up tables on campus. They decided it was unfair to open the door to other vendors, but not to credit card companies. Moreover, with credit cards being marketed through the mail, at stores, and elsewhere, they realized they couldn't prevent the students from getting cards.

"We're supposed to be teaching students to make intelligent choices," said Miki Cammarata, director of the student center at Ramapo. "We need to give them the opportunity to decide whether they can handle credit." Cammarata said Ramapo is considering requiring credit card companies to offer more financial education before issuing cards to students. The companies' brochures already caution students to use credit wisely, and MasterCard recently announced a more ambitious effort to educate students and parents, working with an organization called College Parents of America.

Detweiler is a strong advocate of education about credit. Many students don't realize that late payments and other credit crimes stay in credit bureaus' records for seven years - tripping up efforts to get that first car, job, or apartment. "I've had students ask me, 'Is it OK to pay my Visa bill with my MasterCard?'" said Robert Bugai, president of College Marketing Intelligence in North Arlington, N.J.

Barbara O'Neill and others say the financial education should start in high school. In fact, financial education was recently added to New Jersey's high school core curriculum standards. For now, much of the credit education is up to parents. They can't stop their 18-year-olds from getting credit cards, but they can talk to them about how to budget, how to find the best credit card deals, and why it's a bad idea to charge more than they can pay off every month.

"If you're not learning it at home and you're not learning it at school," said O'Neill, "in some cases you're going to learn in the school of hard knocks, unfortunately."

Jury awards \$1 million each to professors forced to resign over race

By Joseph R. Daughen And Jim Smith
Knight-Ridder Newspapers

PHILADELPHIA - Two former professors at Cheyney University near Philadelphia have been awarded more than \$1 million each after a federal jury found the historically black school had discriminated against them because they are white.

At a trial before U.S. District Judge Robert F. Kelly, Fred Gentner, 63, and Robert Stevenson, 68, said they were harassed and forced to resign after they complained that their department had embarked on a plan to dismiss white male teachers and replace them with African-Americans.

Both men, who live in West Chester, Pa., were longtime professors in the science and allied health department. In fall 1991, they said, their department began a campaign to "systematically dismiss Caucasian male professors."

The department then had eight teachers, five white males, an Asian female and two black males, including Eugene Jones, the chairman. Overall, whites made up about 35 percent of Cheyney's 96-member faculty, with blacks and other minorities accounting for 65 percent.

Slightly more than 1,000 students, 99 percent of them African-American, are enrolled at Cheyney, a 160-year-old taxpayer-supported school about 25 miles west of Philadelphia.

Mark Frost and Gregg Zeff, attorneys for the professors, argued that the two men were subjected to malicious evaluations of their work and phony accusations of sexual harassment and discrimination against black students. Gentner, a teacher of physics at Cheyney since September 1963, and Stevenson, an organic-chemistry instructor since September 1969, were "well-respected professors" until they complained of racial hiring

practices, they said.

Gentner testified that Jones described Cheyney as "black on the outside and white on the inside" because more than a third of the faculty was white. He said Jones also complained that "the white bastards" would not let him hire an African-American and said he was determined "not to hire a white one." After complaining about Jones' refusal to hire any whites for three vacancies, Gentner and Stevenson said, other Cheyney officials joined the harassment they said they suffered.

For more than a year, they said, they were subjected to unfounded accusations about their conduct, their schedules were changed and they were denied normal work privileges. Finally, they said, "conditions of discrimination" became "so intolerable" they were forced to resign in December 1992. They received a year's pay and left in January 1994.

The jury included six women, including one African-American, and two white men. Dealing with another aspect of the case, an earlier jury had returned a verdict in favor of Gentner and Stevenson, and Kelly set the award in that aspect at \$150,000 each. The jury this week added \$1,350,466 to Gentner's award and \$1,127,784 to Stevenson's.

Attorney Steven K. Ludwig, representing Cheyney, said the school has asked Kelly to trim the amounts to \$200,000 each. The Civil Rights Act under which the two professors brought their suit sets a \$200,000 cap on such awards because Cheyney is considered a small employer, said Ludwig. The plaintiffs sought, but failed, to have the State System of Higher Education - which would have qualified as a large employer - made a defendant.

Even if the judge trims the award, said Ludwig, Cheyney still could appeal to have the entire verdict overturned. He said no decision has been reached on what action to take.

Massive Allyn Fest party puzzles police in Akron

By Terry Shropshire and Debbie Murphy
The Buchtelite
The University of Akron

The Akron Police Department thought they had a handle on couch-burning and bottle-hurling parties at the University of Akron. But they were grossly unprepared to handle the mass of students that swarmed Allyn Street for a massive celebration on the night of September 19.

Police converged on the scene, armed with riot control gear and chemical agents to thwart a defiant crowd that, initially, refused to leave. Called Allyn Fest, it is believed to be the third annual party to commemorate the beginning of the school year.

But the party, which started about 10:30 p.m., quickly raged out of control when an estimated 1,000 students spilled into the streets and set couches and other items on fire, police officials said. "It was a large, unruly crowd," said Police Captain Ron Black. "We got to the scene and several couches were on fire and students were running around the streets. We had to dispatch chemical agents to disperse the crowds."

Black said the crowds became more belligerent when police arrived on the scene to break up the parties. Students began throwing rocks, stones, bottles and other items at police and firefighters. One firetruck windshield was smashed by rock-wielding partiers.

Police then dispatched the first round of tear gas, which prompted students and others to congregate a few streets over and begin again. So much tear gas was unleashed,

students said, that clouds of it could be seen and tasted three blocks away.

Student residents of Kling Street reported that the police threw tear gas cans onto their front lawn and porch, sending the smoke swarming throughout the house. One student, Mark Galinas, said that a gas can hit him in the shoulder as he ran into the house. Other students said that the police continued to disperse the tear gas during the night, even after the crowd diminished.

Although there was plenty of vandalism, Black said no one was reportedly injured and no private property incurred serious damage. Black said the party scene was reminiscent of the famous May Day parties on Kathryn's Place just south of campus.

May Day, which takes place on the last regular school day, had generated national headlines earlier this decade because of the large, out of control crowd. But unlike May Day, Allyn Fest has no known time or date, leaving police stumped on how to control it in the future.

"We're a little lost on this one. We can control May Day because we know when it's going to happen and where it will take place," he said. "We're not sure if the so-called Allyn Fest is an annual party, or whether it takes place on the 3rd Saturday of September or when. We just don't have a good grasp on this one at all."

Students found out about the party from flyers that were distributed all over campus earlier in the week. It's not only the party but the size of it that concerns police. "We've had other problems before [with Allyn Fest]," Black said, "but nothing of this magnitude before."

Teen-Age girls having their breasts surgically enlarged

By Mark Angeles
Knight-Ridder Newspapers

Patty Sullivan is going back to school with new books, new clothes - and new breasts.

Sullivan, 19, is one of an increasing number of teen-agers who have had their breasts surgically enlarged.

While disturbing to some, the cosmetic procedure has its defenders, including the doctors who perform them and the satisfied customers who receive them.

"I've wanted them since I was 13 years old," said Sullivan, who said she stopped developing naturally when she was 15. Last month, she paid to have her breasts enlarged by two full cup sizes, to a modest 34C. Before the procedure, "a Miracle Bra was my best friend," said the waitress and college student who has lived on her own since January.

Sullivan didn't consult her parents before having the implants and she paid the \$6,000 cost herself, with money she'd been saving for years.

"Why do girls go on diets, and why do they lie on the beach? Because they want to be thin and want to be tanned," she said during a break from her job as a waitress at Grotto's Pizza in Rehoboth Beach, Del. "Well, girls with small chests can't do anything to make their breasts grow."

Enter the man Cosmopolitan magazine has called "The Body Doc." Dr. Kirk Brandow, who did Sullivan's breast augmentation, is a Philadelphia area plastic surgeon who has performed the procedure on patients as young as 17. (Girls under 18 must be accompanied by a parent.)

Brandow doesn't accept every patient seeking breast augmentation - he rejects 15 to 20 percent of the women who want the procedure. Many of these are teens.

To determine whether a woman

is a good candidate for the surgery, Brandow and at least one other staff member interviews each prospective patient.

Who gets rejected?

"A girl may come in and tell me her boyfriend wants her breasts to be bigger," said Brandow. "That's not the right reason to get them done."

Brandow estimates that 10 to 15 percent of the 150 or so breast

I've wanted them since I was 13 years old

Patty Sullivan, 19-year-old breast implant recipient

enhancements he performs each year are for patients 18 or younger, a phenomenon that has been possible in part because of changes in the way implant surgery is done.

"Four years ago, five years ago, I don't think I would have agreed to do this," said Brandow, who minored in art as an undergraduate at Colgate University and considers himself an artist as well as a surgeon. "Back then, implants were made of silicone, incisions were made under the breast, there was scarring, there were hardness problems, loss of sensation, leaking ..."

"Technology and medical advancements have made this a much safer procedure."

Today, implants are filled with a harmless saline solution. The incisions through which the implants are inserted are made in the armpit or belly button, eliminating breast scars. And the implants are positioned under, instead of on top of the pectoral muscle, which not only results in a more natural appearance but also preserves the option of breast-feeding an infant, Brandow said.

Brandow predicts that the decreased risks associated with breast

enhancement could make it as common as nose jobs, which are almost a rite of passage for upper-middle-class girls.

Not all plastic surgeons endorse breast enhancement for such young women. "It's reasonable to do these sorts of procedures on someone in their 20s," said Dr. Amit Mitra, chairman of the plastic surgery department at Temple University Hospital. "Any younger than that, you're in a gray zone, because that person may not have finished growing, and may have a growth spurt that could include a change in breast size."

Mitra also pointed out there are no long-term studies on the effects of saline implants. The old silicone implants obscured breast tissue in mammogram tests, and while saline versions allow for clearer viewing, they still make it harder to detect early signs of breast cancer.

Dr. George P. Zavitsanos, a plastic surgeon at the Aesthetic Health Care Center in Philadelphia, questions whether a teen-ager comprehends the long-term consequences of breast augmentation.

"It behooves you to be very critical when an individual under 20 says she wants breast implants," said Zavitsanos. "This is a lifelong decision."

First, there is a period of adjustment - both physical and emotional - after the breasts are enlarged. Then, to maintain them, replacement may be necessary in as little as 10 years, Zavitsanos said.

Mental-health professionals are even more skeptical about the appropriateness of breast enhancement for teens. A psychiatrist at the University of Pennsylvania believes the pressure to be attractive has increased for young women.

"Teen-agers nowadays seem to have a fear that if they're not

completely successful, they'll be failures," said Dr. Anthony Rostain, associate professor of psychiatry at the University of Pennsylvania. "If you're fine in four out of five categories, then you strive to be fine in five out of five categories."

But Dr. Ellen Sholevar, an adolescent psychiatrist at Temple University Health Sciences Center, says teens are simply responding to the message that big breasts are better than is so pervasive in American society. She blames the media for creating unrealistic models of beauty that overwhelm impressionable young women.

"They watch television and read magazines, such as Philadelphia magazine, that have numerous pictures of scantily clad women in ads for plastic surgeons who are saying, 'If your body isn't perfect, we can make it so.'"

"Our society is heavily invested in large breasts. Why should teens be immune?"

Clearly they aren't. One 18-year-old patient of Brandow's said she used to cry whenever she had to try on bathing suits or bras. She says breast implants changed her life. "Before I go to the beach, I now try on all these bathing suits, because I feel so much better about myself," said the teen, who noted that she has a steady boyfriend and didn't have the operation to attract men.

The girl's mother tried to talk her out of the surgery.

"I told her that it's not important to have big breasts, but these girls are determined nowadays to get them no matter what," said the mother, who, like her daughter, requested anonymity.

The girl - with the help of her mom - took out a small loan to pay for the \$6,000 procedure. And mother and daughter agreed to keep the operation a secret from her father.