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Taking charge



Collegian Photo/Megan K. Morr

Scott Claffee (sophomore-advertising) fills out a credit card application on the corner of Shortlidge Road and College Avenue. The U.S. Public Interest Research Group criticized credit card companies for 'manipulatively' targeting college students.

Group criticizes credit card companies for marketing college students heavily

By TIM SWIFT
Collegian Staff Writer

A public interest group criticized credit card companies earlier this fall, calling the companies' marketing strategies aimed at college students "sleazy" and implying they are manipulative.

Students who obtain credit cards at on-campus tables carry larger balances and pay off their cards later than those who do not, according to a report released by the U.S. Public Interest Research Group (PIRG).

Nicole Beaumont, consumer advocate for the Pennsylvania PIRG chapter, said college students are all too often "baited with trinkets," such as T-shirts and Frisbees, rather than receiving lower interest rates or discounts as do older consumers.

However, Karen Rugh, director of university relations, who oversees commercial use of the Penn State campus, said it is up to students to make decisions about credit cards.

"From a university standpoint we don't make those judgments for students," Rugh said.

Maria Mender, a Citibank spokesperson, said the company, which markets cards at Penn State, uses tables because they more efficiently reach college students.

Credit card companies market vigorously to college students because they are easy targets to rack up debt, Beaumont said.

"College students have a longer credit life span ahead of them ... with no credit history, they have a clean slate," she said.

PIRG questions credit card companies' on-

campus marketing strategies and recommends colleges prohibit the companies from offering items for filling out applications without educational information about credit cards and credit card debt.

Mender said Citibank does provide educational information about debt and other credit issues but was unsure if such information accompanied the credit card incentives at Penn State.

"Credit cards are not an extension of income but a convenient method of payment," Mender said.

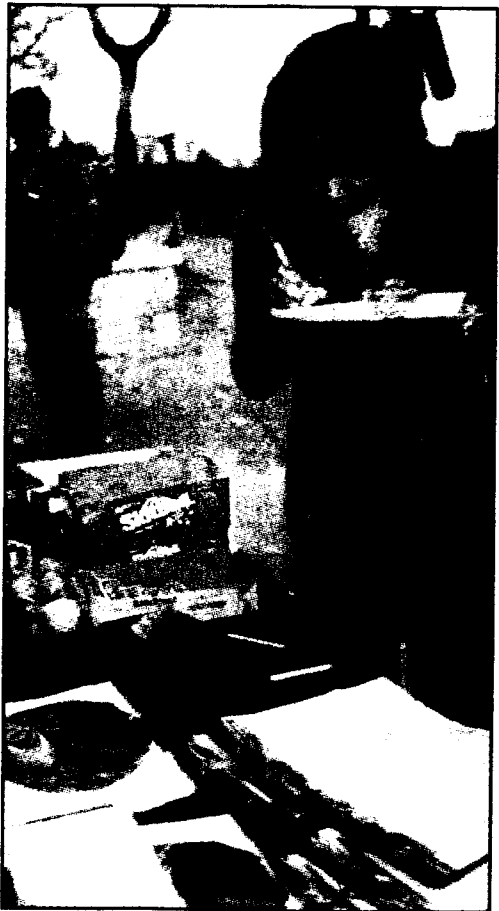
Hap Brusca (senior-horticulture) said he has had no problems with the credit card he received from an on-campus table, yet he said credit card companies should include educational materials with the free items.

"Many students are naive and (credit card companies) are taking advantage of that fact," Brusca said.

Penn State has limited involvement with the on-campus tables and does not receive any payment for the use of the property — rather, registered student organizations sponsor the credit card companies and have them approved by the university as a method of fund raising, Rugh said.

One exception, Rugh said, is MBNA, which has a contract with the university to produce Penn State-themed credit cards and market them on campus.

"Students have to make their own decisions about getting a card," said Jason Covener, Undergraduate Student Government Senate president. "They must make informed decisions about their financial situations."



Collegian Photo/Megan K. Morr

Abedola Odunlami (sophomore-biobehavioral health) fills out a credit card application. Odunlami, like many students, was offered free items if she filled out an application.

Class schedules no longer sent home

By DANA IRWIN
Collegian Staff Writer

By eliminating semester bill status statements mailed to students' homes, Penn State will be lightening the load on the United States Postal Service this spring.

Every semester, students have received two-part forms — which included copies of their class assignments and semester bill statuses — that were sent directly to their home addresses.

Beginning Spring Semester 1999, these forms will no longer be sent by mail.

Students will need to obtain their course schedules on the World Wide Web at caais.psu.edu, through the telephone registration system or by requesting a copy from their college advising center or the Office of the Registrar.

The semester bill "status form" is not a bill. It is simply a statement, and students will be able to check their status on the Web as well, said Garry Burkle, director of enrollment services in the Office of the Registrar. Actual semester bills will still be mailed to students.

"I don't think it's easier. I think it's more convenient to have something in your hand other than just a computer printout, and your parents get to see it," said Kimberly Pelling (junior-marketing and international business).

However, with the increasing use of the Internet, the use of the traditional mail service simply has reached the time to be phased out, Burkle said. Officials in the Office of the Registrar think the new system is easier for students, Burkle said.

"The same thing happened when we stopped sending grades. Students thought 'Gee whiz, how will I ever get my grades?' Well, gee whiz, get them off the computer," Burkle said. "It's the same idea."

"I think it's fine to get it off the Internet," Alicia Ellis (senior-education) said. "It's not easier; it's just a different method."

Still, students are concerned with access to the Internet.

"It's easier for me. I have Internet access. But I guess if you don't have Internet access, it would be difficult," Jason Storch (senior-electrical engineering) said.

Police get training to counsel victims

By RACHEL HANSON
and MEREDITH O'DONNELL
Collegian Staff Writers

The State College Police Department and Penn State Police Services help victims of many different crimes, but sometimes even the police need help.

When dealing with victims of sexual assault and rape, the two area police departments often enlist the aid of counselors, victim advocates and attorneys to address the special needs of the victims.

All officers receive general training for sexual assault crimes, but the State College Police Department is planning a training program that focuses on how to handle victims of rape and sexual assault, said Sgt. John Wilson.

The department also plans to add a sexual assault and domestic violence position, using money from a state grant to prevent violence against women, Wilson added.

Like State College police, all Penn State police officers are specifically trained to deal with sexual assault and rape victims.

"The old rough cop image is gone. It's imperative we deal with these kinds of crimes," said Delmar Woodring, Penn State police supervisor.

Pamela Gerber, the victim and witness advocate for Penn State police, explains the legal process to victims and supports them through the court process, if necessary.

"My main objective, first and

foremost, is to be a good listener," she said.

To Gerber, it is important to show compassion and understanding, and she is careful to avoid blaming the victim for their circumstances or actions.

State College police also has counselors available, but they are not always used. Victims may prefer to have family members and friends with them, Wilson said.

The Centre County district attorney's office has two early outreach victim advocates. One works with violence cases, as soon as they are reported; the other works with all victims once the case goes to court.

Once victims have reported an instance of sexual assault to police, they do not have to press charges, but Centre County District Attorney Ray Gricar may prosecute without their cooperation.

"If I thought the (assailant) was a threat to the community at large, I would try to persuade the victim to cooperate," Gricar said.

The trial of Shane Dawson, who was found guilty of kidnapping and raping his ex-fiancee he later married, is an example of how Gricar can proceed with a criminal case without the cooperation of the victim, he said.

Not only did Dawson's wife appear as a witness for the defense at the trial, but she recanted her earlier testimony that said she was raped. Gricar said despite her testimony, he felt the jury had no problem convicting Dawson.

Interview requests to be modified

By CHERYL FRANKENFIELD
Collegian Staff Writer

In order to simplify completing an interview request form, Career Development and Placement Services is looking at alternative, World Wide Web-based systems.

A student's request form is sent to companies to set up on-campus interviews, said Jack Rayman, director of career development and placement services. A new system is not yet in the budget because career services will need time to train staff, publish directions and evaluate the new system.

"We're still hopeful to install a new system in Fall (Semester) 1999. I think we'll get there, but the big issue is resources," he said.

The Engineering Science and Mechanics Climate Committee, made up of students and faculty, raised concerns last year regarding the interview request form.

The committee found undergraduate engineering students were frustrated with the \$8 fee for the disk required to use the system they described as difficult.

The fee is charged because the budget is not large enough to pay for the system and maintenance costs, Rayman said.

"Really, some improvement needs to be done in the system. If it's cutting off data, (students) are not represented well," said former committee member Laura Ruhala (graduate-engineering science and mechanics). Looking for a job is something students take seriously and the request form is students' contact with companies, she added.

This is the third year the DOS-based system has been utilized by students. Last year, a Windows-based version was introduced in Center for Academic Computing labs, Rayman said.

"(The request form) runs on a

DOS system, not a Windows system, and students think it's archaic. We know it doesn't word wrap and spell check," Rayman said. "We are aware of the problem and doing everything to make changes to simplify the system, but we have economic constraints."

About 100 to 200 students signed a petition distributed last year throughout academic departments within the College of Engineering in order to collect student input, said former committee member Ashley Barnes (graduate-quality and manufacturing management). The petition showed many student were frustrated with the request form and disk fee.

But Rayman said employers request that Penn State uses the form because it is concise. Few have complained about the system.

"We make a lot of effort to keep these lines of communication open," Rayman said.



Collegian Photo/Jim Rajotte

Pick pocket

Aaron Billups (junior-graphic design) breaks a game of pool yesterday afternoon at the HUB. Students can pass away the day playing pool in the billiards room.