

Governor signs bill for credit card relief

By **MATTHEW SO**
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California college campuses will now be required to disclose affiliations with credit card companies and those companies will no longer be allowed to offer gifts to students who fill out credit card applications, with Gov. Schwarzenegger's signing of AB 262, the College Student Credit Protection Act Sunday.

The signing of the law, authored by Assemblyman Joe Coto of San Jose, would make California one of more than 15 states that have passed laws restricting credit-card marketing on public campuses.

College student credit-card debt has been and still is a mounting problem plaguing college students, with the costly demands and necessities for school and independent life.

Not only does debt build up,

causing the student's credit ratings to suffer, but some colleges have affinity deals that allow credit-card companies to do their advertising on-campus, catching student attention with marketing ploys such as giving away free gifts for completing card application forms. The most popular college-affiliated companies are Bank of America and Chase.

However, some forms of marketing are still uninhibited by the state laws. Affinity card contracts and marketing are state-sanctioned, and therefore escape serious scrutiny. In some states, colleges can still sell student information for credit-card marketing purposes and there are few limits on accessibility to the student population.

Not only is credit-card debt in general a major problem for students, but also as time goes on it tends to sink students deeper into debt. "Student credit card debt increases significantly over

college years; on average, senior college students owe nearly double that owed by freshmen students in credit card debt," said Jeremy Bearer-Friend of the Greenlining Institute, which was one of the bill's sponsors.

Nearly every major university is involved in a multi-million dollar affinity relationship with a credit-card company. In these deals, the university can receive \$10 million or more by offering exclusive access to students, alumni and professors at school athletic events. In some deals, the schools are required to provide student email addresses and phone numbers to the bank issuing the cards. As public universities receive less state funding, these deals grow in number.

In addition, typically the worse the financial terms and conditions of the card for the students and alumni that the school is backing the larger the profit for the school. This makes the school less inclined to protect

the students from aggressive marketing tactics, high interest rates and deceptive billing practices.

This is one solution for the university to maintain a steady income in response to shortage of funds, but at what cost to students? Some argue that contracts such as these allow schools to profit from student debt, as in some cases universities actually receive a cut of the overall charges on the card it is backing.

"You have to wonder whether the university is doing everything they can to reduce student debt, when there is a clear financial conflict of interest," said Travis Plunkett, legislative director for the Consumer Federation of America.

In an interview conducted by an MSN reporter, Diane Wagner, a Bank of America spokeswoman, said that 98 percent of affinity cardholders are alumni and other non-students.

"There are real benefits to the cardholder, including reward

points and cash-back bonuses," said Wagner. "Alumni are showing pride in their schools by becoming cardholders."

Wagner declined to comment when asked if there was a clear financial conflict of interest.

The issue of credit card debt has not only been confined to the political arena; this year "Maxed Out," a documentary chronicling the rise of credit card debt, debuted, grossing more than \$58,000 at the box office.

Currently, the U.S. PIRG Education Fund, funded by the Ford Foundation, is launching a national campaign.

It aims to get rid of credit card marketing practices on college campuses by creating counter-marketing projects on 40 campuses across the country, a Web site, and publication of research reports on current credit card marketing practices.

Students are healthy, reports Health Center

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throat, sleep difficulties, concern for family or friends and depression/anxiety disorders. The top four have remained unchanged in ACHA-NCHA results since the year 2000.

Compared to the national level, the top six impediments to Ohlone students are stress, sleep, cold/flu/sore throat, concern for friend or family, internet usage, and depression/anxiety disorders

According to the ACHA-NCHA, "the rate of students reporting ever being diagnosed with depression has increased 56 percent in the last six years, from 10 percent in spring 2000 to 16 percent in spring 2005." Depression has increased among college students by more than half.

In light of all of these statistics, Ohlone's Student Health Center has decided to begin offering more services and a welcoming atmosphere. They've begun offering a variety of services such as individual counseling, personal counseling, HIV

testing and counseling, variety of health education literature, immunizations, TB testing and more. HIV testing is offered every Tuesday from 11 a.m. to 2 p.m. The Health Center was able to help ban smoking from Ohlone allowing Ohlone to become a smoke free campus. They support the Great American Smokeout on Nov. 15, upholding the continuation of keeping Ohlone a smoke-free campus. For more information, drop by the Ohlone Health Center.

In order to be a part of Depression Screening Day, students watched a video, read pamphlets, took the test (which asked general questions on how the student had been feeling, and how they were reacting to daily situations) and then each spent 5-10 minutes one-on-one with a mental health professional discussing the results. Everything in this test was confidential. Students who missed the National Depression Screening Day may go into the Ohlone Health Center and fill out a screening form any time.

Depression Screening Day is a national event, and is significant not only for the community but also for the counselors coordinating the event. There is much more involved than just filling out a questionnaire; the purpose of the event is to examine an individual's state of emotion. It's a process: education, detection, and then treatment.

This will be the tenth year that Ohlone has offered the test. Over the years, the test has shown that more and more students are taking the test and, afterward, seeking counseling support and treatment.

"The goal is to eliminate depression, [and] there are many ways to do so," said Coordinator of Personal Counseling Services Rosemary O'Neill. "We are a support center for all who want to improve the way they feel...if the conditions are more advanced and need extensive treatment, there are various referral sites the patient can go to."

The Health Center also offers a variety of over the counter medicines, emergency contracep-

tion, condoms and information. The Health Center is packed with informational brochures about depression, getting enough sleep and family planning.

O'Neill provides life coaching as well as counseling. Life coaching helps students learn to help move forward in their lives. It helps students become better motivated and decide to take control of their lives.

As a coach, O'Neill has tried her best to make her area accommodating and comfortable for students. She decorates with bright lights, pink stuffed animals and plants outside a window she's lob-

bied to have. In the atmosphere of gentle lights and feel-good slogans, O'Neill provides services that will "assist the student in personal and educational goals that will get them into the life/career they really want." As a trained professional, she offers a variety of books and helpful advice. Her help is available to all Ohlone students who drop in and make an appointment.

Counselors are available for students Monday through Thursday from 9 a.m. to 2 p.m. and 4 to 6 p.m. Students can drop in at the Ohlone Health Center in Building 16 or call (510) 659-6258 for an appointment.

ASOC finalizes plans to bring bands to campus

By **BARRY KEARNS**
Staff writer

The ASOC decided to change its campus music plans for the semester by voting to switch from a competition-themed "Battle of the Bands" to an event called "Rock the Hill." They have contacted instructors to offer extra credit to students for attending the event, which will take place next Friday, Oct. 26 from 2-4 p.m. in the outdoor amphitheatre.

The event, which will feature the bands "Wes Lester" and "Destroy All Operating Systems," will cost the ASOC \$700, which will cover both the fees for the bands and free food for the first 50 students who attend.

In the president's report, the ASOC announced that their next meeting will be held at the Newark Ohlone Campus. The details of

the location are uncertain, but the meeting will probably take place in a portable classroom on the new campus.

President Tatyana Hamady also reminded senators that they needed to be a part of at least two committees. She also announced and that on Oct. 24 there will be a "change a light" campaign to bring awareness to current energy consumption.

Vice President Jackie McCalley reported that the game developer club will be holding a Halloween party starting at noon in Hyman Hall and will also feature a tournament, starting at 3 p.m. There will be an entry fee of \$1 for participating in a competition.

During the meeting there was a drive planned for all members of the ASOC to talk to businesses and obtain discounts for the Ohlone College student ID. The ASOC is

hoping to have each member contact two establishments and negotiate discounts.

The theater and arts department's request for \$5,000 was turned down. This decision was made in part because of the lack of representation by the theater and arts department at the meeting. Dean of Theater and Arts Walt Birkedahl had no comment about the ASOC decision, but did say that a theater representative was present last week when they made the request.

The ASOC also amended the price spent for ASOC jackets to \$850 to allow for expedited shipping. Another request for \$450 was approved for ASOC business cards.

A proposal to offer a parking pass to a graphic designer in return for designs for the ASOC was also discussed, but action was postponed.

Correction

The Oct. 11 edition of the *Monitor* incorrectly stated the number of students taking Chinese language classes at 199. The actual number of students enrolled in these classes is over 500. The error stemmed from confusion between "full-time equivalent" students taking the classes and the number of total students.

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