Credit cards create problems for many students

SAN ANTONIO (AP) — Thousands of college students who can't get loans to finance their educations are discovering that credit isn't so hard to get after all — a credit card has already been "pre-approved" in their name. It's given a new meaning to college credit.

Lenders have found that universities are overrun with young consumers ready to take advantage of easy credit. The results often are disastrous, credit counselors say.

Margaret Mudgett, 24, of San Antonio said she learned firsthand the pleasures and pitfalls of plastic.

Ms. Mudgett acquired her first charge card — a Visa — when she was a freshman at St. Philip's College, she said. Soon, she was the proud owner of a gas card, then an American Express card.

Before long, she said, her wallet bulged with 16 credit cards and her mailbox was crammed with bills.

"I was young and so proud," Ms. Mudgett said of her status as a conspicuous consumer. "I thought, 'Wow, I can buy things for myself.' I bought a lot of dinners, a lot of clothes ... just piddly things."

Before long, Ms. Mudgett was in crisis. She had a job, but credit payments totaled $300 a month, more than half her salary.

"I realized I was in real trouble about a year ago," she told the San Antonio Express-News in Sunday's editions. "I had nothing to live on."

Her total credit card debt was relatively small — about $4,000 — but she received bills each month from more than a dozen companies.

She wrote her creditors in September, explaining that she was drowning in debt and couldn't make her minimum payments.

Ms. Mudgett sought assistance from the Consumer Credit Counseling Service and is working to pay off her bills.

The service demanded that she cut up her cards, a process Ms. Mudgett found painful. She described shopping on credit as "like an addiction."

Credit card companies view college students as fertile ground in a saturated industry. They maintain that by giving students charge cards they are teaching financial responsibility and creating customer loyalty.

Claire Diamond of AT&T Universal, which introduced its student card a year ago, said collegians are faithful to the company that issues their first credit card.

"Market research shows that the brands you form a preference for in youth are the brands you stick with for life," Diamond said.

The rivalry among companies has become so intense that students on spring break in Florida are swamped with "freebies" in exchange for applications that generally require no information about income or employment.

Sandy Martin of Consumer Credit Counseling Service said a troubled student called her office to complain his credit application was rejected because there were too many "inquiries" on his record. He had completed dozens of credit forms while on spring break because free T-shirts were handed out with each application.

"When I asked how many cards he'd applied for, he said: 'I don't know. I'd have to count my shirts,'" Ms. Martin said.

She said many students get into financial trouble while in college because they're ignorant about credit.

"It's the first time there's nobody leaning over your shoulder saying, 'No,'" she said. "I don't have a problem with student credit — it's wonderful for emergencies — but education needs to be a part of it."

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Texas takes stand against crime

State legislature adopts tougher criminal laws

AUSTIN (AP) — State Sen. John Whitmire once pleaded with an armed robber to spare his family's life. Now he's counting on anti-crime legislation he sponsored to make Texas safer.

The rewrite of Texas' criminal laws, which was approved last year and takes full effect Thursday, requires those convicted of the most violent crimes to serve more time in prison.

People who commit some lesser crimes — ranging from possession of a small amount of drugs to burglary to negligently injuring a child — will be diverted to a new state jail system with an emphasis on rehabilitation.

"I believe there's no question that the new penal code will make Texas a safer place to work and live," said Whitmire, D-Houston, who sponsored the legislation with state Rep. Allen Place, D-Gatesville.

"You cannot continue to try to send everyone to the same type of prison, because what happened is no one was getting any real punishment or rehabilitation," Whitmire said.

Under the old system, he said, "We were putting car thieves in the front door and letting rapists out the back door."

Whitmire, chairman of the Senate Criminal Justice Committee, said that as a crime victim, he "personalized" the new criminal justice plan.

Whitmire was with his wife and then-9-year-old daughter when they were confronted by a masked gunman in the garage of their Houston home the night of Jan. 1, 1992.

"I begged him not to shoot us and gave him my wallet and money and thought it was all over. I was prepared to get shot," Whitmire said.

The man, who left after robbing Whitmire, later was convicted and sentenced to 25 years in prison. Because the man had a gun, Whitmire said, he'll have to serve one-fourth of his sentence before being eligible for parole.

"Under the new penal code he would have to serve twice that much," Whitmire said. "Sometimes, I think some of my colleagues and other elected officials need to be held up at gunpoint. Then they would take this as serious as I do." Under the legislation — part of which took effect a year ago — violent offenders must serve more of their sentences. More types of murderers also are punishable by the death penalty, such as murder of a child under age 6.

A major part of the legislation taking effect Thursday classifies some crimes as state jail felonies and deals with them in a new way.

The new category includes a number of crimes previously classified as more serious felonies, such as possession or delivery of less than 1 gram of drugs, including cocaine; burglary of a building; forgery; and unauthorized use of a vehicle.

It also includes some crimes previously classified as misdemeanors: criminally negligent homicide and criminally negligent injury to a child, elderly person or disabled person.

People convicted of a state jail felony automatically get probation. But that still can include some jail time coupled with drug or alcohol treatment, education and community service, Whitmire said.

The system is meant to break the cycle of crime, he said.

If those convicted don't abide by the terms of their probation, they face two full years in a state jail, Whitmire said. That is a stronger punishment than under the old system, he said.

Refugee problems

Haitians and Cubans grow frustrated in U. S. tent cities

GUANTANAMO BAY NAVAL BASE, Cuba (AP) — A hunger strike and scattered fighting underscore the frustration felt by nearly 28,000 Cuban and Haitian refugees living here in separate tent cities.

But U.S. the military officers who are running this overtaxed outpost say the situation is under control.

"I don't think that we're likely to have any kind of explosion here," said Lt. Gen. Michael Williams, in charge of refugee operations.

But he acknowledged growing anxiety among Haitians: "I think there's a great deal of discontent and great deal of frustration."

Some of the 14,310 Haitians feel neglected now that the numbers have stopped increasing and they have to compete for world attention with a fast-growing twin city of more than 13,500 Cubans.

"The U.S. government should take care of the Haitian problem before the Cubans," shouted Jean Juste, 27, a former Haitian soldier. "This is not our place. We don't want to be here anymore."

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