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# Giving credit where credit is due

Learning the hard way: Students confront consequences of paying with plastic

By JENNY VRNAK  
THE BATTALION

Credit cards may be to blame for putting more than one college student in the hole.

College-age students constitute more than half of the people who are in debt and seeking professional help from the National Consumer Counseling Service. It seems as though students have no problem using credit cards to pay for necessities, even when they can not afford them.

Dana Geffner, a senior elementary education major, said that students have to be careful when it comes to managing their money because it is easy to wind up over their head in debt.

"I have to watch my spending," she said. "I don't let myself charge more than I know I can afford."

What many students do not realize is that interest rates are the best way to figure out the cost of a loan. When credit card companies tell a person they are qualified to get a month's minimum payment, this benefits the lenders, not the card holders.

Some people say society is partly to blame for their problems. They think that by placing emphasis on wealth and materialism, society can make young people extremely conscious of their image. Television and movies are not helping either — they only seem to glorify these luxurious lifestyles.

A lot of college students are also pointing their fingers at the credit card companies themselves. Many feel that companies make it too easy for students to receive credit they can not afford. It is not unusual for a stu-

dent to receive offers over the phone or in the mail for cards promising thousands of dollars in credit.

"I get offers for credit cards almost every day," Geffner said. "I guess they think that students are easy targets."

However, some credit card companies deny this fact. Rosemary Pensinger, a customer service operator at FirstCard Visa, said that companies are not specifically targeting anyone.

"We go to credit bureaus and give them a list of criteria," she said. "The bureau then gives us a list of names based on this. We aren't specifically picking out college students."

Some students just get lost in the magic of the plastic. Because they are not using cash when they make purchases, many people do not feel like they are spending real money. That is, until the bill comes.

"It was sickening," said Rachel Turner, a senior English major. "I eventually had to cut up some of my cards."

Even the companies admit that charge cards are a risky bargain. Pensinger said that not everyone should own a credit card.

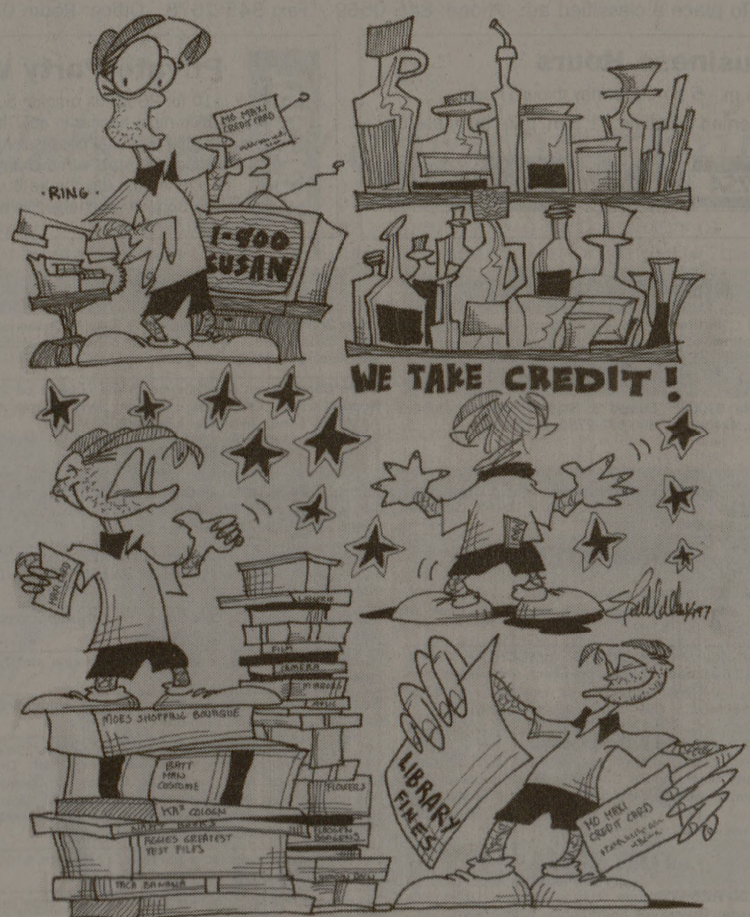
"A credit card can be a temptation to some people," Pensinger said. "Many students aren't in the work force and the charges can add up before they realize how much they owe."

With rising costs in tuition, student loans and the increasing availability of credit cards, staying ahead of the creditors and away from debt is not always easy. Geffner said setting up a personal budget, strictly limiting luxury purchases and possibly cutting up a few cards may be some of the answers.

"Credit card companies aren't blameless," she said. "But ultimately, it's our responsibility to manage our own money."

**"I don't let myself charge more than I know I can afford."**

Dana Geffner  
Senior elementary education major



# A&M professor brings history to life

By RHONDA REINHART  
THE BATTALION

From the time he was about 10 years old, Frank Vandiver knew what he wanted to do with his life. The director of the Mosher Institute of International Policy Studies said he got interested in military history as a child when he went on a tour of battlefields with his mother.

"I knew it from the minute I saw Vicksburg," he said. "I was hooked from then on."

Vandiver, who has been a history professor at Texas A&M since 1988, said sidetracking school was an obstacle he faced in reaching his career goals.

Vandiver dropped out of school in the 7th grade and began studying history, specifically the Civil War. He went on to take the Graduate Record Exam at the University of Texas and entered the University as a history major on the basis of this exam. He received

his master's degree there and his doctorate from Tulane University.

Vandiver says skipping the undergraduate program angered a few people, but most people supported him.

"My main lamentation was that I didn't get to make as many friends as those who followed the normal school pattern did," he said.

Vandiver has written 25 books, mostly about the Civil War and World War I.

His latest book, "Shadows of Vietnam: Lyndon Johnson's Wars," is a biography of Johnson that Vandiver calls his first venture with current events.

"I try to look at the war through Lyndon Johnson's eyes," Vandiver said. "It's no whitewash. I just try to see it as he saw it. Anybody who writes a book about Lyndon Johnson and the Vietnam War needs to wear a bullet proof vest, but controversy sells books."

Edith Anderson Wakefield, a research assistant for

"Shadows," said she never felt intimidated while working with Vandiver.

"Dr. Vandiver always made me feel like I was up to the job," she said. "Looking back, I am more intimidated now by what I did than I was then."

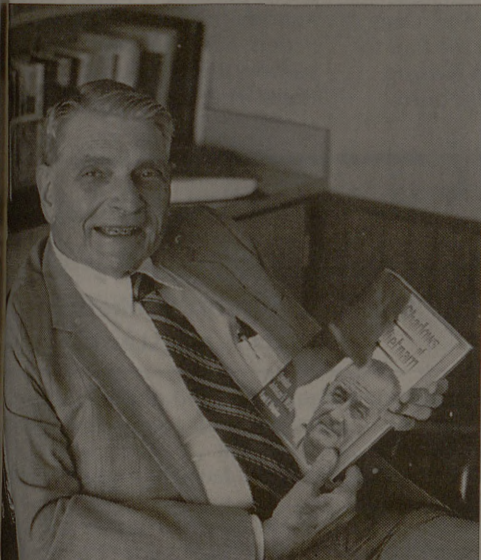
Wakefield said she plans to do some writing herself, and she would value Vandiver's input.

"He's such a skillful writer," she said. "He makes the characters come alive, and not all historians can do that. He makes them stand up and walk off the page."

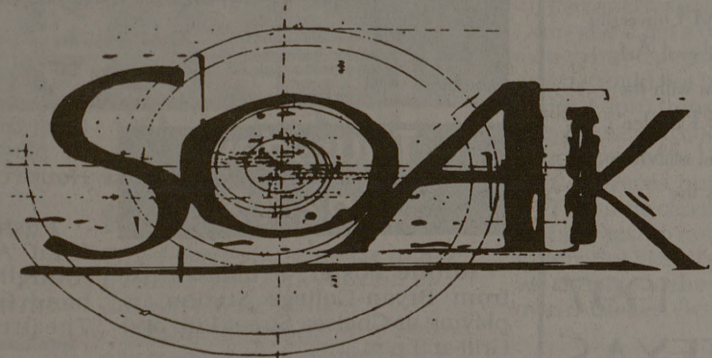
Vandiver has also written biographies of Stonewall Jackson and John J. Pershing, historical figures he considers heroes.

"You may be whatever you resolve to be," is a quote from Jackson that Vandiver read when he was nine years old. He said he didn't appreciate the advice until later, but it sticks with him today.

Please see HISTORY on Page 4.



PHOTOGRAPH: Robert McKay  
Frank Vandiver shows his book, "Shadows of Vietnam"



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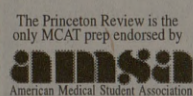
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