

### **On-Campus Credit Card Marketing Policy**

St. Francis College strictly prohibits the advertising, marketing, or merchandising of credit cards to students on the College's campus. This includes posting or distribution of applications, posters, handbills, fliers, and signage in College facilities or on College property.

During the year, banks or lending agencies may set up tables outside the College for purposes of promoting their credit cards and distributing credit card applications to students. The College does not encourage or authorize this activity, but cannot control what occurs on a public sidewalk.

The College would like to remind you to carefully consider any promotions or "give-aways" offered in connection with the completion of a credit card application. Such promotions are NOT "free money!!" Every time you use a credit card, you are, in effect, taking out a loan with a very high interest rate -- often at least 18%!

Credit card debt can mount very, very quickly and the long-term consequences to your financial well-being and credit rating can become very serious. If you have any questions or would like information about good credit management, please visit or call the Student Financial Services Offices ((718) 489-5346, Room 2001) or the Dean of Students ((718) 489-5315, Room 3307).