

College Credit Card Kiosks

You've seen them – at the mall, fairs, business expos, and such. They are the credit card kiosks. Mini stands offering really cool, free stuff with every credit card application you complete. Many people are able to resist the temptation to fall for the various marketing techniques being used on the public and the convenient kiosks are popping up everywhere.

One place in particular is on the campuses of colleges and universities around the country. Clever promotions offer free merchandise. Sign up for this credit card and a free t-shirt is all yours. Complete a simple application and you can have a free pizza or burger. Kiosk vendors are getting craftier and are using strategic positioning to lure more and more students into filling out a credit card application. Popular restaurants, movie theaters, and social areas on campus are a prime area for the credit card kiosks. For any first time college student, especially those who may be far from home for the first time; there are a lot of new pressures and anxieties that go along with the transition to college life. Adding on additional worries of making responsible choices on their own also increases the likelihood that a struggling college student can be an easy target.

Applying for a credit card doesn't always have to be a disaster waiting to happen. In fact, many college kids rely on a credit card solely for emergencies and are responsible about their spending. Credit cards come in handy when mom is 1,000 miles away and you need a new science book. Being taught responsibility is an important pre-requisite to maintaining good spending habits. It is also important to research and compare the various offers that are available before you choose to complete an application for a credit card. Signing up at an on-campus kiosk typically does not give you the benefit of card and rewards comparisons. Applying for credit at a kiosk is a more impulsive decision, most likely made based on the promotion materials being given away for free. The kiosks also raise an interesting question of security. How comfortable are you giving your personal information and identification to some dude sitting at a little booth giving away free hats? Think about it!

There are specifically designed college student credit cards that have some really decent rewards programs such as airline miles, free music, special event discounts, and even cash back. If you plan on getting a credit card, make sure you know what you are getting into before hand. Ask someone you trust to help you figure out a budget and keep an eye on how you use your credit card. Make sure you really understand how interest rates work and how much it actually costs you to be late in paying your bill. You may be surprised to see what the credit card reality is all about. It doesn't take long for purchases to add up but it sure does take forever for the bills to go away.

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