Policy 302: On-Campus Credit Card Marketing

Related Policies and Procedures:

I. Introduction

II. Responsible Party
   Office of Academic Affairs
   Faculty Senate

III. Purpose
   This policy establishes guidelines for the marketing and promotion of credit cards to students on campus by credit card issuers and their third-party vendors (collectively referred to as "credit card marketers"). The intent is to regulate these activities in an appropriate manner while providing debt education for students.

IV. Definitions

V. Policy

Purpose
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Credit Card Marketing Regulations
   The following regulations shall apply to credit card marketing activities on campus:
Registration
All credit card marketers must register with the Office of Student Services before conducting any marketing or promotional events on campus grounds. Registration is valid for one academic year.

Designated Locations
Credit card marketing and promotional events shall only be permitted in the following designated areas of campus: ATEC Second Floor Lobby

Gift Restrictions
Credit card marketers are prohibited from offering any gifts to students in exchange for completing a credit card application, unless the student is also provided credit card debt education literature such as brochures or electronic information (see Section IV).

Student Debt Education
The college will incorporate debt education into student engagement programming starting with the 2024-2025 incoming class. Presentations will cover credit card debt risks and money management skills.

Credit Card Debt Literature
Credit card debt education literature in the form of brochures, handouts or digital media must be made available to students whenever credit card marketers are present. This literature shall include information on:
- Responsible card usage
- Interest rates and fees
- Paying off balances
- Consequences of missed payments
- Building good credit
The College's bookstore will also distribute credit card debt education literature at least quarterly with purchases.

Policy Violations
Any violations of this policy by credit card marketers will result in revocation of registration and campus access privileges. Violations by students will be handled through the Student Code of Conduct.

Policy Oversight
The Office of Student Services shall oversee implementation and enforcement of this policy. Review of the policy will occur every four years.