
College Students' Credit Card Usage and Debt

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EXECUTIVE SUMMARY

The increasing levels of college students' credit card debt are raising alarm among parents, educators, news outlets, and various government agencies. The purpose of this study is to explore credit card debt and use by undergraduate students and examine whether gender and household income have an effect on that use. The study found that undergraduate students' credit card debt levels are no different than that of the general public and students' gender or household income, with some exceptions, had no effect on credit card debt and use.

Keywords: Student' credit cards, Student' Debt, Credit Card usage