

# Rough Draft, with Peer Review Comments, MLA Essay (Watson)

Watson 1

## Hooked on Credit Cards

Credit card companies love to extend credit to college students. You see ads for these cards on campus bulletin boards and also on the Web. Why do companies market their product to a population that has no job and lacks a substantial credit history? They seem to be trying to hook us on their cards; unfortunately many of us do get hooked on a cycle of spending that leads to financial ruin.

Banks require applicants for a loan to demonstrate a good credit history and some evidence of a source of income, but credit card companies don't. On campus, students are bombarded with offers of preapproved credit cards. Then there are the Web sites. Sites with lots of student traffic are plastered with banner ads like this one: "To get a credit card, you need to establish credit. To establish credit, you need a credit card. Stop the vicious cycle! Apply for our student MasterCard."

Credit card companies often entice students with low interest rates, then they jack up the rates later. A student may not think about the cost of interest. That new stereo or back-to-school wardrobe can get pretty expensive at 17.9% interest if it's compounded over several months. Would you have bought that \$600 item if you knew it would end up costing you \$900?

Most cards allow the holder to keep a revolving balance, which means that they don't have to pay the whole bill, they just pay a minimum amount. The minimum is usually not too much, but a young person may be tempted to keep running up debt. The companies also give students an unrealistically high credit limit. I've heard of undergraduates who had a limit as high as \$4,000.

Good question. Seems like there might be more to the answer than you've written here. That is, why are these companies trying to hook us? (Mark)

The assignment asks for a general audience; your thesis shouldn't be about "us." (Sara)

Good point. I never thought of it that way. (Sara)

This sentence sounds less formal than the rest of your essay. (Tim)

Why not give us some numbers here? Just how low and how high? (Sara)

Maybe you could search Lexis-Nexis for some statistical information. (Mark)

Some students do have jobs. (Sara)

Shouldn't you thesis also explain how the companies hook students? (Tim)

Maybe you could also mention the solicitors who show up during orientation. (Mark)

I like this example. (Mark)

The shift to "you" seems odd. (Sara)

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**Wenbin Ji**



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