

"Susan Frese" <Susan.Frese@cwhotels.com> on 07/25/2008 05:00:07 PM

Subject: Regulation AA

Credit card solicitation on college campuses should stop immediately. For people who are under 23 years old, all credit card companies should require a parent to co-sign the credit card. Children are still covered under their parent's health insurance until the age of 23 as long as they are still in college and all FAFSA forms require students over the age of 18 to include their parents income on their loan forms. No one under the age of 23 should be able to get a credit card without a co-signer or without a solid proof of income. Credit should be based on income and income should be verified.

Thanks - Susan

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