



Advertising: Credit Cards

	FINANCIAL LITERACY: Credit Cards & Media Literacy written and produced by Frank Baker, Copyright 2005	
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Important Quotes/Statistics:

According to American Demographics magazine, by age 21, a young person will have experienced more than 23,000,000 advertising impressions in their short lifetime. By their senior year, the average college student has four credit cards and nearly \$3,000 of credit card debt. By age 30, the debt numbers grow by more than 70 percent to \$5,200 of high-interest credit card debt. ([Source](#))

In 2003, the average credit-card debt of U.S. households with at least one card was \$9,205, up from \$2,966 in 1990, according to the research firm CardWeb.com

INTRODUCTION

This web resource is designed to help educators who wish to have their students analyze credit card advertising.


Here you will find a sample of ads and questions for you and your students to begin their examination and study. In addition, the topic

of credit and credit card advertising is one in current event news, so you will find a number of such articles listed below.

Link to [Teaching Standards](#)

Educators and students should review the media literacy [“core concepts”](#)

as well as these [critical thinking questions](#) before proceeding.

 Print/download these recent news articles about credit cards:

- [Women Most Likely To Accrue Credit Card Debt](#)
- [Visa ads for premium cards swing toward the upscale](#)
 - [Marketing To Kids Hits Bump In Road](#)
 - [New VISA ads offer new take on life](#)
 - [Financial-services ads on the rise](#)
- [Credit cards ads renew focus on security](#)
 - [Consumer group urges credit reforms](#)
 - [Too Young For Credit Cards](#)
- [Credit cards are down among teens](#) (poll)
- [Generation Owe: Twenty Somethings & Credit](#)
- [New Credit Card Spots Show Fierce Competition for High-End Consumers](#)
 - [Credit card schemes aimed at Hispanics](#)
 - [Capital One Sued Over its Credit Card Ads](#)
 - [Shoppers Turning to Plastic](#)
 - [Fashion, Credit Cards Target Teens](#)
 - [Big Threat on College Campuses: Credit Cards](#)
 - [Credit Cards: The Big, The Bad and the Ugly](#)
- [Firms Aim Prepaid Credit Cards at young consumers](#)
 - [STICKING IT TO THE ESTABLISHMENT:
SOCIAL TURNABOUT IN CREDIT CARD ADVERTISING](#)
 - [The Subliminal Seductions of Credit Cards](#)