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## Controversy Sheet

### Bill Pratt

- Topic:** It's safer to carry a credit card than cash.  
**Bill's take:** You'll spend more by having the credit card than what you could lose if someone steals your cash.
- Topic:** Everybody has debt, so it's normal.  
**Bill's Take:** Normal people have debt. Successful people do not.
- Topic:** Credit cards are necessary for emergencies.  
**Bill's Take:** Credit cards create emergencies. Financial self-discipline eliminates the need for "emergency" credit cards.
- Topic:** It's better to use a credit card to make purchases so you get the reward points.  
**Bill's Take:** Reward points equate to just 1% of your purchases. This does not even cover the interest you pay from the purchase to get points for things you would not have purchased anyway.
- Topic:** Students are old enough to be responsible for their purchases.  
**Bill's Take:** Credit cards are a powerful tool. We don't hand out cars without requiring licensing for safety reasons. Students need educated about how to use credit cards.

**Website:** [www.ExtraCreditBook.com](http://www.ExtraCreditBook.com)

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