

Available for Interview

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Interview

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Ex-credit Card Executive Reveals the Top 10 Ways Credit Card Companies Trick You

Bill Pratt will show your audience:

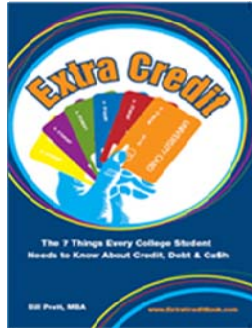
- How they are getting ripped off each month and don't even know it!
- Why 0% balance transfers are the **worst** financial mistake.
- Why credit card points cost them a ton of money.
- How they are paying interest from the **moment they make a purchase**, with no grace period.
- What they should **NOT** use their credit card to pay for.
- How to pay off their debt as quickly as possible.
- How to figure out if a card offer is a good deal.
- The one thing they can say to their credit card company that will save thousands of dollars.

8.5% of students drop out of college due to finances

Over 1.5 million students will drop out of college this year due to financial pressure making it the number one reason for students dropping out. In contrast, academic failure represents just 6% of the reason for college drop outs.

Students get bombarded with 500 solicitations

The average student will receive almost 60 solicitations for credit cards per semester. Representatives are allowed to set up tables on college campuses as the most "in-your-face" type of solicitation. However, direct mail is by far the number one method for opening a new card, at 42%.



Extra Credit, the 7 Things Every College Student Wants to Know About Credit, Debt & Ca\$h includes information about debit cards and student loans as well as insider information about credit cards.

\$3,000 credit card debt takes 22 years to pay off

A \$3,000 credit card debt with minimum payments will take almost 22 years to pay off. It will take even longer if you make additional purchases. The "minimum" payments are designed to keep you poor and the credit card companies rich.



Bill Pratt, former Credit Card Executive, Author of *Extra Credit, the 7 Things Every College Student Wants to Know About Credit, Debt & Ca\$h*.

Bill Pratt is a former Vice President for Citigroup's credit card division and a former economist for the U.S. Federal Government. He holds an MBA with a concentration in finance.

Pratt has written several articles and two books on personal finance. He delivers lectures for colleges, universities and high schools to help students with life and money questions.

Pratt's philosophy is to help others make good decisions with the right attitude to improve their own lives and those around them. He resides in Keedysville, MD with his wife and three pets.

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Book Price \$11.95

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