

**PREDATORY LENDING ON TRIAL**  
**PROFESSOR STUART ROSSMAN**  
**FALL 2010**  
**FIRST CLASS ASSIGNMENT**

The assignment for the first day of class mostly is investigatory. I would like you to obtain information on two credit cards--one that you think is a good deal and one that you conclude is a bad deal. Please familiarize yourself with the terms of the credit cards and be prepared to discuss the factors that influenced your decision to select these cards as examples. I also have provided a copy of a short article entitled "Point-Counterpoint: Is There a Distinction Between 'Subprime' and 'Predatory' Lending" that I would like you to read before class. Be prepared to argue for one side or the other presented in the article (or if you are ambivalent, prepare to argue for both sides!).