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Values in the workplace

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1. Why do credit card companies focus on students?

Because credit card companies know that students are on their own and are vulnerable. They’re easy victims. They have their entire lives ahead of them as well, so they have a lot of things to go into debt over as well, like their car, school, mortgage, etc. A lot of things that adults have already paid off. They’re also out in the world on their own and might not have learned better. They’re also probably not a conscious with their money, so spend a lot more in credit without paying it back.

1. Your credit score is what determines if you’re banking company is willing to let you take out a loan for a car or a house or something big that you’d need a loan for. Your credit score is not reliable. According to the documentary, the FICO credit score is 90% inaccurate, and it takes into consideration people who have no credit score.
2. The rate of bankruptcy in America is very high. In 2010, 1.55 million people filed bankruptcy, which is higher than the number of divorces, college graduates and people diagnosed with cancer in that year.