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# College Students and Credit Card Use: The Role of Parents, Work Experience, Financial Knowledge, and Credit Card Attitudes

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Adam M. Hancock [1], Bryce L. Jorgensen[2] & Melvin S. Swanson[3]

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## Abstract

This study examined the influence of parental interactions, years of work experience, financial knowledge, credit card attitudes, and personal characteristics on college students' credit card behaviors (i.e., number of cards and amount of debt). Based on data collected across seven universities ($N$ = 413), we found that students who had parents who argued about finances, were juniors/seniors, and were comfortable making minimum payments were the most likely to have $500 or more in credit card debt and two or more credit cards. In addition, number of credit cards held was the only dependent variable influenced by gender and fear of credit cards. These results highlight the importance of early interventions in the life of college students including involving parents as positive role models.

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# Author information

## Authors and Affiliations

**Creative Solutions Innovative Strategies, LLC., 4033 Cobblestone Dr. Unit W10, Greenville, NC, 27834, USA**

Adam M. Hancock

**Department of Child and Family Relations, East Carolina University, 335 Rivers Building, Greenville, NC, 27858, USA**

Bryce L. Jorgensen

**College of Nursing, East Carolina University, Greenville, NC, USA**

Melvin S. Swanson

## Corresponding author

Correspondence to Adam M. Hancock.

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