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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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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,

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including involving parents as positive role models.

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