PERCEPTIONS OF MASTERCARD PRICELESS ADVERTISEMENTS, SOURCES OF INFORMATION, KNOWLEDGE, AND MANAGEMENT OF CREDIT CARDS

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Shawn Whitmore

Thesis Committee:

Joung-Im Kim, Chairperson
Kevin Kawamoto
Dan Wedemeyer
ABSTRACT

This study examined perceptions of the MasterCard “Priceless” advertisements and sources of credit card information and their relationships with knowledge, use, management of credit cards, and the level of credit card debt. An online survey was conducted with 197 respondents. Respondents’ self-assessment of knowledge about credit cards was much higher than test-based measures. Use of weblogs as an information source was moderately related to knowledge about credit cards. Friends and family as an information source was negatively related to both the knowledge level and credit card management. Credit card knowledge was positively related with use of weblogs, radio, paid professionals, and financial magazines as sources of information. Knowledge level was positively related with not having credit cards closed down or being charged penalty fees. Among the information sources only financial magazines showed positive relationships with credit card management.
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CHAPTER 1
INTRODUCTION

American households that own credit cards have approximately $14,743 in total
credit-card debt (Woolsey & Schulz, 2011). In March 2010, credit cards made up 98% of
revolving debt in the US totaling of $852.6 billion dollars (Woolsey & Schulz). In March
2010, the total U.S. consumer debt was $2.45 trillion dollars (Woolsey & Schulz); credit
cards made up about 34% of the total U.S. consumer debt.

The advertising industry is part of American life and has consistently represented
around 2.0% of U.S. GDP for the past 90 years (Galbi, 2008). The lifestyles of social
groups displayed on television, magazines, and the internet are only affordable for
people in approximately the top 80% median income bracket, but the expensive
lifestyles are marketed to everyone (Cynamon & Frazzari, 2008). Indicators of wealth
such as houses, cars, and vacations are open and overt in contrast to the less publicly
displayed positive effects of saving (Cynamon & Frazzari).

Advertising has used the information processing model for communicating
information about their products, and in the past 40 years advertising designed to bring
out emotions have become more prevalent (Heath & Feldwick, 2007). Emotional
choices can potentially have stronger influences on consumer behavior than appealing
to conscious reasoning (Elliott, 1998). The long term benefits of financial literacy
courses after completion have mixed and often poor levels of effectiveness (Mandell &
Klein, 2009), but advertisements continually persist in many people’s daily lives.
One of the most recognizable and representative examples of emotive advertisement in the credit card industry is the MasterCard Priceless campaign. The MasterCard Priceless television campaign ran from 1997-2006, and continues on the internet. This Priceless message shifts the focus from the money and debt to a different set of values altogether, to encourage and persuade consumers to spend (Schechter, 2006). There are several versions but the common theme advertised two or more tangibles that cost money, and a third intangible that is priceless, such as going to a baseball game: “program $4.00 . . . snacks $25.00 . . . soda $2.00 . . . Friday night, no TV, dvd etc. . . . priceless” (Schechter, 2006). The message is so effective that it is often parodied as consumer advocate Ralph Nader did in his 2000 presidential campaign. MasterCard filed suit, but was unsuccessful (Gelman, 2004). Although the outcome was eventually granted in Nader’s favor, the court did acknowledge the strength of the MasterCard Priceless advertisement (Gelman). The MasterCard Priceless advertisement campaign utilizes emotions to commoditize social relationships that can potentially lead to poor credit card management and debt because it convinces people that it is okay to spend on “Priceless” things (Tippett, 2008).

Knowledge and the ability to make good decisions about credit cards can be beneficial in making better choices about using and managing credit card accounts. However, research by Lasardi and Mitchel (2006) and Mandell and Klein (2009), among others, have found that many US consumers do not have the financial or debt literacy to understand many of the basics of personal financial management, much less to negotiate the complicated terms commonly found in credit card disclosures. Credit card
disclosure practices have historically been unfair in violation of an understood social contract (Wang, 2009). Hidden fees, unfair fee traps, and lack of general accountability of the credit industry created a situation where the 2009 CARD act (Credit Card Accountability and Disclosure Act of 2009) was passed to ban unfair credit card practices (The White House Office of the Press Secretary, 2009).

There is little research on the relationships between perceptions about credit card advertisements, knowledge about credit cards, their use, and management, and the level of credit card debt. This study examines perceptions about the MasterCard Priceless advertisement and sources of information about credit cards and their relationships to credit card knowledge, uses, management, and debt.

The main objectives of the study are:

1. To examine the relationship between the MasterCard Priceless advertisement and the general level of knowledge about credit cards, main use of credit cards, how well respondents manage credit cards, and credit card debt.

2. To examine the general level of knowledge about credit cards and perceived general level knowledge about credit cards.

3. To examine the general level of knowledge about credit cards and sources of information about credit cards, how well respondent’s manage credit card accounts, and level of credit card debt.

4. To examine the relationship between sources of information about credit cards and how well respondents manage their credit cards.
CHAPTER 2

LITERATURE REVIEW

This chapter reviews the literature on information processing and emotive advertising theory, with emphasis on the marketing goals and the MasterCard Priceless advertisement. Then, it reviews the social contract theory, 2009 CARD Act, corporate social responsibility, and credit card knowledge. Next, it reviews knowledge and sources of information about credit cards, and sources of credit card debt in the US. Finally, the literature review ends with a summary of what was discussed.

Advertising Theory: Information Processing and Emotion-Driven Choice

The prevailing marketing theory in both academic and business research in North America from the 1960s to the 1990s was the Four Ps: price, product, place, and promotion (Gronroos, 1994). The Four Ps represented the base model for the marketing process (Gronroos). The independent concepts of the Four Ps were easy to see and understand, however, they lacked precise specifications or properties needed for research and were not mutually exclusive and therefore not useful as a general theory of marketing (Gronroos). A key drawback in practice was that advertising was difficult to develop and successfully execute under the rigid Four P model (Gronroos). The approach underestimated the need for advertisement to be adaptive and flexible, and ultimately focus on building and maintaining a relationship between the individual and the product (Gronroos).

From the 1940s, one of the simple and well known models of advertising was the “Awareness -> Interest -> Desire -> Action” or AIDA model (Ehrenberg, 1974). The AIDA
model had variations, but the core concept was limited to informing consumers on the availability, price, or other key attribute that understanding would be sufficient enough to generate interest, desire, and finally purchase (Ehrenberg). This form of advertisement has been placed under the umbrella of the Information Processing (IP) model that holds the following two core assumptions: “For any advertisement to be effective, it must communicate a clear (i.e. verbally describable) message about the product service,” and “success in advertising is indicated by ‘recall’ of this message, which must also be ‘believed’ and ‘understood’” (Heath & Feldwick, 2007, p. 31). The IP model approach brought some academic criticism because it did not explain the reoccurring findings that advertising expenditures and consumer exposure to messages failed to correlate with sales (Ehrenberg). However, the IP model has remained as a viable advertising theory even today (Heath & Feldwick).

Another criticism of the IP approach is that it seldom creates consumer demand: if a person is going to purchase something such as an automobile or groceries, the reasons for demand was not due to the advertisement, but for some other pre-existing need (Ehrenberg, 1974). Usually, the consumer behavior that the advertisement shapes is in deciding what brand to choose once demand has been created and most importantly to keep consumers coming back to that brand (Ehrenberg). This leads to Andrew Ehrenberg’s theory that “advertising’s main role is to reinforce feelings of satisfaction with brands already bought” (Ehrenberg, p. 1).

In advertising, the traditional and largely prevailing IP model approach assumes that behavior and emotion are managed through cognition (Elliott, 1998; Heath, Brandt
& Nairn, 2006). One explanation for this is that the IP model is largely based on empirical data rather than qualitative logic because a positivistic approach can be readily manipulated to measure marketing success (Heath & Feldwick, 2007). However, the variable of emotion can be the primary influence on personal judgment or choice and it is difficult to quantify in a marketing framework (Elliott, 2006).

Emotions do not necessarily follow a particular pattern in the flow of advertising through purchase; they come before, during, and after the transactional process (Elliott, 2006). In Richard Elliott’s (2006) theory on the process of emotion-driven choice, not only is emotion a more powerful factor in consumer choice, but too much conscious rational cognition can have detrimental effects on an advertiser’s goals.

Research by Heath, Brant, and Nairn (2006) showed that people did remember emotional messages over the more rational methods. The research was based on three of the five axioms of the Watzlawick, Bavels, and Jackson theory on interpersonal communication: “one cannot not communicate;” “every communication has a content and a relationship aspect such that the latter classifies the former and is therefore a metacommunication;” and “the concept of digital versus analogue communication or clear and rational versus emotional” (Heath et al., 2006, p. 413). Heath et al. determined that people quickly forgot advertisements using clear rational methods but remembered emotional relationship building messages and not necessarily while paying active attention. Furthermore, Heath et al. argues that the emotive aspects in advertisements can be even more effective if the viewer is less aware of the purpose behind the emotive content.
Marketing Goals, Advertisement, and MasterCard Priceless Advertisements

The advertising industry has remained consistently at around 2.0% of U.S. GDP for the past 90 years (Galbi, 2008), and consumer spending has gradually increased from 75% in 1950 to 88% in 2010 (Ross, 2010). One opinion on this general trend is that America has been transformed into “. . . a nation of spendthrifts, running out to buy giant-screen TVs and Jacuzzis because the neighbors did” (Garcia, Lardner, & Zeldin, 2008, 1). Logical reasoning would suggest “avoid[ing] the lifestyles of the rich when you are not rich” (Ramsey, 2003, p. 55); however, households commonly adopt patterns of consumption from their social reference groups and spend accordingly (Cynamon & Frazzari, 2008). The choice of where to live, for example, is very important because it establishes networks based on the neighborhood and schools and can validate self-image (Zelizer, 2005). Advertisements commonly feature celebrities who entice people at a young age to associate themselves with social reference groups that are often well beyond their financial means (Cynamon & Frazzari). Households of median income cannot afford the same standard of living of the top 80th percentile; however, median income families continue to exhibit the propensity to consume outside of their disposable income (Cynamon & Frazzari).

The IP model approach to advertising is still widely used by marketers, despite decades of criticism (Heath et al., 2006). For example the Trident Sugar Free gum advertisement; “4 out of 5 dentists surveyed recommend sugar free gum for their patients who chew gum.” Or the advertisement, “milk, it does a body good.” Reeves stated, that “advertising is the art of getting a unique selling proposition into the heads
of the most people at the lowest possible cost” (Heath & Feldwick, 2007, p. 36).

Research from Baker and George (2009) on television advertisement and debt suggest that “greater access to television is associated with a greater tendency to maintain household debt and debt for household products” (pp. 2-5). However, this approach is questionable due to the lack of empirical evidence and recent psychological and sociological work that shows that emotional content possesses a higher potency than informative content (Heath, & Feldwick).

Clearly, cultivation of emotions can influence the decision-making process of consumers. Emotions follow a process that is non-linear and non-rational and can “overwhelm” objective or rational preferences that influence consumer behavior (Elliott, 1998, p. 104). One recent example in a February, 2009 article for a MasterCard Advisors’ Marketing Services Group, advised: “marketers whose messages and products address the intangible benefits of comfort, connection, and familiarity can win consumers’ hearts and minds” (Shaffer, 2009, p. 3). If the advertisements are successful, the brands can acquire deep emotive meaning. For example, different types of instant coffee and luxury ice cream carry romantic and even sexual connotations (Elliott, 1998) or simply to “Have a Coke and a smile,” indicating happiness if you drink Coke. Emotions can overcome rational choices (Elliott). In one experiment with university students a $20 dollar bill was sold for $28 dollars in a bidding contest (Clark, 2010). This experiment provides a practical demonstration that “finance is an exact mathematical science – until a human touches it” (Ramsey, 2003, p. 23).
Indicators of wealth in the form of luxuries, cars, and vacations are open and overt while the adverse effects of debt and positive effects of saving are less publicly displayed (Cynamon & Frazzari, 2008). Living below one’s means is the only way for most people to stay out of debt and build savings and true wealth; however, the themes expressed in most U.S. advertisements are typically contrary to this notion (Ramsey, 2003). Credit cards make bad purchases easy (Frank, 2008). Credit cards make life more convenient by making things easier to buy, but are dangerous because they put people in a position where they overspend (Frank).

Many so called “special offers” come with some sort of time limit that can also play an important role with consumers. The deadline length for credit, under some circumstances, can be a more important factor than either advertising or the cost of a loan as discovered in research by Bertrand, Karlan, Mullainathan, Shafir, and Zinman (2009).

**Credit Cards and The MasterCard Priceless Campaign**

Credit cards have been the most profitable area in U.S. banking for the past several years, returning over triple the returns of general commercial banking (Garcia, et al., 2008). Revolving debt from credit cards are statistically representative of the greater issue of growing debt affecting American families (Warren, 2008a). In a survey from Creditcards.com in 2010, 69% of people said they had at least one credit card and Equifax reported 51% of the U.S. consumers own 2 or more credit cards (Woolsey & Shulz, 2011; LowCard$.com, 2011). For people who already own credit cards, the general aim is to make people feel better about spending in accordance with
Ehrenberg’s (1974) theory that “advertising’s main role is to reinforce feelings of satisfaction with brands already bought” (p. 1). One of the most successful advertisements for getting people to use their credit cards was the MasterCard Priceless campaign written by Joyce Thomas (Missouri School of Journalism, 2007). The popular advertisement is credited with reversing a 15 year share decline and aiding in both the recovery and constant growth of MasterCard for the almost two decades since it was implemented (Missouri School of Journalism).

The MasterCard Priceless advertisements are designed to appeal to the emotive, and not necessarily rational, feelings with a specific focus on the commodification of social relationships (Tippett, 2008). The MasterCard Priceless television campaign ran from 1997-2006, and continues on the internet. The Priceless advertisements focus on experiences with the reoccurring theme of offering two or more purchasable commodities versus a final commodity that cannot be purchased. The message is you have to make the previous purchase(s) to acquire the Priceless experience (Tippett). A common example is going to a baseball game: “program $4.00 . . . snacks $25.00 . . . soda $2.00 . . . Friday night, no TV, dvd etc. . . . priceless” (Schechter, 2006). This Priceless theme shifts the focus from the money and debt onto a different set of values altogether; as though the money is not important, in order to encourage and persuade consumers to spend (Schechter).

The Priceless campaign emerged during a time where credit card companies did not have a good image due to the sentiment that people did not want to be encouraged to spend money they did not have (Tippet, 2008). The Priceless message focused on
relationships, values, and social obligations that told people what their life should be truly about (Tippet). The message that “some things money can’t buy” is transferable to most demographic groups and even languages along a wide range of “Priceless” experiences that meant advertisers could keep the central message consistent while repeating and applying to a maximum amount of potential consumers (Tippet, p. 13). This ensures that potential consumers will devalue the money for something more emotional and intangible (Schechter, 2006). However, consumer experience with any product can vary in satisfaction level or even be negative if the former experience or consequences were negative (Brakus, Schmitt, & Zarantonello, 2009).

Despite the end of MasterCard Priceless television campaign in 2006, new advertisements continue to be made for access on the web and mobile platforms. ‘Mastercard.com’ (or ‘priceless.com’) is where Priceless YouTube clips are frequently uploaded by MasterCard. During April 2011, there were at least four Priceless advertisements videos uploaded on YouTube (MasterCard, 2011). MasterCard has invested in new mobile applications such as “Moneysend” which gives users the ability to instantly access to their MasterCard credit card account with “Overwhelming offers” and “Priceless Picks” (MasterCard Mobil Apps, 2011). Priceless Picks was launched in 2009 and combines web and GPS technology to create a geo-spatial tagging system on iPhones (Arghire, 2009). Priceless Picks users can geo tag stores and restaurants, make critiques or comments in the categories of: dining, shopping, entertainment, other, or Priceless (MasterCard Mobil Aps).
Social Contract Theory

Social contract theory is closely related to advertising because of the focus on choice and decision making; which media to use, which products to buy, or what services to use. Rousseau, 18th Century philosopher, theorized that people, who live in a society, must give up certain freedoms in return for gaining the protection of rights ensured by the society: the more rights, the less freedom (Jacobs, 2011). This arrangement applies to each member of society, and necessarily requires certain freedoms, in a natural sense, to be surrendered so that all parties benefit (Jacobs). According to Friend (2004), individuals agree to abide by common morals or laws and an enforcement mechanism capable of punishing anyone who violates a common law under social contract theory. Contemporary social contract theory focuses on justification of a given arrangement, ensuring and determining whether or not all parties will benefit from entering the arrangement regardless of moral intent (D'Agostino & Gaus, 2008). Donaldson suggests that the concept of social contracts ensures corporations exist both for their own gains and for the welfare of consumers (Wang, 2009). However, morality and the perception of morality are key factors in an arrangement because a moral appearance is also a good way to achieve non-moral objectives (D'Agostino & Gaus).

One method of reasoning behind both hypothetical and actual agreements can be modeled after another person’s or group’s decision making (D’Agostino & Gaus, 2008). The elements of the contract can be identified and justified based on the group or individual’s modeled characteristics and the agreement can be reasonably
anticipated assuming that it is true to the model (D'Agostino & Gaus). If the modeled group has a low level of general knowledge about financial matters, then the possibility exists for consumers to follow less favorable agreements.

Social contract theory applies to credit cards in that consumers enter into a contract with the perception or belief that the credit lender is operating ethically (Wang, 2009). The key tenet of social contract theory is that for society to work “every member must be presumed to agree to its terms” (Wang, p. 1179). However, morality can influence the justification and entrance into an agreement if an individual or group does not possess the skills necessary to understand the contractual points. The key justifications for entering into a contract can be modeled to the specific attributes of a group (D'Agostino & Gaus, 2008) so that emotive justifications can encourage entrance into a contract rather than sound knowledge about credit cards (Wang).

**2009 CARD Act and Corporate Social Responsibility**

Lack of consumer knowledge and unfair credit card contractual practices led to the 2009, Credit Card Accountability, Responsibility, and Disclosure (or CARD) Act. The CARD Act was primarily a response to the violation of the credit card industry’s social contract while preforming predatory and unfair practices in the US (The White House Office of the Press Secretary, 2009). American consumers are increasingly demanding ethical and responsible disclosure practices from credit card lenders, but it took the financial crisis beginning in 2008 to create a significant change in credit card lending practice. A White House message released the same day the CARD Act was passed stated: “Americans need a healthy flow of credit in our economy, but for too long credit
card contracts and practices have been unfairly and deceptively complicated often leading consumers to pay more than they reasonably expect” (The White House Office of the Press Secretary, 2009). The US Government has also started the Consumer Financial Protection Bureau to ensure “… consumers get the information they need to make the financial decisions they believe are best for themselves and their families—that prices are clear up front, that risks are visible, and that nothing is buried in fine print” (Consumer Financial Protection Bureau, 2011).

Complexity of the credit card contractual agreements, also known as credit card disclosures, are one of the major reasons the 2009 CARD Act was passed. Disclosures are difficult to understand and require a high level of general knowledge about credit cards to determine what the disclosure is actually charging consumers for the use of their credit cards. Warren exclaimed in an interview that given her experience and expertise as a professor specializing in contract law at Harvard, she did not understand the credit card disclosures implying that they are too confusing for most people (Bergman, 2009). The confusing contractual methodology ensures that credit card users do not know the real price of the credit and thus run the danger of being overcharged (Bergman). If consumers believe that a company is ethical and trustworthy, then emotive attributes can transfer to the credit card disclosures rather than through application of sound credit card knowledge (Wang, 2009).

Warren (2008) states that “business have learned to exploit customers’ systematic cognitive errors, selling complex credit products that are loaded with tricks and traps” (p. 1). Shailesh Mahta, former CEO of Providian Financial, phrases the term
“stealth and penalty pricing” for the strategy of providing disclosures that are typically too complex for the average consumer (Bergman, 2009). According to Mahta, the “average consumer does not know the real price of the credit upon gaining a line” due to varying interest rates and penalty fees that can be raised at the time a line of credit is given at any time after that (Bergman). The terms of the interest rates Mahta referred to were in the very small print of the credit card disclosure (Garcia et al., 2008). The common defense of the banking industry is that it is the borrower’s dilemma, or as bank lobbyist Feddis states, “some people just get confused” when they enter into a contract without an understanding of the terms (Bergman). However, deceptiveness is not at its essence based on a level of understanding or comprehension, but rather what consumers believe to be true from the advertisement and disclosure (Wang, 2009).

In most cases, people are able to pay minimum balances and keep in good standing with credit card companies (Bucks et al., 2009). However, when an injury, illness, or job layoff occurs, and APRs are maxed out there is no safety net and this creates an impossible payment situation where bankruptcy is the only option (Bergman). The credit marketplace has forced people into increasingly precarious finical situations and without federal regulation, the industry would probably continue creating more complex disclosures (Warren, 2008).

One of the most common mediums of contractually obligatory communication is through regular mail-in readymade contracts: “just fill out the simple form, sign the bottom and send it back in the enclosed pre-paid envelope.” The true meanings of the contractual terms are difficult to understand even for experts (Warren, 2009). Orman,
financial self-help specialist, has developed a specific lesson called *Young fabulous and broke* due to the amount of credit card offers young people receive with pre-approved offers for easy credit while making little or no income (Brandmeier, 2005). The common advertising scheme is to send pre-approved offers, complete with a line of credit, instructions to transfer debt from one card to another, and sometimes with so-called convenience checks. Almost always they include this type of clause: “we reserve the right to change the terms of agreement at any time, for any reason” (Garcia, Lardner, & Zeldin, 2008, p. 170). The ambiguity of the contract creates a situation where people cannot adequately compare and choose between credit cards due to the confusing nature of the terms (Warren, 2009).

One study from Wang (2009), found that responsible disclosure advertisement increased favorable attitudes towards corporations. The study used a sample of convenience surveying 214 college students to test the relationship towards credit card provider’s corporate social responsibility and disclosures in print advertisements (Wang). Although there were obvious limitations given the sample size and demographics, the findings appear logical. The implications show that if the credit card lenders dedicate effort to be more responsible by practicing ethical disclosure procedures with their customers, they will enhance their corporate image (Wang).

The corporate sector has begun to respond. Shaffer (2009), discovered in a survey that 29% of MasterCard users were “somewhat” or “very worried” about the management of their personal finances in February of 2009. He further recommends that credit card lenders should adapt corporate sensitivity to consumers’ lack of
confidence in the economy by turning electronic communication products used primarily to bill into personal financial management tools, and offer rewards in the form of lower APRs for on-time payments (Shaffer).

The credit card industry is changing from within, as well as under the direction of new laws from the US Government. However, Warren cautions that bankers will continually attempt to find ways around the current laws (Bergman, 2009). Personal knowledge about credit cards is helpful in managing credit card debt; however, knowledge about the new credit laws, the reasons behind them, and the potential traps that remain can also be attributes in overall credit card knowledge.

**Knowledge about Debt and Credit Cards**

US families are required to make decision that range from retirement plans, credit sources, house and car purchases as well as short term loans like unsecured loans and credit cards (Campbell, Jackson, Madrian & Tufano, 2010). There is a lack of consumer financial understanding on decision making and very little research or experimental data on household financial literacy and consumer behavior (Campbell et al.). Most of the information gathered from household field research has been collected via survey from the Federal Reserve’s survey of Consumer Finances; however, this data has limitations due to respondents refusing to take the surveys and the accuracy of their responses (Campbell et al.).

One study by Mandell and Klein (2009) measured the financial literacy and behavior of college students who attended a personal finance class at three different high schools. 400 college students representing four high school graduation cohorts
took a survey that asked questions about their perceived “thriftiness” and “financial preparedness” (Mandell & Klein, pp. 18-23). The results showed that students who took the high school financial planning course did not display increased financial literacy over other students who never took the course (Mandell, & Klein). This study suggests that simply giving a class may not be adequate by itself to increase financial literacy and that more research is needed in determining what type of education and training is needed to increase financial literacy.

Financial literacy not only affects young adults but older generations facing retirement. Financial literacy is lacking in many developed countries as well as the US and has the real potential of adversely affecting preparedness for retirement (Lusardi & Mitchel, 2006). This affects over 20% of the current US workforce as the Baby Boomers and Traditionalists (born before 1964) will retire by 2018 (Bureau of Labor Statistics, 2010). In their study, Lusardi and Mitchel (2006) created a survey of questions to determine financial literacy and found that very fundamental questions were either answered wrong or not at all; see survey example. The study gave support for the need for education aimed at improving financial literacy and that single classes or seminars do not provide an appropriate level of instructions evidenced by the difficulty of following through with adequate financial plans (Lusardi & Mitchel).

**Sources of Information About Credit Cards**

As the search for optimal training methods for overall financial literacy and debt management is conducted, several people seek information about personal finance to include credit cards from a wide variety of sources. People are increasingly seeking
financial systems they can personally manage rather than provided by traditional debt counselors or stock brokers (Zizi, 2009). The personal financial management industry has grown in worth to a value of about $19 billion dollars (Zizi). David Bach, Suze Orman, Dave Ramsey, and others like them represent methodical approaches in plain language for average consumers to get out of debt and manage personal finances. They all have tremendous popularity and claim favorable success rates for their customers. However, studies in traditional training classes in financial literacy have had less favorable results (Mandell & Klein, 2009).

**Household Debt in the United States**

There are several forms of debt in the US 58% of households have two or more cars and spend an average $25,000 per automobile at an average 13% annual percentage rate (APR) (U.S. Census Bureau, 2010; Cox, 2008). 37% of US families have mortgages and the median value of US homes is estimated at $185,400 (US Census Bureau, 2010). However, from 2005 to 2009, the median family household income was only about $62,363, while the mean family household income during the same timeframe was about $81,357 (U.S. Census Bureau, 2009).

Credit cards in particular make up a smaller percentage of total debt when mortgages and car loans are factored in (Bucks, Kennickell, Mach, and Moore, 2009), but credit cards make large profits through interest rates, penalty pricing, overdraft fees, and other forms of fees (Bergman, 2009). Most American households have an average of approximately $14,750 in credit-card debt (Woolsey & Schulz, 2011). In March 2010, credit cards made up 98% of revolving debt in the US totaling $852.6 billion
Total US consumer debt in 2010 was $2.45 trillion dollars bringing the total credit card debt to be approximately 34% of total US consumer debt (Woolsey, & Schulz).

Debt incurred by US families between 1998 and 2007 show credit card balances to be from 3.5% to 3.7% of the total debt incurred (Bucks et al., 2009). The median family credit card debt was approximately $2,400 (Bucks et al.), as opposed to the national mean of approximately $14,750 (Woolsey & Schulz, 2011). In a survey conducted by CreditCard.com (2008), the credit card debt mean for individuals was $3,389, while the median was only $90 in 2010. The mean total debt of credit card balances of US families is low at around 3.5%; however, credit card debt is over 1/3 of the total US consumer debt. These statistics indicate that credit card debt is likely kept at a manageable level by most people; however, there is a minority that is most likely overstretched financially.

**Impact of Debt**

People living from paycheck to paycheck are vulnerable to obtaining large amounts of credit card debt (Scurlock, 2006). Many Americans are going into debt for necessities, and spending increases have come in the “unavoidables: or transportation, energy, health care, higher education, and housing” (Garcia, Lardner, & Zeldin, 2008, p. 2). Research from Warren correlated medium incomes between US families from the early 1970s and families in mid-2007 and discovered that the “basics are driving families to the edge” (Scurlock). The “basics” referring to the home, health insurance, child care, and automobile costs (Scurlock). Credit lines and specifically credit cards offer an
artificial “emergency plan” for people who need extra money quickly to take care of emergencies (Ramsey, 2003). When an emergency does occur, it causes people living on marginal income to fall in potentially deep financial trouble.

US households make financial decisions on their standard of living that can potentially erupt in arguments over the mundane day-to-day spending or about significant changes such as a new baby or a wage earner moving out of the home (Zelizer, 2005). One example, from a 2009 study by Cummings, and Goeke-Morey, found that within many couples, financial conflicts in the home lasted longer and were more intense than other sources of household conflict (Papp et al., 2009). The 15 day longitudinal study asked husbands and wives to record particular pieces of data in a diary in order to compare money as the topic of marital conflict (Papp et al.). Husbands were reported to show anger and wives tended to exhibit depression behavior as a result of financial arguments (Papp et al.).

A possible cause of financial problems as a source of conflict is that issues surrounding money typically do not have straight-forward answers and when left unresolved can lead to “a self-defeating cycle of non-productive tactics” (Papp, et al.). When households come under financial difficulty, the economic aspects of the relationships between family members can overlap and become “indistinguishable” (Zelizer, 2005, pp. 284-286). A basic knowledge about finances and debt well communicated and implemented through a financial system is a necessary step towards financial debt reduction and help overall stability in the home (Ramsey, 2003).
Summary

With the current economic crisis, complicated disclosure agreements, and the overall bad publicity banks and credit card companies have received, the industry must keep the customers they have and attract new ones in order to maintain their high profit margins. Advertising techniques must by adaptable to the continually changing consumer environment. Elliott’s (1998) model of emotion-driven choice describes emotion as the primary motivation for choice rather than rationality. The long running MasterCard Priceless advertisement campaign utilizes emotive communication to encourage use that can possibly lead to credit card debt by commodification of relationships (Tippett, 2008). The advertising industry generally creates a lifestyle out of reach for most Americans and cultivates lifetime consumers starting from a very early age (Cynamon & Frazzari, 2008). With many people already living on the edge of their finances the emotive driven advertising, specifically the MasterCard Priceless commercials could influence not only the speeding habits of families, but the level of debt in households.

Many US consumers do not have adequate financial literacy for many tasks required to effectively manage a typical household budget (Lusardi & Mitchell, 2006) and are increasingly facing situations where credit cards are a last resort (Warren, 2006). Intentionally deceptive disclosure information compounds the issue in that credit consumers do not understand the contractual agreements they enter into and are being taken advantage of by stealth and penalty charges from credit lenders (Bergman, 2009). The MasterCard Priceless commercials focus on the emotive aspects of
advertising through the depiction of social relationships rather than straight contractual information (Tippett, 2008), but a strong general level of knowledge about credit cards could offset or mitigate the emotive sentiments portrayed in MasterCard Priceless commercials.

David Bach, Suze Orman, Dave Ramsey, and many others like them give financial advice in plain language for consumers to get out of debt and manage their personal finances better in an annual $19 billion dollar industry (Zizi, 2009). Financial training from public schools are offered and taught at several places in the US, but are often not as effective as they are meant to be (Wang, 2009). These approaches, among others, bring up the question of which sources of information about credit cards relate to the most useful general knowledge about credit cards and how does that knowledge compare to credit card management and debt?

The MasterCard Priceless advertisements do little to emphasize contractual information involved in credit card use such as interest rates, customer service, or incentives that the information processing approach to advertisement might use. Instead, it commodifies the emotion and repeats its central message of “Some things money can’t buy. For everything else, there’s MasterCard” (Tippett, 2008, p. 12). Sources of information about credit cards that offer empirical financial data and expert advice can also be key contributors to how well people manage their credit cards.
CHAPTER 3
RESEARCH QUESTIONS AND KEY CONCEPTS

This chapter discusses the research questions to be addressed in the study.

The MasterCard Priceless advertisements use emotive themes as key components to their marketing strategy to encourage MasterCard use. The financial understanding, or ability to make optimal financial decisions concerning credit cards, is sometimes weakened by agreement with the MasterCard Priceless advertisement’s emotional appeal. The first question is asked to understand the relationship between agreement to the advertisement and knowledge.

RQ1: What is the relationship between the general level of knowledge about credit cards and the perception of the MasterCard Priceless credit card advertisements?

Knowledge about credit cards is a sub-concept of debt literacy or the financial knowledge needed to make good financial choices on debt (Mandell & Klein, 2009). Creation of an exhaustive method of measuring credit card knowledge is beyond the scope of this research. However, asking respondents how much they think they know provides a general view of credit card knowledge and it is an easy method of examining how respondents “perceive of how much know what they know” relative to data obtained by test-based methods (Lusardi & Tufano, 2008, pp. 10-11). This leads to the second research question.

RQ2: What is the relationship between the general level of knowledge about credit cards and perceived general level of knowledge about credit cards?
The MasterCard Priceless advertisements use emotional appeal as a method of marketing credit card use. Agreement with the MasterCard Priceless credit card advertisement could suggest greater credit card use. This leads to research question three.

**RQ3:** What is the relationship between the perception of the MasterCard Priceless credit card advertisements and the main use of personal credit card accounts?

Credit card advertisements such as the MasterCard Priceless campaign markets the use of credit, often ignoring sound credit card management (Schechter, 2006) such as consistently reviewing billing statements for errors, or charges, or for being charged additional fees. Agreement with the MasterCard Priceless advertisement could suggest poor management of credit card account(s). This leads to the fourth question.

**RQ4:** What is the relationship between the perception of the MasterCard Priceless credit card advertisements and how well respondents manage credit cards?

Many Americans are accruing debt for the “unavoidables: or transportation, energy, health care, higher education, and housing” (Garcia, Lardner, & Zeldin, 2008, p. 2). Advertising to keep up spending can be challenging when consumers remain in debt. One goal of credit card commercials (to include the MasterCard Priceless commercials) is to encourage use by “ignor[ing] the potential negative aspects ... of accruing debt”; however, debt can remain long after the relevance or desire of the purchase has disappeared (Tippett, 2008, pp. 11). This leads to the fifth question.

**RQ5:** What is the relationship between the perception of the MasterCard Priceless credit card advertisements and the level of credit card debt?
There are several sources of financial information that can aid people in gaining the necessary knowledge to manage their credit cards. Expert assistance for financial planning, advice, and training are widely available to obtain information about sound credit card management (Zizi, 2009). Sources of information about credit cards vary in levels of expertise, costs, quality, availability, and overall usefulness for providing the information needed to help respondents gain knowledge they need about use and management of their credit cards. This leads to the sixth research question.

**RQ6:** What is the relationship between the general level of knowledge about credit cards and sources of information about credit cards?

Knowledge about credit cards is necessary for good management of credit card accounts and ability to make the best financial decisions. Good credit card management requires understanding of contractual agreements, consistently reviewing statements, and any other general activity that helps maintain a good standing with the lending institution. Active personal involvement in credit card management can be distracted by a variety of reasons such as banking systems that automatically manage accounts or hiring paid professionals (Tippett, 2008). These bring into question the relationship between credit card knowledge and credit card management leading to the seventh research question.

**RQ7:** What is the relationship between the general level of knowledge about credit cards and how well consumers manage credit cards?

Credit cards make purchasing more convenient, but the use is potentially dangerous because it puts people in a position where they may use them less
responsibly (Frank, 2008) and accumulate debt. Greater or increased knowledge about credit cards aids the financial decisions necessary to avoiding responsible spending, poor credit card management, and ultimately the accumulation of debt. This leads to the eighth research question.

**RQ8:** What is the relationship between the general level of knowledge about credit cards and the level of credit card debt?

There are several resources from which one gains information about credit cards such as friends and family, the government, and a $19 billion dollar a year industry that gives comprehensive advice and financial training (Zizi, 2009). Sources of information about credit cards can vary in the level of expertise, channel used, and motivation suggesting the potential benefit to credit card management could vary as well. This leads to the ninth and final research question.

**RQ9:** What is the relationship between sources of information about credit cards and how well respondents manage credit cards?

**Key Concepts**

This section discusses the following key concepts constituting the research questions addressed in the study: (1) perception of MasterCard Priceless credit card advertisements; (2) level of general knowledge about credit cards; (3) perceived general level of knowledge about credit cards; (4) main use of credit card accounts; (5) how well respondents manage credit cards; (6); and level of credit card debt (7) and sources of information about credit cards.
Perception of MasterCard Priceless credit card advertisements

Conceptual Definition. This concept refers to the extent to which the respondent agreed with the statements about the MasterCard Priceless credit card advertisements. The MasterCard Priceless credit card advertisements build scenarios that focus on emotions traditionally not for sale such as love, affection, and friendship (Tippett, 2008) which respondents may or may not agree to and at varying levels.

Operational Definition: This concept was measured by asking the respondents the following questions about the MasterCard Priceless commercials on a scale from 1 to 5:

6. Please answer the following questions on a scale from 1 to 5, 1 being strongly disagree and 5 strongly agree.

<table>
<thead>
<tr>
<th>Number</th>
<th>Question</th>
<th>PLEASE CIRCLE A NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td>The MasterCard “Priceless” ads make a good point in that “some things money can’t buy.”</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>2)</td>
<td>The MasterCard “Priceless” ads offer viable alternatives for sharing positive experiences with family, friends, or loved ones.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>3)</td>
<td>The MasterCard “Priceless” ads are good reminders on what’s important in life.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>4)</td>
<td>The MasterCard “Priceless” ads used to be emotional to me, but now it’s just another commercial.</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

Respondents viewed the MasterCard Priceless advertisement Motion prior to completing the questionnaire (MasterCard, 2011a). The fourth statement, the MasterCard “Priceless” ads used to be emotional to me, but now it’s just another commercial, was derived from marketing and branding research from Brakus, Schmitt, and Zarantonello (2009) to see if the emotion continues over time with potential
consumers. However, this question was not used in the results and discussion section because the answers were not consistent with the other MasterCard Priceless results and was determined that it lacked validity. The type of emotion was not specified and the wording of question was double-barreled which probably made the question too confusing. Therefore, the fourth statement was not used.

**Level of General Knowledge about Credit Cards**

*Conceptual Definition.* Level of general knowledge about credit cards is a sub-concept of debt literacy or the financial knowledge needed to make good financial choices on debt (Mandell & Klein, 2009, p. 17). Level of general knowledge about credit cards refers to how much respondents understand about contractual rights, compounding interest, working of credit card debt, and as like in debt literacy, the ability to “determine the most favorable payment method given clear options” (Lusardi & Tufano, 2008, pp. 4-5).

*Operational Definition:* This concept is measured by asking the respondent the following three questions from the Lusardi and Tufano’s (2008, pp. 4-8) study on debt literacy, financial experiences and over-indebtedness to calculate compound interest and the value of money over time as required in credit card management and use:

12. Suppose you owe $1,000 on your credit card and the interest rate you are charged is 20% per year compounded annually. If you only pay the minimum monthly balance, at this interest rate, how many years would it take for the amount you owe to double?

1 [ ] Less than 2 years;
2 [ ] 2 to 5 years;
3 [ ] Greater than 5 but less than 10 years;
4 [ ] Greater than 10 years;
5 [ ] Don't know.
13. You owe $3,000 on your credit card. You pay a minimum payment of $30 each month. At an Annual Percentage Rate of 12% (or 1% per month), how many years would it take to eliminate your credit card debt if you made no additional new charges?
   - 1 [ ] Less than 5 years;
   - 2 [ ] 5 to 10 years;
   - 3 [ ] Greater than 10 to 15 years;
   - 4 [ ] Greater than 15 years;
   - 5 [ ] Never, you will continue to be in debt;
   - 6 [ ] Do not know.

14. You purchase an appliance which costs $1,000. To pay for this appliance, you are given the following two options: a) Purchase with your credit card and pay a total of 12 monthly payments of $100 each; b) Borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase. Which is the more advantageous offer?
   - 1 [ ] Option (a) purchase with your credit card and pay a total of 12 monthly payments of $100 each;
   - 2 [ ] Option (b) borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase;
   - 3 [ ] They are the same;
   - 4 [ ] Do not know;

The following question was derived from a summary from The White House Office of the Press Secretary (2009), and measures the respondent’s knowledge of his or her rights.

15. On May 22, 2009, President Obama signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act. This new law does which of the following:
   - 1 [ ] Increases difficulty for people to declare bankruptcy due to high credit card debt;
   - 2 [ ] Gives all consumers the right to negotiate their disclosures prior to accepting a line of credit;
   - 3 [ ] Prevents credit card companies from making rate increases, unfair fee traps, and complex disclosures;
   - 4 [ ] Allows harsher financial penalties for credit card users who fail to use credit cards with responsibility;
   - 5 [ ] Don't know.
**Perceived Level of General Knowledge about Credit Cards**

*Conceptual Definition.* The perceived level of general knowledge about credit cards refers to the respondent’s own assessment of his or her overall knowledge on managing their credit card accounts.

*Operational Definition:* This measure is taken from the Lusardi and Tufano (2008) study with a modification in the wording from self-reported financial literacy to credit card knowledge as follows:

8. On a scale from 1 to 10, where 1 means no knowledge at all and 10 means extremely knowledgeable, how would you assess your overall knowledge on managing your credit card accounts?

- [ ] 1 Don't know at all
- [ ] 2
- [ ] 3
- [ ] 4
- [ ] 5
- [ ] 6
- [ ] 7
- [ ] 8
- [ ] 9
- [ ] 10 Extremely knowledgeable

The question was asked towards the beginning of the questionnaire prior to the four questions on level of general knowledge about credit cards and simply asks the respondent’s own assessment of his or her credit card knowledge.

**Main Use of Personal Credit Card Accounts**

*Conceptual Definition.* The main use of personal credit card accounts refers to the categories of goods and services respondents purchase with their credit card accounts. These are any type of purchases or payment that access the credit card line of credit. This includes in-store purchases, online shopping, telephonic, or any other type of
purchase that to accesses the line of credit for a purchase. The uses of credit cards are derived primarily from a list of types and incentives posted on CreditCards.com (2011). Not included is the use of credit card accounts for business, corporate, or government that are required for employment.

*Operational Definition:* This concept is measured by obtaining the frequency each respondent used their available lines of credit in major categories of goods and services.

11. On a scale from 1 to 5, where 1 means never and 5 means always, how often do you use credit cards for the following:

<table>
<thead>
<tr>
<th></th>
<th>PLEASE CIRCLE A NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Automobile bills and expenses? (Excluding fuel and insurance).</td>
</tr>
<tr>
<td>2</td>
<td>Mortgage or rent?</td>
</tr>
<tr>
<td>3</td>
<td>Dining out?</td>
</tr>
<tr>
<td>4</td>
<td>Insurance?</td>
</tr>
<tr>
<td>5</td>
<td>Entertainment?</td>
</tr>
<tr>
<td>6</td>
<td>Clothing?</td>
</tr>
<tr>
<td>7</td>
<td>Medical or Dental?</td>
</tr>
<tr>
<td>8</td>
<td>Education?</td>
</tr>
<tr>
<td>9</td>
<td>Vacation?</td>
</tr>
<tr>
<td>10</td>
<td>Electronics?</td>
</tr>
<tr>
<td>11</td>
<td>Fuel?</td>
</tr>
<tr>
<td>12</td>
<td>Groceries?</td>
</tr>
<tr>
<td>13</td>
<td>Are there any other types of purchases you make with your credit card account not listed? If so, please fill in below.</td>
</tr>
</tbody>
</table>

How Well Consumers Manage Credit Cards

*Conceptual Definition.* This concept refers to how well the respondent perceives his or her own competence on managing credit card accounts such as paying bills on time and constantly reviewing credit card billing statements.
**Operational Definition:** This concept is measured by asking the respondent about specific habits of credit card management and actions taken by credit card companies based on credit card management. Questions are derived from Lusardi and Tufano (2008) credit card use questions.

17. Answer the following question on a scale from 1 to 5, 1 being never and 5 means always. In the last 12 months, which of the following describes your credit card account management?

<table>
<thead>
<tr>
<th></th>
<th>PLEASE CIRCLE A NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I paid my credit cards in full each month.</td>
</tr>
<tr>
<td>2</td>
<td>I paid the minimum monthly payment only.</td>
</tr>
<tr>
<td>3</td>
<td>I have been charged a fee for late payments.</td>
</tr>
<tr>
<td>4</td>
<td>I have been charged an over the limit fee for exceeding my credit limit.</td>
</tr>
<tr>
<td>5</td>
<td>I have consistently reviewed my billing statements.</td>
</tr>
<tr>
<td>6</td>
<td>My account was closed down by the credit card company.</td>
</tr>
<tr>
<td>7</td>
<td>I have used the internet to manage my credit card accounts.</td>
</tr>
</tbody>
</table>

**Level of Credit Card Debt**

**Conceptual Definition.** The level of credit card debt refers to the respondent’s self-report of the amount of money owed on credit cards that is left over each month after payment in relation to monthly income. The level of credit card debt is measured in proportion to the amount of income rather than a straight dollar amount.

\[
\text{Level of Credit Card Debt} = \frac{\text{Monthly Carry-Over Still Owed}}{\text{Gross Monthly Income}}
\]

**Operational Definition:** This respondent’s self-report of the ratio of carry-over debt over the gross monthly personal income after a monthly billing cycle is measured by the following question:
16. Choose the answer that best applies. After paying my bills each month, my remaining credit card balance is approximately...

1 [ ] less than ¼ of my personal gross (before taxes) monthly
2 [ ] from ¼ to ½ of my personal gross monthly income;
3 [ ] more than ½ to 1 month's personal gross income;
4 [ ] more than 1 to 2 month's personal gross income;
5 [ ] more than 2 month's of my personal gross income;
6 [ ] I don’t know how much carry-over balance I keep on my
7 [ ] I don’t carry a balance on my personal credit cards.

Sources of Information about Credit Cards

Conceptual Definition. Sources of information about credit cards categorize information resources where the respondents have actually learned or gained an understanding about credit cards. Resources include a broad array of friends and families, television, newspaper, or web based sources. Knowledge can be obtained from workshops, paid experts, or groups either web-based or in person. The information resource list was collected from Yahoo.com (2011), Creditcards.com (2011), Wisebread.com (2011), and VanBuskirk (2011).

Operational Definition: This concept is measured by asking respondent to rate the level of importance placed on a list of categories where he or she gets information about credit cards. Contingency questions were asked on radio, newspaper, financial magazines, internet resources, government resources, weblog (blogs) or forums, and television to elaborate the specific source of information.
19. On a scale from 1 to 5, where 1 means never and 5 means always, how often do you use the following resources to receive information that you need about credit cards?

<table>
<thead>
<tr>
<th>Resource</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Friends and family</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2) Bank or credit card company</td>
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<td></td>
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<tr>
<td>3) Forum, workshop, or group to discuss credit cards (in person)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>4) Paid professional</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5) Credit Card Disclosure or Contractual Agreement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6) Knowledge gained from my formal education</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>7) Radio (If you answered 1 &quot;Never&quot;, proceed to number 8. If you answered 2-5 please answer 7.1.)</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

7.1. Which radio shows do you listen to?

- [ ] Bloomberg Radio
- [ ] Bob Brinker's Money Talk
- [ ] Dave Ramsey
- [ ] Howard Clark Radio Show
- [ ] Other: Please Specify
- [ ] Winning on Wallstreet
- [ ] Rick Edelman
- [ ] TFNN
- [ ] NPR
8) Newspaper (If you answered 1 "Never", proceed to number 9. If you answered 2-5 please answer 8.1).......................... 1  2  3  4  5

8.1. Which newspaper do you read?

<table>
<thead>
<tr>
<th></th>
<th>Newspapers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Chicago Sun-Times</td>
</tr>
<tr>
<td>2</td>
<td>Chicago Tribune</td>
</tr>
<tr>
<td>3</td>
<td>Contra Costa Times</td>
</tr>
<tr>
<td>4</td>
<td>Daily News (New York)</td>
</tr>
<tr>
<td>5</td>
<td>Detroit Free Press</td>
</tr>
<tr>
<td>6</td>
<td>Houston Chronicle</td>
</tr>
<tr>
<td>7</td>
<td>Los Angeles Times</td>
</tr>
<tr>
<td>8</td>
<td>New York Post</td>
</tr>
<tr>
<td>9</td>
<td>Newsday</td>
</tr>
<tr>
<td>10</td>
<td>Oakland Tribune</td>
</tr>
<tr>
<td>11</td>
<td>Philadelphia Daily News</td>
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<tr>
<td>12</td>
<td>San Francisco Chronicle</td>
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<tr>
<td>13</td>
<td>San Jose Mercury News</td>
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<tr>
<td>14</td>
<td>St. Petersburg Times</td>
</tr>
<tr>
<td>15</td>
<td>Star Tribune (Minneapolis)</td>
</tr>
<tr>
<td>16</td>
<td>Arizona Republic</td>
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<tr>
<td>17</td>
<td>Dallas Morning News</td>
</tr>
<tr>
<td>18</td>
<td>Denver Post</td>
</tr>
<tr>
<td>19</td>
<td>New York Times</td>
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<td>20</td>
<td>Oregonian</td>
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<tr>
<td>21</td>
<td>Philadelphia Inquirer</td>
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<tr>
<td>22</td>
<td>Plain Dealer (Cleveland)</td>
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<tr>
<td>23</td>
<td>San Diego Union-Tribune</td>
</tr>
<tr>
<td>24</td>
<td>Seattle Times</td>
</tr>
<tr>
<td>25</td>
<td>Star-Ledger (Newark)</td>
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<tr>
<td>26</td>
<td>Wall Street Journal</td>
</tr>
<tr>
<td>27</td>
<td>Washington Post</td>
</tr>
<tr>
<td>28</td>
<td>USA Today</td>
</tr>
<tr>
<td>29</td>
<td>Other: Please Specify</td>
</tr>
</tbody>
</table>
9) Financial magazines? (If you answered 1 "Never", proceed to number 10. If you answered 2-5 please answer
9.1. Which magazines do you read?

1 [ ] Barron's  
2 [ ] Bloomberg Businessweek  
3 [ ] Business 2.0  
4 [ ] Business Finance  
5 [ ] Business Week  
6 [ ] CEO World  
7 [ ] CNN Money  
8 [ ] Commodities Now  
9 [ ] Credit Union Journal  
10 [ ] Credit Union Times  
11 [ ] Entrepreneur  
12 [ ] Fast Company  
13 [ ] Forbes  
14 [ ] Fortune  
15 [ ] Harvard Business Review  
16 [ ] Kiplinger  
17 [ ] Money  
18 [ ] Smart Money  
19 [ ] Economist, The  
20 [ ] Other: Please Specify

10) Internet resources? (If you answered 1 "Never", proceed to number 11. If you answered 2-5 please answer
10.1. Which internet resources you go to?

1 [ ] About.com Business & Finance  
2 [ ] Allbusiness Personal Finance Center  
3 [ ] American City Business  
4 [ ] AOL Money  
5 [ ] Barron's  
6 [ ] Bloomberg Businessweek  
7 [ ] Business 2.0  
8 [ ] Business Finance  
9 [ ] Business Week  
10 [ ] CEO World  
11 [ ] CNN Money  
12 [ ] Credit Union Journal  
13 [ ] Credit Union Times  
14 [ ] Fast Company  
15 [ ] Forbes  
16 [ ] Fortune  
17 [ ] Harvard Business Review  
18 [ ] Kiplinger  
19 [ ] Money  
20 [ ] Other: Please Specify  
21 [ ] Financial sense  
22 [ ] Findelity.com  
23 [ ] Forbes.com

<table>
<thead>
<tr>
<th>5</th>
<th>Bank of America Financial education and Tools</th>
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</thead>
<tbody>
<tr>
<td>6</td>
<td>Bankrate.com</td>
</tr>
<tr>
<td>7</td>
<td>Bloomberg.com</td>
</tr>
<tr>
<td>8</td>
<td>Budget Tracker, Inc</td>
</tr>
<tr>
<td>9</td>
<td>BusinessWeek Online</td>
</tr>
<tr>
<td>10</td>
<td>Business Insider, The</td>
</tr>
<tr>
<td>11</td>
<td>Care One Credit Counseling</td>
</tr>
<tr>
<td>12</td>
<td>ClearPoint</td>
</tr>
<tr>
<td>13</td>
<td>CNBC</td>
</tr>
<tr>
<td>14</td>
<td>CNN Money</td>
</tr>
<tr>
<td>15</td>
<td>Credit card Optimizer</td>
</tr>
<tr>
<td>16</td>
<td>Credit Infocenter</td>
</tr>
<tr>
<td>17</td>
<td>Credit.com</td>
</tr>
<tr>
<td>18</td>
<td>Debt Consolidation Care</td>
</tr>
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<td>19</td>
<td>DoctorPricing.com</td>
</tr>
<tr>
<td>20</td>
<td>FreeCreditReport.com</td>
</tr>
<tr>
<td>21</td>
<td>Google Finance</td>
</tr>
<tr>
<td>22</td>
<td>Kiplinger.com</td>
</tr>
<tr>
<td>23</td>
<td>MSN Money</td>
</tr>
<tr>
<td>24</td>
<td>Myvesta</td>
</tr>
<tr>
<td>25</td>
<td>NASDAQ</td>
</tr>
<tr>
<td>26</td>
<td>NYSE</td>
</tr>
<tr>
<td>27</td>
<td>Reuters</td>
</tr>
<tr>
<td>28</td>
<td>StockCloud</td>
</tr>
<tr>
<td>29</td>
<td>TheStreet.com</td>
</tr>
<tr>
<td>30</td>
<td>USATODAY.com Money</td>
</tr>
<tr>
<td>31</td>
<td>Wall Street Journal Digital, The</td>
</tr>
<tr>
<td>32</td>
<td>Yahoo! Finance</td>
</tr>
<tr>
<td>33</td>
<td>Other: Please Specify</td>
</tr>
</tbody>
</table>

11) Government resources? (If you answered 1 “Never”, proceed to number 12. If you answered 2-5 please answer

11.1) ........................................................................................................................................ 1 2 3 4 5

11.1. What government resources do you use?

| 1 | Bureau of the Public Debt                  |
| 2 | Federal Trade Commission                   |
| 3 | Mymoney.gov                                |
| 4 | U.S. Securities and Exchange Commission    |
| 5 | United States Senate Committee on Finance  |
| 6 | USA.gov personal finance                    |
| 7 | Other: Please Specify                      |

________________
12) Weblogs (blogs) or forums? (If you answered 1 "Never", proceed to number 13. If you answered 2-5 please answer.

12.1) Which blogs or forums to you follow?

<table>
<thead>
<tr>
<th></th>
<th>Blog/Forum Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>24/7 Wall Street</td>
</tr>
<tr>
<td>2</td>
<td>AllBanks.org Banking Forum</td>
</tr>
<tr>
<td>3</td>
<td>Bargaineering</td>
</tr>
<tr>
<td>4</td>
<td>Cash Money Life</td>
</tr>
<tr>
<td>5</td>
<td>Christian Personal Finance</td>
</tr>
<tr>
<td>6</td>
<td>City-Data.com Business, Finance, and Investing Forum</td>
</tr>
<tr>
<td>7</td>
<td>DealBook</td>
</tr>
<tr>
<td>8</td>
<td>FatWallets Forums – Finance</td>
</tr>
<tr>
<td>9</td>
<td>FICO Banking Fraud Forum</td>
</tr>
<tr>
<td>10</td>
<td>Five Cent Nickel</td>
</tr>
<tr>
<td>11</td>
<td>Get Rich Slowly</td>
</tr>
<tr>
<td>12</td>
<td>Global Investing</td>
</tr>
<tr>
<td>13</td>
<td>Investing Insights</td>
</tr>
<tr>
<td>14</td>
<td>IWillTeachYouToBeRich.com</td>
</tr>
<tr>
<td>15</td>
<td>John Gapper's blog</td>
</tr>
<tr>
<td>16</td>
<td>Ka-Blog</td>
</tr>
<tr>
<td>17</td>
<td>Managing Your Money</td>
</tr>
<tr>
<td>18</td>
<td>MarketThoughts.com</td>
</tr>
<tr>
<td>19</td>
<td>Money &amp; Company</td>
</tr>
<tr>
<td>20</td>
<td>Money Ning</td>
</tr>
<tr>
<td>21</td>
<td>Money Talk – Financial Forum</td>
</tr>
<tr>
<td>22</td>
<td>MyMoneyBlog</td>
</tr>
<tr>
<td>23</td>
<td>Naked Capitalism</td>
</tr>
<tr>
<td>24</td>
<td>Online Traders Forum</td>
</tr>
<tr>
<td>25</td>
<td>Planet Money</td>
</tr>
<tr>
<td>26</td>
<td>Quantitative Finance Forums</td>
</tr>
<tr>
<td>27</td>
<td>Reserve-Bank.com</td>
</tr>
<tr>
<td>28</td>
<td>Saving Advice.com Forums</td>
</tr>
<tr>
<td>29</td>
<td>StockRants Stock Market Forum</td>
</tr>
<tr>
<td>30</td>
<td>StockTradingToGo.com Stock Forums</td>
</tr>
<tr>
<td>31</td>
<td>The Finance Forum</td>
</tr>
<tr>
<td>32</td>
<td>The Simple Dollar</td>
</tr>
<tr>
<td>33</td>
<td>Topix.com Investment Banking Forum</td>
</tr>
<tr>
<td>34</td>
<td>Topix.com Examiner Banking Forum</td>
</tr>
<tr>
<td>35</td>
<td>Wall Street Examiner Forums</td>
</tr>
<tr>
<td>36</td>
<td>Wall Street Survivor Forums</td>
</tr>
<tr>
<td>37</td>
<td>Wallet Pop</td>
</tr>
<tr>
<td>38</td>
<td>WallStreetOasis.com</td>
</tr>
<tr>
<td>39</td>
<td>Wilmott</td>
</tr>
<tr>
<td>40</td>
<td>World Banking Forum</td>
</tr>
<tr>
<td>41</td>
<td>Other: Please Specify</td>
</tr>
</tbody>
</table>
13) Television? (If you answered 1 "Never", proceed to number 14. If you answered 2-5 please answer
13.1.)...................................................................................................................................................................................... 1 2 3 4 5

13.1. Which television shows do you watch?

1 [ ] CNN/Money
2 [ ] Suze Orman Show
3 [ ] Dirty Jobs
4 [ ] Mad Money
5 [ ] Making It! Minority success Stories
6 [ ] Right on the Money (Cris Farrell)
7 [ ] Nightly Business Report
8 [ ] Bloomberg Television
9 [ ] Wall Street Week
10 [ ] Grow Indiana
11 [ ] My Business TB - host David Kooch
12 [ ] Lou Dobbs Moneyline (CNN)
13 [ ] Business Sunday
14 [ ] Business Breakfast
15 [ ] That Money Show (PBS)
16 [ ] Squawk Box
17 [ ] Kudlow and Company
18 [ ] Fast Money
19 [ ] Other: Please Specify__________

14) What other resource do you use? Fill-in blank_________________
How often?...................................................................................................................................................................................... 1 2 3 4 5
CHAPTER 4

RESEARCH METHODS

This chapter discusses the methods used for data collection and analysis in the study: (1) the sample; (2) the questionnaire; (3) administration of the questionnaire; and (4) data analysis plan. The data for this study was collected through a survey using a self-administered questionnaire.

The Sample

Both the units of observation and the units of analysis of this study are individuals who own, use, or have an understanding of credit cards in the United States. Nonprobability sampling techniques were used to obtain participants for the study. Recruitment started with a sample of convenience via Facebook, friends, family, classmates, and also snowball sampling. Financial blogs and forums such as Free by 50 (JimR, 2011) and Adult ADD and Money (MacKenzie, 2011), as well as personal Facebook pages were used to solicit respondents by requesting a link or a brief write up be on their web sites.

The sample includes several military service members, family members or close associates of military. Service members are inherently a voluntary sample of the US population with people who have both good and bad financial management behaviors. In a GAO study, 1.2% of active duty service members filed for bankruptcy in 2003 as compared to 23.6% of the general US population (Stewart & Edwards, 2004). Despite the difference, bankruptcy filings in the general US population were shown to be related to unemployment rates and health care, both of which are covered by military members
(Stewart & Edwards, 2004). The Department of Defense Financial Readiness Campaign was started with the goal of increasing financial literacy of service members (Steward & Edwards). The sample also included several college students both undergrad and graduate levels.

Credit card ownership and use was not a requirement as the use of credit cards is a financial choice based on key concepts such as credit card knowledge and perception of the MasterCard advertisement examined in this research.

In order to comply with the Institutional Review Board (IRB), all respondents were required to be 18 years of age. Respondents acknowledged they were 18 years old or older in the cover page with the IRB information and from the question 1 of the survey.

The Questionnaire

The instrument used in this study was a 75 item web-based questionnaire. The questionnaire included multiple-choice, fill-in-the-blank, and Likert-type questions. See Appendix A for the questionnaire. The questionnaire was broken into four main parts: the IRB disclaimer and agreement page, an auto-prompted 33 second MasterCard Priceless video which all respondents viewed, the main part of the questionnaire, and an optional comments section at the end. The video was from the YouTube MasterCard channel and featured the traditional “Priceless” theme from the television version as well as a brief display of mobile technologies the credit card company is adopting.

The questionnaire portion contains 40 Likert-type scales, 15 multiple-choice, 5 fill-in-the-blank, and 15 contingency questions. The questions were not intended to
require lengthy thought with the possible exception of the questions to estimate level of credit card knowledge and ratio of monthly credit card carry-over debt to income.

Contingency questions were used in question 3. *Are you a U.S. citizen?*, and question 19. ...

*...how often do you use the following resources to receive information that you need about credit cards?*, to save the respondent’s time and focus. Upon completion of viewing the video and clicking “next,” the respondents answered the questionnaire for an estimated 15 minutes. At the end of the questionnaire, respondents were given the option to provide comments in an anonymous comment section not bound to the questionnaire entry.

Prior to the actual administration of the questionnaire, a pre-test was administered to a small group of individuals who met the sample criteria to ensure the questions and the process met the objectives of the study. From the pre-test the following questions were added: 3, *If not a US citizen, which country are you from?*; 9, *What credit card incentives do you use? (Click all that apply, if none leave blank)*; and 18, *How often do you obtain a copy of your credit report?*

The questionnaire was based on the survey tool in Windows SharePoint Services or WSS 3.0 with several modifications to ensure functionality and clarity.

**Administration of the Questionnaire**

The questionnaire was administered completely web-based from July 23 to September 13, 2011 and the respondent’s identities were kept anonymous throughout the process. Respondents went to http://www.pacrin.com, prompted to the Institutional Review Board (IRB) disclaimer located in Appendix D. Upon acceptance of
the terms and clicking the “continue” button, respondents were directed to the 33 second MasterCard Priceless video advertisement *Motion*, embedded into the survey from the You Tube MasterCard Channel (MasterCard, 2011a).

All questions were optional, respondents had the ability to answer, advance to the next questions without answering, or simply quit at any time during the survey.

**Data Analysis**

A code book was constructed containing information on each of the variables of the questionnaire as shown in Appendix B. Using the information from the code book, the data was first exported from SharePoint into Microsoft Excel format, then imported into Statistical Package for the Social Sciences (SPSS) version 19 Standard Student Edition. The data was verified and cleaned for accuracy then univariate and bivariate analyses were performed using the SPSS program.
CHAPTER 5

RESULTS AND DISCUSSION

This chapter presents and discusses the findings from the data analysis. First, the chapter provides a general discussion of the characteristics of the respondents. Next, the answers to the research questions are presented and discussed. The results discussed are only in terms of the respondents who answered the questionnaire and may not be representative of the entire credit card using population. Generalizations to larger populations should not be assumed.

Respondent Characteristics

A total of 197 respondents participated in this study. All respondents answered the online questionnaire. As shown in Table 1, respondents were 18 and over. The mean age was 32, the mode was 18, and the median was 31. The sample over-represented young adults with approximately one third (college students) aged 18-24 years old. Approximately one third of the respondents were college students. The US population in the same age group is only 9.9% (US Census Bureau, 2010a). 46.2% were male and 53.3% were female and 98% of the respondents were US citizens.

86.8% of the respondents reported owning one or more credit cards as shown in Table 2. This was substantially higher than the U.S. average of 71% (CreditCards.com, 2011).\(^1\) 58.9% of respondents reported having two or more credit cards which was

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\(^1\) CreditCards.com compiles credit card news and statistics from U.S. Government sources, credit rating, and credit card companies.
slightly higher than the national average 51% according to Experian (LowCard$.com, 2011).²

50.3% of the respondents reported attaining a bachelor’s degree or higher as seen in Table 3. This was much higher than the national average of 27% reported from the 2005-2009 U.S. Census Bureau (2009).

Table 1. Age, Gender, and US Citizenship

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-30</td>
<td>96</td>
<td>48.7</td>
<td>49.0</td>
<td>49.0</td>
</tr>
<tr>
<td>31-40</td>
<td>56</td>
<td>28.4</td>
<td>28.6</td>
<td>77.6</td>
</tr>
<tr>
<td>41-50</td>
<td>21</td>
<td>10.7</td>
<td>10.7</td>
<td>88.3</td>
</tr>
<tr>
<td>51-60</td>
<td>13</td>
<td>6.6</td>
<td>6.6</td>
<td>94.9</td>
</tr>
<tr>
<td>61+</td>
<td>10</td>
<td>5.1</td>
<td>5.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>196</td>
<td>99.5</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>1</td>
<td>.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mean 32
Median 31
Mode 18,19

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>91</td>
<td>46.2</td>
<td>46.4</td>
<td>46.4</td>
</tr>
<tr>
<td>Female</td>
<td>105</td>
<td>53.3</td>
<td>53.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>196</td>
<td>99.5</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>1</td>
<td>.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>US Citizenship</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Valid</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>193</td>
<td>98.0</td>
<td>98.0</td>
<td>98.0</td>
</tr>
<tr>
<td>No</td>
<td>4</td>
<td>2.0</td>
<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

² LowCard$.com collects data from the U.S. Government, credit rating, and credit card companies for the purpose of providing information to credit card consumers.
Credit Card Information Sources

To examine the sources of information concerning credit cards, respondents were asked to assign a level of use on a scale from never to always to each information source. The following table presents the frequency, percent, valid percent, and cumulative percent of respondents by education level:

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school diploma, GED, or equivalent</td>
<td>21</td>
<td>10.7</td>
<td>10.7</td>
<td>10.7</td>
</tr>
<tr>
<td>Some college</td>
<td>63</td>
<td>32.0</td>
<td>32.0</td>
<td>42.6</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>14</td>
<td>7.1</td>
<td>7.1</td>
<td>49.7</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>50</td>
<td>25.4</td>
<td>25.4</td>
<td>75.1</td>
</tr>
<tr>
<td>Master's degree</td>
<td>44</td>
<td>22.3</td>
<td>22.3</td>
<td>97.5</td>
</tr>
<tr>
<td>Professional or doctorate degree</td>
<td>5</td>
<td>2.5</td>
<td>2.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Similarly, the following table presents the number of active credit card accounts for each category:

<table>
<thead>
<tr>
<th>Number of Accounts</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>26</td>
<td>13.2</td>
<td>13.2</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>55</td>
<td>27.9</td>
<td>27.9</td>
<td>41.1</td>
</tr>
<tr>
<td>2</td>
<td>46</td>
<td>23.4</td>
<td>23.4</td>
<td>64.5</td>
</tr>
<tr>
<td>3</td>
<td>27</td>
<td>13.7</td>
<td>13.7</td>
<td>78.2</td>
</tr>
<tr>
<td>4</td>
<td>18</td>
<td>9.1</td>
<td>9.1</td>
<td>87.3</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
<td>5.1</td>
<td>5.1</td>
<td>92.4</td>
</tr>
<tr>
<td>6 or more</td>
<td>15</td>
<td>7.6</td>
<td>7.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
source as shown in Table 4. Combining the *always* and *often* categories, the most often used sources of information chosen by respondents were internet resources (20.7%), bank or credit card company (19.9%), and friends and family (15.3%). The responses could suggest that respondents prefer to access information they need about credit cards through passive means that were readily available. *Other resources* reported by respondents included books, mail in offers, and financial advice experts. A complete list of all responses is located in Appendix C.

### Table 4. Needed Sources of Information on Credit Cards in Percent

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet resources</td>
<td>30.9</td>
<td>20.0</td>
<td>28.5</td>
<td>15.2</td>
<td>5.5</td>
<td>165</td>
</tr>
<tr>
<td>Bank or credit card company</td>
<td>19.9</td>
<td>26.0</td>
<td>34.2</td>
<td>12.8</td>
<td>7.1</td>
<td>196</td>
</tr>
<tr>
<td>Friends and family</td>
<td>42.3</td>
<td>21.4</td>
<td>20.9</td>
<td>9.7</td>
<td>5.6</td>
<td>196</td>
</tr>
<tr>
<td>Credit card disclosure or contractual agreement</td>
<td>43.1</td>
<td>29.7</td>
<td>16.4</td>
<td>6.2</td>
<td>4.6</td>
<td>195</td>
</tr>
<tr>
<td>Television</td>
<td>55.8</td>
<td>22.8</td>
<td>16.8</td>
<td>3.6</td>
<td>0.0</td>
<td>197</td>
</tr>
<tr>
<td>Weblogs (blogs) or forums</td>
<td>76.0</td>
<td>14.8</td>
<td>6.1</td>
<td>2.6</td>
<td>0.5</td>
<td>196</td>
</tr>
<tr>
<td>In Person Forums, workshops, or groups</td>
<td>77.6</td>
<td>13.8</td>
<td>6.1</td>
<td>2.6</td>
<td>0.0</td>
<td>196</td>
</tr>
<tr>
<td>Government resources</td>
<td>70.3</td>
<td>21.0</td>
<td>6.7</td>
<td>2.1</td>
<td>0.0</td>
<td>195</td>
</tr>
<tr>
<td>Newspaper</td>
<td>72.4</td>
<td>18.9</td>
<td>7.1</td>
<td>1.0</td>
<td>0.5</td>
<td>196</td>
</tr>
<tr>
<td>Paid professional</td>
<td>79.1</td>
<td>12.2</td>
<td>7.1</td>
<td>1.5</td>
<td>0.0</td>
<td>196</td>
</tr>
<tr>
<td>Financial magazines</td>
<td>78.2</td>
<td>12.7</td>
<td>8.5</td>
<td>0.7</td>
<td>0.0</td>
<td>142</td>
</tr>
<tr>
<td>Radio</td>
<td>71.9</td>
<td>20.4</td>
<td>7.7</td>
<td>0.0</td>
<td>0.0</td>
<td>196</td>
</tr>
<tr>
<td>Other resources</td>
<td>57.4</td>
<td>13.1</td>
<td>14.8</td>
<td>1.6</td>
<td>13.1</td>
<td>61</td>
</tr>
</tbody>
</table>

As shown in Table 5, the top three internet resources chosen by respondents were *CNN Money* (19.3%), *Yahoo! Finance* (18.6%), and *Google Finance* (14.9%). The popular internet sites chosen by respondents were similar to national statistics from

### Table 5. Internet Resources

<table>
<thead>
<tr>
<th>Internet Resources Total:</th>
<th>69.1</th>
<th>165</th>
</tr>
</thead>
<tbody>
<tr>
<td>CNN Money</td>
<td>19.3</td>
<td>114</td>
</tr>
<tr>
<td>Yahoo! Finance</td>
<td>18.4</td>
<td>114</td>
</tr>
<tr>
<td>Google Finance</td>
<td>14.9</td>
<td>114</td>
</tr>
<tr>
<td>Forbes.com</td>
<td>11.4</td>
<td>114</td>
</tr>
<tr>
<td>USATODAY.com Money</td>
<td>11.4</td>
<td>114</td>
</tr>
<tr>
<td>FreeCreditReport.com</td>
<td>10.5</td>
<td>114</td>
</tr>
<tr>
<td>MSN Money</td>
<td>10.5</td>
<td>114</td>
</tr>
<tr>
<td>Wall Street Journal Digital, The</td>
<td>8.8</td>
<td>114</td>
</tr>
<tr>
<td>Bankrate.com</td>
<td>7.9</td>
<td>114</td>
</tr>
<tr>
<td>CNBC</td>
<td>7.9</td>
<td>114</td>
</tr>
<tr>
<td>Bloomberg.com</td>
<td>7.0</td>
<td>114</td>
</tr>
<tr>
<td>About.com Business &amp; Finance</td>
<td>4.4</td>
<td>114</td>
</tr>
<tr>
<td>AOL Money</td>
<td>4.4</td>
<td>114</td>
</tr>
<tr>
<td>Bank of America Financial</td>
<td>4.4</td>
<td>114</td>
</tr>
<tr>
<td>education and Tools</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Week Online</td>
<td>3.5</td>
<td>114</td>
</tr>
<tr>
<td>NASDAQ</td>
<td>3.5</td>
<td>114</td>
</tr>
<tr>
<td>Credit.com</td>
<td>2.6</td>
<td>114</td>
</tr>
<tr>
<td>Kiplinger.com</td>
<td>2.6</td>
<td>114</td>
</tr>
<tr>
<td>NYSE</td>
<td>2.6</td>
<td>114</td>
</tr>
<tr>
<td>Reuters</td>
<td>2.6</td>
<td>114</td>
</tr>
<tr>
<td>Credit Infocenter</td>
<td>1.8</td>
<td>114</td>
</tr>
<tr>
<td>Business Insider, The</td>
<td>0.9</td>
<td>114</td>
</tr>
<tr>
<td>Credit Card Optimizer</td>
<td>0.9</td>
<td>114</td>
</tr>
<tr>
<td>Financial sense</td>
<td>0.9</td>
<td>114</td>
</tr>
<tr>
<td>Findelity.com</td>
<td>0.9</td>
<td>114</td>
</tr>
<tr>
<td>American City Business</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Budget Tracker, Inc</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Care One Credit Counseling</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Debt Consolidation Care</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Doctor Pricing.com</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Emergelnvest</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Allbuisness Personal</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Finance Center</td>
<td></td>
<td></td>
</tr>
<tr>
<td>StockCloud</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>TheStreet.com</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Myvesta</td>
<td>0.0</td>
<td>114</td>
</tr>
<tr>
<td>Other</td>
<td>7.9</td>
<td>114</td>
</tr>
</tbody>
</table>

**MasterCard Priceless Advertisement: Exposure and Perception**

As shown in Table 6, respondents were asked to describe their previous exposure to the MasterCard Priceless advertisement. 89.8% had some level of exposure to the advertisement prior to taking this survey. 69.5% had seen it within in a year of taking the survey. All respondents were shown a 33 second MasterCard Priceless video advertisement titled *Motion*, prior to taking the survey (MasterCard, 2011a).

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3 Wisebread.com is a community of bloggers dedicated to personal finance advice, small business, and rating internet resources.
To examine the perception of the MasterCard Priceless credit card advertisements, respondents were asked how much they agreed with each of the three statements about emotion from strongly disagree to strongly agree (as listed in Table 7). These questions were intended to examine the overall agreement with the MasterCard Priceless message.

68.6% of respondents answered either agree or strongly agree to “the MasterCard Priceless ads make a good point in that ‘some things money can’t buy,’” suggesting the strong emotive appeal of the MasterCard Priceless advertisement. The results could also indicate strong agreement to the statement “some things money can’t buy.”

A lower level of agreement was found in the second and third questions. 33.5% of the respondents chose agree or strongly agree to the statement, “the MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family,”

Table 6. Exposure to MasterCard Priceless Before the Survey

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I never saw a MasterCard &quot;Priceless advertisement</td>
<td>20</td>
<td>10.2</td>
<td>10.2</td>
<td>10.2</td>
</tr>
<tr>
<td>I have seen the MasterCard &quot;Priceless&quot; advertisement within the past year</td>
<td>137</td>
<td>69.5</td>
<td>69.5</td>
<td>79.7</td>
</tr>
<tr>
<td>It has been more than a year since I have seen a MasterCard &quot;Priceless&quot; advertisement</td>
<td>40</td>
<td>20.3</td>
<td>20.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>197</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6. Exposure to MasterCard Priceless Before the Survey
friends, or loved ones,” and 29.4% of respondents selected agree or strongly agree to,

“the MasterCard Priceless ads are good reminders on what’s important in life”.

Table 7. Perception of MasterCard Credit Card Advertisement (in Percent)

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>The MasterCard Priceless ads make a good point in that “some things money can’t buy.”</td>
<td>4.6</td>
<td>10.7</td>
<td>16.2</td>
<td>50.3</td>
<td>18.3</td>
<td>197</td>
</tr>
<tr>
<td>The MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family, friends, or loved ones;</td>
<td>7.1</td>
<td>20.9</td>
<td>38.1</td>
<td>28.9</td>
<td>4.6</td>
<td>196</td>
</tr>
<tr>
<td>The MasterCard Priceless ads are good reminders on what’s important in life;</td>
<td>10.2</td>
<td>28.4</td>
<td>32.0</td>
<td>26.4</td>
<td>3.0</td>
<td>197</td>
</tr>
</tbody>
</table>

**Level of Credit Card Knowledge**

Table 8 shows the respondents’ self-assessment of overall knowledge on a scale of 1 (don’t know at all) to 10 (extremely knowledgeable). 26.9% of respondents answered 10 or extremely knowledgeable. The respondents self-estimate was much higher than the Lusardo and Tufano (2008) study where 10.7% claimed a 7 on a 7 point scale where 7 was very high. The general level of knowledge about credit cards was obtained by asking four questions requiring an understanding of credit card rights, compounded interest rates, and determination of the most beneficial payment plans as shown in Table 9. When asked about the basic highlights of the 2009 Credit Card Accountability and Disclosure (CARD) Act, only 45.2% answered correctly indicating that

---

4 The Lusardo and Tufano (2008) study sample consisted of 1000 U.S. respondents weighted to make the final sample representative of the U.S. population in regards to income, gender, age, household size, region, and market size.
most respondents do not understand some of their basic rights regarding their credit
card accounts.

Table 8. Self Assessment of Credit Card Knowledge

<table>
<thead>
<tr>
<th></th>
<th>Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Don't know at all</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>2</td>
<td>4.6</td>
<td>9.6</td>
</tr>
<tr>
<td>3</td>
<td>2.5</td>
<td>12.2</td>
</tr>
<tr>
<td>4</td>
<td>3.6</td>
<td>15.7</td>
</tr>
<tr>
<td>5</td>
<td>6.1</td>
<td>21.8</td>
</tr>
<tr>
<td>6</td>
<td>3.6</td>
<td>25.4</td>
</tr>
<tr>
<td>7</td>
<td>12.7</td>
<td>38.1</td>
</tr>
<tr>
<td>8</td>
<td>20.3</td>
<td>58.4</td>
</tr>
<tr>
<td>9</td>
<td>14.7</td>
<td>73.1</td>
</tr>
<tr>
<td>10 Extremely knowledgeable</td>
<td>26.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
</tr>
</tbody>
</table>

The findings from the knowledge questions were very similar to the Lusardi and Tufano (2008) study. 32.5% of the respondents answered correctly compared to 35.0% in the Lusardi and Tufano (2008) study to the following question: “You owe $3,000 on your credit card. You pay a minimum payment of $30 each month. At an Annual Percentage Rate of 12% (or 1% per month), how many years would it take to eliminate your credit card debt if you made no additional new charges?” This suggests only 32.5% of the respondents understood that they had to pay more than the minimum payment to pay off the debt.

29.7% of the respondents answered correctly to “Suppose you owe $1,000 on your credit card and the interest rate you are charged is 20% per year compounded
annually. If you only pay the minimum monthly balance, at this interest rate, how many years would it take for the amount you owe to double?” with 36% answering correct in the Lusardi and Tufano (2008) study. This suggests that only 29.7% of respondents understood the power of compound interest.

Table 9. General Level of Knowledge About Credit Cards

<table>
<thead>
<tr>
<th></th>
<th>Percent Correct</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>On May 22, 2009, President Obama signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act. This new law does which of the following: (Correct response: Number 3 &quot;Prevents credit card companies from making rate increases, unfair fee traps, and complex disclosures&quot;).</td>
<td>45.9</td>
<td>194</td>
</tr>
<tr>
<td>You owe $3,000 on your credit card. You pay a minimum payment of $30 each month. At an Annual Percentage Rate of 12% (or 1% per month), how many years would it take to eliminate your credit card debt if you made no additional new charges? (Correct response: Number 5 &quot;never, you will continue to be in debt&quot;).</td>
<td>32.5</td>
<td>194</td>
</tr>
<tr>
<td>Suppose you owe $1,000 on your credit card and the interest rate you are charged is 20% per year compounded annually. If you only pay the minimum monthly balance, at this interest rate, how many years would it take for the amount you owe to double? (Correct response: Number 2 &quot;2 to 5 years&quot;).</td>
<td>29.7</td>
<td>195</td>
</tr>
<tr>
<td>You make a $1,000 purchase. To pay, you are given the following two options: a) Purchase with your credit card and pay a total of 12 monthly payments of $100 each; b) Borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase. Which is better? (Correct response: Number 2 &quot;option (b)&quot;).</td>
<td>12.4</td>
<td>194</td>
</tr>
</tbody>
</table>

12.2% of respondents answered correctly to “You make a $1,000 purchase. To pay, you are given the following two options: a) Purchase with your credit card and pay a total of 12 monthly payments of $100 each; b) Borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase. Which is better? (Correct response: Number 2 "option (b)").
interest rate and pay back the lump sum $1,200 a year from purchase. Which is better?”, while, only 7% answered correctly in the Lusardi and Tufano (2008) study. This suggests that very few of the respondents understood the value of money over time. In the original study, only 7% of respondents answered correctly due to the possibility that some people were willing to pay someone else to manage the budgeting (Lusardi & Tufano, 2008, p. 7).

As shown in Table 10, the mean of correct answers is low at 1.19 with 31% answering none of the questions correctly and only one person (.5%) answering all four questions correctly. The overall results provide support to the Lusardi and Tufano (2008) conclusion that “debt illiteracy is widespread” (p. 8).

<table>
<thead>
<tr>
<th>Number of correct answers</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>61</td>
<td>31.0</td>
<td>31.0</td>
<td>31.0</td>
</tr>
<tr>
<td>1</td>
<td>64</td>
<td>32.5</td>
<td>32.5</td>
<td>63.5</td>
</tr>
<tr>
<td>2</td>
<td>47</td>
<td>23.9</td>
<td>23.9</td>
<td>87.3</td>
</tr>
<tr>
<td>3</td>
<td>24</td>
<td>12.2</td>
<td>12.2</td>
<td>99.5</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>.5</td>
<td>.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 10. Knowledge Question Summary

Credit Card Management and Incentive Choices

To examine how well respondents manage credit cards, respondents answered six questions based on credit card management as shown in Table 11. The following
questions were reverse coded to make them consistent with the direction of the other questions: *I paid the minimum monthly payment only, I have been charged a fee for late payments, I have been charged an over the limit fee for exceeding my credit limit, and my account was closed down by the credit card company.*

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>My account was closed down by the credit card company. (Data reported with reversed codes.)</td>
<td>0.5</td>
<td>0.0</td>
<td>1.5</td>
<td>3.6</td>
<td>94.3</td>
<td>194</td>
</tr>
<tr>
<td>I have been charged an over the limit fee for exceeding my credit limit. (Data reported with reversed codes.)</td>
<td>0.5</td>
<td>0.0</td>
<td>2.6</td>
<td>9.4</td>
<td>87.5</td>
<td>192</td>
</tr>
<tr>
<td>I have been charged a fee for late payments. (Data reported with reversed codes.)</td>
<td>0.5</td>
<td>0.5</td>
<td>5.2</td>
<td>22.7</td>
<td>71.1</td>
<td>194</td>
</tr>
<tr>
<td>I paid the minimum monthly payment only. (Data reported with reversed codes.)</td>
<td>1.5</td>
<td>1.5</td>
<td>9.3</td>
<td>20.6</td>
<td>67.0</td>
<td>194</td>
</tr>
<tr>
<td>I paid my credit cards in full each month.</td>
<td>10.2</td>
<td>6.1</td>
<td>9.2</td>
<td>14.8</td>
<td>59.7</td>
<td>197</td>
</tr>
<tr>
<td>I have consistently reviewed my billing statements.</td>
<td>8.2</td>
<td>3.1</td>
<td>15.9</td>
<td>22.6</td>
<td>50.3</td>
<td>195</td>
</tr>
</tbody>
</table>

Respondents overall reported that they generally manage their credit card accounts well. Combining the *often* and *always* categories, 97.9% of respondents reported *never* having their credit cards shut down by the credit card company, 96.9% reported never being charged an over the limit fee, and 93.8% reported never being charged a fee for late payments. Despite the reports of good credit card management,
some respondents could have inflated their answers due to the sensitive nature of personal finances (Tourangeau & Yan, 2007).

38.5% responded never and rarely on the question of how often do you obtain a copy of your credit report?, as shown in Table 12. This suggests that many of the respondents either do not know about the Fair Credit Reporting Act allowing them one free report each year from Equifax, Experian, and TransUnion, or do not take advantage of it (Federal Trade Commission, 2010).

Table 12. Frequency of Obtaining Credit Card Report (in percent)

<table>
<thead>
<tr>
<th>How often do you obtain a copy of your credit report?</th>
<th>Never</th>
<th>Rarely</th>
<th>Some years</th>
<th>Most years</th>
<th>At least once a year</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15.9</td>
<td>22.6</td>
<td>20.0</td>
<td>13.3</td>
<td>28.2</td>
<td>197</td>
</tr>
</tbody>
</table>

To gain a general idea of the importance of incentives, respondents were asked a series of questions about which incentives they used and how important these incentives were in obtaining and using credit card accounts. As shown in Table 13, 50.3% of respondents reported incentives important or extremely important for obtaining a new card, while account 58.6% reported incentives were important or extremely important for use of their credit card. This suggests that respondents use incentives slightly more with existing cards rather than when obtaining new credit card accounts.

The top three most popular incentives were no annual fee (53.8%), cash back or return (39.6%), and airline miles at (31.5%) as shown in Table 14. Student credit cards
incentives were high at 17.8% considering college students consisted of only about one third of the sample population.

**Table 13. Credit Card Incentives for New Accounts and Use (in Percent)**

<table>
<thead>
<tr>
<th>Incentives for Obtaining a New Credit Card Account</th>
<th>Not important at all</th>
<th>A little important</th>
<th>Neutral</th>
<th>Important</th>
<th>Extremly important</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>23.4</td>
<td>11.7</td>
<td>14.6</td>
<td>27.5</td>
<td>22.8</td>
<td></td>
<td>197</td>
</tr>
</tbody>
</table>

| Incentives for Credit Card Use                  | 12.4                 | 16.6               | 12.4    | 37.3      | 21.3              | 197 |

**Table 14. Credit Card Uses by Popular Incentives**

<table>
<thead>
<tr>
<th>Incentives</th>
<th>Frequency &quot;Yes&quot;</th>
<th>% Valid</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Annual Fee</td>
<td>106</td>
<td>53.8</td>
</tr>
<tr>
<td>Cash Back or Return</td>
<td>78</td>
<td>39.6</td>
</tr>
<tr>
<td>Airline Miles</td>
<td>62</td>
<td>31.5</td>
</tr>
<tr>
<td>Student</td>
<td>35</td>
<td>17.8</td>
</tr>
<tr>
<td>Gas or Fuel</td>
<td>31</td>
<td>15.7</td>
</tr>
<tr>
<td>Hotel and Travel</td>
<td>28</td>
<td>14.2</td>
</tr>
<tr>
<td>Low Interest Balance Transfer</td>
<td>24</td>
<td>12.2</td>
</tr>
<tr>
<td>Consumer Protection or Extended Warranties</td>
<td>21</td>
<td>10.7</td>
</tr>
<tr>
<td>Dining &amp; Entertainment</td>
<td>19</td>
<td>9.6</td>
</tr>
<tr>
<td>Retail Brand</td>
<td>15</td>
<td>7.6</td>
</tr>
<tr>
<td>Low Interest Introductory Offer</td>
<td>13</td>
<td>6.6</td>
</tr>
<tr>
<td>Automobile</td>
<td>9</td>
<td>4.6</td>
</tr>
<tr>
<td>Prepaid Cards</td>
<td>8</td>
<td>4.1</td>
</tr>
<tr>
<td>Instant Approval</td>
<td>7</td>
<td>3.6</td>
</tr>
<tr>
<td>Financial</td>
<td>6</td>
<td>3.0</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>6</td>
<td>3.0</td>
</tr>
<tr>
<td>Sports</td>
<td>4</td>
<td>2.0</td>
</tr>
<tr>
<td>School Alumni</td>
<td>3</td>
<td>1.5</td>
</tr>
<tr>
<td>Credit Repair</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>Charity</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.0</td>
</tr>
</tbody>
</table>
Respondents reported the most common uses (often or always) of credit cards was for clothing (53.9%), dining out (52.6%), and vacation (52.3%) as shown in Table 15. The least common uses reported (often or always) were mortgage or rent (1.5%), insurance (14.9%), and medical and dental (18.4%). These findings suggest that the respondents use their credit card more for convenience and luxuries than for necessities.

Table 15. Main Use of Personal Credit Card Accounts (in Percent)

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing</td>
<td>13.8</td>
<td>12.3</td>
<td>20.0</td>
<td>27.7</td>
<td>26.2</td>
<td>195</td>
</tr>
<tr>
<td>Dining out</td>
<td>13.8</td>
<td>12.2</td>
<td>21.4</td>
<td>29.6</td>
<td>23.0</td>
<td>196</td>
</tr>
<tr>
<td>Vacation</td>
<td>20.2</td>
<td>10.9</td>
<td>16.6</td>
<td>21.2</td>
<td>31.1</td>
<td>193</td>
</tr>
<tr>
<td>Fuel</td>
<td>25.1</td>
<td>13.3</td>
<td>10.8</td>
<td>11.3</td>
<td>39.5</td>
<td>195</td>
</tr>
<tr>
<td>Entertainment</td>
<td>15.6</td>
<td>13.5</td>
<td>24.0</td>
<td>25.0</td>
<td>21.9</td>
<td>192</td>
</tr>
<tr>
<td>Electronics</td>
<td>18.0</td>
<td>15.5</td>
<td>21.6</td>
<td>16.5</td>
<td>28.4</td>
<td>194</td>
</tr>
<tr>
<td>Groceries</td>
<td>26.5</td>
<td>13.3</td>
<td>16.3</td>
<td>18.9</td>
<td>25.0</td>
<td>196</td>
</tr>
<tr>
<td>Automobile bills and expenses</td>
<td>31.5</td>
<td>12.7</td>
<td>14.7</td>
<td>13.2</td>
<td>27.9</td>
<td>197</td>
</tr>
<tr>
<td>(Excluding fuel and insurance)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>49.7</td>
<td>8.7</td>
<td>16.9</td>
<td>9.7</td>
<td>14.9</td>
<td>195</td>
</tr>
<tr>
<td>Medical or dental</td>
<td>61.0</td>
<td>11.3</td>
<td>9.2</td>
<td>5.6</td>
<td>12.8</td>
<td>195</td>
</tr>
<tr>
<td>Insurance</td>
<td>75.8</td>
<td>4.1</td>
<td>5.2</td>
<td>4.1</td>
<td>10.8</td>
<td>194</td>
</tr>
<tr>
<td>Mortgage or rent</td>
<td>89.3</td>
<td>6.6</td>
<td>2.5</td>
<td>0.5</td>
<td>1.0</td>
<td>197</td>
</tr>
<tr>
<td>Other</td>
<td>33.3</td>
<td>11.1</td>
<td>13.0</td>
<td>18.5</td>
<td>24.1</td>
<td>54</td>
</tr>
</tbody>
</table>

Level of Credit Card Debt

63.7% of respondents reported having no debt, while only 9.3% indicated having one month or greater, as shown in Table 16. The credit card debt reported by respondents had some similarities to national statistics. In 2009, the Federal Reserve Survey of Consumer Finances reported that 53.8% of people in the U.S. carried no credit
card debt (Bucks, et al., 2009). There is also a possibility that respondents under reported information about their level of debt due to the personal and private nature of the questions.

### Table 16. Level of Credit Card Debt

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No credit card debt</td>
<td>116</td>
<td>58.9</td>
<td>63.7</td>
<td>63.7</td>
</tr>
<tr>
<td>Less than 1/4 of gross monthly income</td>
<td>29</td>
<td>14.7</td>
<td>15.9</td>
<td>79.7</td>
</tr>
<tr>
<td>From 1/4 to 1/2 of gross monthly income</td>
<td>11</td>
<td>5.6</td>
<td>6.0</td>
<td>85.7</td>
</tr>
<tr>
<td>More than 1/2 to 1 month gross income</td>
<td>9</td>
<td>4.6</td>
<td>4.9</td>
<td>90.7</td>
</tr>
<tr>
<td>More than 1 to 2 month's gross income</td>
<td>7</td>
<td>3.6</td>
<td>3.8</td>
<td>94.5</td>
</tr>
<tr>
<td>More than 2 month's gross income</td>
<td>10</td>
<td>5.1</td>
<td>5.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>182</td>
<td>92.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>15</td>
<td>7.6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| N Valid                  | 182       |         |               |                    |
| Missing                 | 15        |         |               |                    |

| Median                  | No debt   |         |               |                    |
| Mode                    | No debt   |         |               |                    |

Answers to Research Questions\(^5\)

**RQ1:** What is the relationship between the general level of knowledge about credit cards and the perception of the MasterCard Priceless credit card advertisements?

The sum of the correct answers to the questions on knowledge about credit cards was calculated for each respondent for a total knowledge score. Although the

\(^5\) To measure the association of the ordinal variables in the answers to research questions section, the absolute Gamma values were interpreted through the following convention: “Less than 0.1 - quite weak ... about 0.1–2 - slight relationship, about 0.2–3 - moderate relationship, about 0.4–5 - strong relationship, 0.5 and higher - very strong relationship” (Weil, 2011). This convention is useful to closely define the strength of the associations as most values are below 0.5.
total possible correct was four, there was only one respondent that answered all four questions correctly. Therefore, that respondent was combined with those who answered three questions correctly. The three variables on the perception of the MasterCard Priceless advertisements were recoded into three categories by combining disagree and strongly disagree categories into disagree, and the strongly agree and agree categories into agree. Each of the three recoded variables from the MasterCard Priceless credit card advertisement was crosstabulated with the total knowledge score (see Tables 17 – 19).

There was only one very slight relationship (Gamma = .100) between the total knowledge scores and the MasterCard “Priceless” ads are good reminders on what’s important in life as shown in Table 17.

Table 17. Relationship Between the General Level of Knowledge about Credit Cards and the MasterCard Priceless ads are good reminders on what’s important in life (in Percent)

<table>
<thead>
<tr>
<th>Total Knowledge Score - RECODED</th>
<th>0 Correct</th>
<th>1 Correct</th>
<th>2 Correct</th>
<th>3 or 4 Correct</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The MasterCard Priceless ads are good reminders on what’s important in life</td>
<td>Disagree</td>
<td>44.3</td>
<td>28.1</td>
<td>48.9</td>
<td>32.0</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>36.1</td>
<td>39.1</td>
<td>17.0</td>
<td>32.0</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>19.7</td>
<td>32.8</td>
<td>34.0</td>
<td>36.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .100, N = 197)

There was almost no relationship (Gamma = .045) between the total knowledge score and the MasterCard “Priceless” ads offer viable alternatives for sharing positive experiences with family, friends, or loved ones as shown in Table 18.
There was almost no (albeit negative) relationship (\(\text{Gamma} = -.016\)) between the total knowledge score and the MasterCard “Priceless” ads make a good point in that “some things money can’t buy” as shown in Table 19.

**Table 18.** Relationship Between the General Level of Knowledge about Credit Cards and the MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family, friends, or loved ones (in Percent)

<table>
<thead>
<tr>
<th>Total Knowledge Score - RECODED</th>
<th>0 Correct</th>
<th>1 Correct</th>
<th>2 Correct</th>
<th>3 or 4 Correct</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>35.0</td>
<td>18.8</td>
<td>34.0</td>
<td>24.0</td>
<td>28.1</td>
</tr>
<tr>
<td>Neutral</td>
<td>35.0</td>
<td>43.8</td>
<td>31.9</td>
<td>44.0</td>
<td>38.3</td>
</tr>
<tr>
<td>Agree</td>
<td>30.0</td>
<td>37.5</td>
<td>34.0</td>
<td>32.0</td>
<td>33.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

(\(\text{Gamma} = .045, N = 196\))

Overall, there appears to be no to a very slight relationship between the general level of knowledge about credit cards and the perception of the MasterCard Priceless credit card advertisement. Knowledge concerning credit cards did not appear to be
related with the agreement to the MasterCard Priceless commercial as only one of the three values had a very slight relationship.

**RQ2:** What is the relationship between the general level of knowledge about credit cards and perceived general level of knowledge about credit cards?

The total knowledge score (as described prior to answering RQ1 in this chapter) was cross tabulated with the perceived general level of knowledge about credit cards as shown in Table 20.

**Table 20. Relationship Between General Knowledge and Perceived Knowledge About Credit Cards (in Percent)**

<table>
<thead>
<tr>
<th>Total Knowledge Score - RECODED</th>
<th>0 Correct</th>
<th>1 Correct</th>
<th>2 Correct</th>
<th>3 or 4 Correct</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self assessment of credit card knowledge</td>
<td>Don't know at all</td>
<td>6.6</td>
<td>6.3</td>
<td>2.1</td>
<td>4.0</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>8.2</td>
<td>3.1</td>
<td>0.0</td>
<td>8.0</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>1.6</td>
<td>1.6</td>
<td>4.3</td>
<td>4.0</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>6.6</td>
<td>1.6</td>
<td>2.1</td>
<td>4.0</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>6.6</td>
<td>9.4</td>
<td>4.3</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>3.3</td>
<td>3.1</td>
<td>6.4</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>11.5</td>
<td>12.5</td>
<td>12.8</td>
<td>16.0</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>27.9</td>
<td>25.0</td>
<td>6.4</td>
<td>16.0</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>9.8</td>
<td>14.1</td>
<td>14.9</td>
<td>28.0</td>
</tr>
<tr>
<td>Extremely Knowledgeable</td>
<td>18.0</td>
<td>23.4</td>
<td>46.8</td>
<td>20.0</td>
<td>26.9</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .183, N = 197)

A slight relationship (Gamma = .183) was found between the total knowledge score and the perceived general level of knowledge about credit cards.

For further explanation, the perceived general level of knowledge was about credit cards was recoded from a 1-10 scale to a 1-5 scale by combining 1 thru 2 = 0, 3
thru 4 = 1, 5 thru 6 = 2, 7 thru 8 = 3, and 9 thru 10 = 4. The recoded “perceived” general level of knowledge about credit cards was subtracted from the sum of the correct answers to the general level of knowledge questions, as shown in Table 21.

**Table 21. Relationship Between General Knowledge and Perceived Knowledge About Credit Cards**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underestimation</td>
<td>-3</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td></td>
<td>-2</td>
<td>3</td>
<td>1.5</td>
<td>3.0</td>
</tr>
<tr>
<td></td>
<td>-1</td>
<td>10</td>
<td>5.1</td>
<td>8.1</td>
</tr>
<tr>
<td>Same</td>
<td>0</td>
<td>23</td>
<td>11.7</td>
<td>19.8</td>
</tr>
<tr>
<td>Overestimation</td>
<td>1</td>
<td>34</td>
<td>17.3</td>
<td>37.1</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>59</td>
<td>29.9</td>
<td>67.0</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>48</td>
<td>24.4</td>
<td>91.4</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>17</td>
<td>8.6</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>197</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

80.2% of respondents overestimated their general level of knowledge about credit cards while only 8.1% underestimated. 11.7% of respondents accurately predicted their own knowledge about credit cards. These findings are consistent with the conclusion by Lusardi and Tufano (2008) that most people are not as knowledgeable about their credit cards as they think they are.

**RQ3:** What is the relationship between the perception of the MasterCard Priceless credit card advertisements and the main use of personal credit card accounts?

Each of the three recoded MasterCard Priceless variables on the perception of the advertisements (described prior to answering RQ1 in this chapter) were cross tabulated with the main use of personal credit card accounts. The frequent (often or
always) credit card uses for clothing (53.9%), dining out (52.6%), vacation (52.3%), fuel (50.8%), entertainment (46.9%), electronics (44.9%), groceries (43.9%), and automobile bills and expenses (41.1%), were used for this research question. See Table 22 for a summary and Appendix E for details.

Table 22. Cross Tabulation Summary Between the Main Use of Credit Card Accounts and Perception of the MasterCard Priceless Advertisement

<table>
<thead>
<tr>
<th>The MasterCard Priceless ads make a good point in that “some things money can’t buy.”</th>
<th>The MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family, friends, or loved ones;</th>
<th>The MasterCard Priceless ads are good reminders on what’s important in life;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gamma Value</td>
<td>N</td>
<td>Gamma Value</td>
</tr>
<tr>
<td>Clothing</td>
<td>-0.201</td>
<td>195</td>
</tr>
<tr>
<td>Dining Out</td>
<td>-0.250</td>
<td>196</td>
</tr>
<tr>
<td>Vacation</td>
<td>-0.199</td>
<td>193</td>
</tr>
<tr>
<td>Fuel</td>
<td>-0.239</td>
<td>195</td>
</tr>
<tr>
<td>Entertainment</td>
<td>-0.232</td>
<td>192</td>
</tr>
<tr>
<td>Electronics</td>
<td>-0.141</td>
<td>194</td>
</tr>
<tr>
<td>Groceries</td>
<td>-0.213</td>
<td>196</td>
</tr>
<tr>
<td>Automobile bills and expenses</td>
<td>-0.222</td>
<td>197</td>
</tr>
</tbody>
</table>

The MasterCard Priceless ads make a good point in that “some things money can’t buy,” and each of the main uses of personal credit card accounts had slight to moderate inverse relationships with Gamma values ranging from -.141 to -.250. No to slight inverse relationships were also found between the MasterCard “Priceless” ads

\[\text{6 The frequent (often or always) credit card uses for education, medical and dental, insurance, mortgage or rent, and other were not included from Table 18 in the cross tabulation due to the low (> 25%) reported frequent use.}\]
offer viable alternatives for sharing positive experiences with family, friends, or loved ones and clothing (Gamma = -.110), vacation (Gamma = -.143), and electronics (Gamma = -.126). There were no notable relationships (or Gamma values > |.1|) found between the MasterCard “Priceless” ads are good reminders on what’s important in life and any of the variables.

All the relationships between the perception of the MasterCard Priceless credit card advertisements and the main use of personal credit card accounts were negative, although many were very slight. These findings show that in general, respondents’ use of credit cards decreased as agreement with the MasterCard Priceless advertisement increased.

**RQ4: What is the relationship between the perception of the MasterCard Priceless credit card advertisements and how well consumers manage credit cards?**

Of the six questions on credit card management, the following four questions were reverse coded to match the direction of the other two questions: *paid minimum monthly payment only, charged a late fee, account closed down, and charged an over the limit fee*. The three recoded variables on the perception of the MasterCard Priceless advertisements (as described prior to answering RQ1 of this chapter) were cross tabulated with the recoded variables on how well respondents manage credit cards. See Table 23 for summary and Appendix F for details.

There was mainly negative relationships between the MasterCard “Priceless” ads offer viable alternatives for sharing positive experiences with family, friends, or loved ones and not having their account closed down (Gamma = -.239), *paid in full* (Gamma = -
consistently reviewed billing statements (Gamma = -0.197), not being charged an over the limit fee (Gamma = -0.106), and have not paid the minimum monthly payment only (Gamma = -0.055).

\[ \text{Table 23. Summary of Relationships Between the Perception of the MasterCard Priceless Advertisement and How Well Respondents Manage Credit Cards} \]

<table>
<thead>
<tr>
<th>Credit Card Management in the Past 12 Months</th>
<th>Paid in Full</th>
<th>Consistently reviewed billing statements</th>
<th>Paid minimum monthly payment only*</th>
<th>Charged a late fee*</th>
<th>Charged an over the limit fee*</th>
<th>Account closed down*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gamma</td>
<td>-0.131</td>
<td>-0.084</td>
<td>-0.034</td>
<td>-0.101</td>
<td>0.063</td>
<td>-0.111</td>
</tr>
<tr>
<td>N</td>
<td>196</td>
<td>195</td>
<td>194</td>
<td>194</td>
<td>192</td>
<td>194</td>
</tr>
</tbody>
</table>

| Gamma                                      | -0.234      | -0.197                                   | -0.055                            | 0.025             | -0.106                      | -0.239              |
| N                                          | 195         | 194                                      | 193                               | 193               | 192                         | 193                 |

| Gamma                                      | -0.092      | -0.151                                   | 0.118                             | -0.005            | 0.002                       | -0.022              |
| N                                          | 196         | 195                                      | 194                               | 192               | 194                         | 195                 |

*This data was calculated by using reverse codes.

The only exception was a slight positive relationship (Gamma = .118) between \textit{the MasterCard “Priceless” ads are good reminders on what’s important in life} and paying more than the minimum monthly payment. Each of the relationships greater than \|.1| between all of the MasterCard Priceless variables and the credit card management variables were negative.
Overall, the majority of the relationships between the perceptions of MasterCard Priceless advertisement and how well the respondents managed credit cards were no to slight and negative with only one isolated exception. In other words, agreement with the MasterCard Priceless advertisements was related to poor credit card management among respondents.

**RQ5: What is the relationship between the perception of the MasterCard Priceless credit card advertisements and the level of credit card debt?**

The level of credit card debt was recoded from six categories to three: no debt, less than \( \frac{1}{4} \) of one month’s gross income, and \( \frac{1}{4} \) or more of one month’s gross income. The three recoded variables on the perception of the MasterCard Priceless advertisements (described prior to answering RQ1 in this chapter) were cross tabulated with the recoded credit card debt variable (see Tables 24 – 26). Each respondent was required to watch the MasterCard Priceless video advertisement *Motion*, prior to taking the survey (MasterCard, 2011a).

There was no relationship (Gamma = -.005) between the statement *the MasterCard “Priceless” ads make a good point that “some things money can’t buy,“* and the level of credit card debt (see Table 24). There was a slight relationship (Gamma = .182), between *The MasterCard “Priceless” ads offer viable alternatives for sharing positive experiences with family, friends, or loved ones* and the level of credit card debt (see Table 25). There was also a slight relationship (Gamma = .139) between *the MasterCard “Priceless” ads are good reminders on what’s important in life*, and the level of credit card debt (see Table 26).
Table 24. Relationship Between the MasterCard Priceless ads make a good point in that “some things money can't buy” and the Level of Credit Card Debt (In Percent)

<table>
<thead>
<tr>
<th></th>
<th>Ratio of Carry-Over Debt to Gross Monthly Income - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Debt</td>
</tr>
<tr>
<td>The MasterCard Priceless ads make a good point in that “some things money can't buy”</td>
<td>Disagree</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

(Gamma = -.005, N = 182)

Table 25. Relationship Between the MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family, friends, or loved ones and the Level of Credit Card Debt (In Percent)

<table>
<thead>
<tr>
<th></th>
<th>Ratio of Carry-Over Debt to Gross Monthly Income - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Debt</td>
</tr>
<tr>
<td>the MasterCard Priceless ads offers viable alternatives for sharing positive experiences with family, friends, or loved ones</td>
<td>Disagree</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

(Gamma = .182, N = 181)

Table 26. Relationship Between the MasterCard Priceless ads are good reminders on what’s important in life and the Level of Credit Card Debt (In Percent)

<table>
<thead>
<tr>
<th></th>
<th>Ratio of Carry-Over Debt to Gross Monthly Income - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Debt</td>
</tr>
<tr>
<td>The MasterCard Priceless ads are good reminders on what’s important in life</td>
<td>Disagree</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

(Gamma = .139, N = 182)
The overall relationship between agreement to the MasterCard Priceless credit card advertisement and the level of credit card debt among respondents is no to slight.

RQ6: What is the relationship between the general level of knowledge about credit cards and sources of information about credit cards?

The relationship between the general level of knowledge about credit cards and sources of information about credit cards was examined by cross tabulating the total knowledge score, (as described prior to answering RQ1 of this chapter) with the sources of information about credit cards as summarized in Table 27. See Appendix G for individual tables.

### Table 27. Summary of Relationships Between General Knowledge About Credit Cards and Sources of Information on Credit Cards in Percent

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Gamma</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weblogs (blogs) or forums (e.g., Get Rich Slowly, Five Cent Nickel, The Simple Dollar)</td>
<td>0.412</td>
<td>196</td>
</tr>
<tr>
<td>Radio (e.g., NPR, Dave Ramsey, Howard Clark Show)</td>
<td>0.397</td>
<td>196</td>
</tr>
<tr>
<td>Paid professional</td>
<td>0.359</td>
<td>196</td>
</tr>
<tr>
<td>Financial magazines (e.g., Money, Forbes, The Economist)</td>
<td>0.314</td>
<td>142</td>
</tr>
<tr>
<td>In Person Forums, workshops, or groups</td>
<td>0.212</td>
<td>196</td>
</tr>
<tr>
<td>Newspaper (e.g., USA Today, Wall Street Journal, NY Times)</td>
<td>0.210</td>
<td>196</td>
</tr>
<tr>
<td>Internet resources (e.g., CNN Money, Yahoo! Finance, Google Finance)</td>
<td>0.197</td>
<td>165</td>
</tr>
<tr>
<td>Credit card disclosure or contractual agreement</td>
<td>0.149</td>
<td>195</td>
</tr>
<tr>
<td>Friends and family</td>
<td>-0.110</td>
<td>196</td>
</tr>
<tr>
<td>Television (e.g., CNN/Money, Suze Orman, Dirty Jobs)</td>
<td>-0.063</td>
<td>197</td>
</tr>
<tr>
<td>Government resources (e.g., USA.gov, FTC, Mymoney.gov)</td>
<td>0.048</td>
<td>195</td>
</tr>
<tr>
<td>Bank or credit card company</td>
<td>0.026</td>
<td>196</td>
</tr>
<tr>
<td>Other resources</td>
<td>-0.042</td>
<td>61</td>
</tr>
</tbody>
</table>

The strongest relationship (Gamma = .412) was found between total knowledge score and *weblogs (blogs) or forums*. The top *weblogs (blogs) or forums* used by
respondents who use this medium were Get Rich Slowly (20.9%), Five Cent Nickel (11.6%) and The Simple Dollar (11.6%). Other relationships found between the total knowledge score and radio (Gamma = .397), paid professional (Gamma = .359), financial magazines (Gamma = .314), in person forums, workshops, or groups (Gamma = .212), newspaper (Gamma = .210), internet resources (Gamma = .197), and credit card disclosures or contractual agreements (Gamma = .149). Of the respondents who used radio, the top programs were NPR (39.6%), Dave Ramsey (20.8%), and the Howard Clark Radio Show (13.7%). The top Financial Magazines were Money (54.8%), Forbes (19.4%), and The Economist (19.4%). The top internet sources were CNN Money (19.3%), Yahoo! Finance (18.4%), and Google Finance (14.9).

No notable relationships were found between the total knowledge score and government resources (Gamma = .048), television (Gamma = .045), bank or credit card company (Gamma = .026), or other resources (Gamma = -.063). However, there was a slight inverse relationship (Gamma = -.110) found between the total knowledge score and friends and family.

Overall, the relationships were mostly positive between the sources of information about credit cards and the general level of knowledge about credit cards. Despite the variation of the sources in terms of cost, level of expertise, richness, and overall usefulness, most of the sources related positively to increased knowledge about credit cards. Friends and family was the main exception. This could be due to friends and family not necessarily an expert source of information.
RQ7: What is the relationship between the general level of knowledge about credit cards and how well consumers manage credit cards?

Four of the six questions on credit card management were reverse coded as described prior to answering RQ3 of this chapter. Of the six questions on credit card management, the following four questions were reverse coded to match the direction of the other two questions: *paid minimum monthly payment only, charged a late fee, account closed down, and charged an over the limit fee*. The total knowledge score (as described prior to answering RQ1 of this chapter) was cross tabulated with each of the six questions (with the four reverse coded questions) on how the respondents manage credit cards over the past 12 months, as shown in Tables 28 – 33.

The strongest relationship (Gamma = .469) was found between the total knowledge score and not having their credit card account closed down as shown in Table 28.

### Table 28. Relationship Between the General Level of Knowledge about Credit Cards and Having Their Credit Card Account Close Down Over the Past 12 Months (Reverse Coded; in Percent)

<table>
<thead>
<tr>
<th>Having Their Credit Card Account Close Down</th>
<th>Total Knowledge Score - RECODED</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
<td>1 Correct</td>
<td>2 Correct</td>
<td>3 or 4 Correct</td>
<td>Total</td>
</tr>
<tr>
<td>Never</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>4.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Rarely</td>
<td>5.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Sometimes</td>
<td>5.0</td>
<td>6.3</td>
<td>0.0</td>
<td>0.0</td>
<td>3.6</td>
</tr>
<tr>
<td>Always</td>
<td>90.0</td>
<td>93.7</td>
<td>100.0</td>
<td>96.0</td>
<td>94.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .469, N = 194)

There were smaller relationships between the total knowledge score and not being charged an over the limit fee (Gamma = .272), not being charged a late fee...
(Gamma = .129) and consistently reviewed billing statements (Gamma = .100) as shown in Table 29 – 31.

Table 29. Relationship Between the General Level of Knowledge about Credit Cards and Charged an Over the Limit Fee Over the Past 12 Months (Reverse Coded; in Percent)

<table>
<thead>
<tr>
<th>Charged an Over the Limit Fee</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>1.7</td>
</tr>
<tr>
<td>Rarely</td>
<td>1.7</td>
</tr>
<tr>
<td>Sometimes</td>
<td>13.6</td>
</tr>
<tr>
<td>Always</td>
<td>83.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .272, N = 192)

Table 30. Relationship Between the General Level of Knowledge about Credit Cards and Charged a Late Fee Over the Past 12 Months (Reverse Coded; in Percent)

<table>
<thead>
<tr>
<th>Charged a Late Fee</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>1.7</td>
</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>10.0</td>
</tr>
<tr>
<td>Often</td>
<td>25.0</td>
</tr>
<tr>
<td>Always</td>
<td>63.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .129, N = 194)

Table 31. Relationship Between the General Level of Knowledge about Credit Cards and Consistently Reviewed Billing Statements Over the Past 12 Months (in Percent)

<table>
<thead>
<tr>
<th>Consistently Reviewed Billing Statements</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>6.6</td>
</tr>
<tr>
<td>Rarely</td>
<td>4.9</td>
</tr>
<tr>
<td>Sometimes</td>
<td>21.3</td>
</tr>
<tr>
<td>Often</td>
<td>18.0</td>
</tr>
<tr>
<td>Always</td>
<td>49.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .100, N = 195)
No notable relationship was found between the total knowledge score and *paid credit card bill(s) in full* (Gamma = -0.045), and not paying the minimum monthly balance only (Gamma = -0.064) as shown in Table 32 – 33.

**Table 32. Relationship Between the General Level of Knowledge about Credit Cards and Paid Credit Card(s) in Full Over the Past 12 Months (in Percent)**

<table>
<thead>
<tr>
<th>Paid Credit Card(s) in Full</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>6.6</td>
</tr>
<tr>
<td>Rarely</td>
<td>3.3</td>
</tr>
<tr>
<td>Sometimes</td>
<td>11.5</td>
</tr>
<tr>
<td>Often</td>
<td>19.7</td>
</tr>
<tr>
<td>Always</td>
<td>59.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -0.045, N = 196)

**Table 33. Relationship Between the General Level of Knowledge about Credit Cards and Paid Minimum Monthly Payment Only Over the Past 12 Months (Reverse Coded; in Percent)**

<table>
<thead>
<tr>
<th>Paid Minimum Monthly Payment Only</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>0.0</td>
</tr>
<tr>
<td>Rarely</td>
<td>1.7</td>
</tr>
<tr>
<td>Sometimes</td>
<td>11.9</td>
</tr>
<tr>
<td>Often</td>
<td>18.6</td>
</tr>
<tr>
<td>Always</td>
<td>67.8</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -0.064, N = 194)

Overall, there were positive relationships between the knowledge about credit cards and the most telling of credit card management categories: having their account closed down, being charged over the limit fees, and being charged late fees. In other words, having a general knowledge about credit cards does positively relate to key credit card management indicators. Paying credit cards in full and paying over the
minimum monthly payment, could have been more indicative of the respondent’s financial situation rather than demonstration of good management.

**RQ8:** What is the relationship between sources of information about credit cards and how well respondents manage credit cards?

The six variables of credit card management (four of which were recoded as described prior to answering in RQ3 in this chapter) were cross tabulated with the sources of information about credit cards. See Table 34 for summary and Appendix H for details.

*Financial magazines* stood out with strong positive relationships between consistently reviewed billing statement (Gamma = .673), not being charged an over the limit fee (Gamma = .413), not paying the minimum monthly payment only (Gamma = .335), and paid in full (Gamma = .227). However, the directions of the majority of relationships the sources of information about credit cards and how well respondents manage their credit cards were predominantly inverse.

Inverse relationships were found between *friends and family* and not being charged an over the limit fee (Gamma = -.502), consistently reviewed billing statements (Gamma = -.399) paying more than the minimum monthly payment (Gamma = -.245), and not having their account closed down (Gamma = -.236). All of the notable relationships, |.1| or greater, were inverse between the credit card management and government resources, newspaper, and paid professional.

*Financial magazines* had the most consistently positive relationships with the management categories. *Friends and family* related poorly as a source of information
75

for good credit card management in most of the categories examined. This could be
due to friends and family not necessarily being professional or expert sources of
information. Government resources, newspaper, and paid professionals are typically

Table 34. Summary of Relationships Between Sourced of Information About Credit Cards and Management of Credit Cards Over the Past 12 Months

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Gamma</th>
<th>N</th>
<th>Paid in Full</th>
<th>Consistently reviewed billing statements</th>
<th>Paid minimum monthly payment only*</th>
<th>Charged a late fee*</th>
<th>Charged an over the limit fee*</th>
<th>Account closed down*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial magazines</td>
<td>0.227</td>
<td>141</td>
<td>0.673</td>
<td>0.354</td>
<td>-0.026</td>
<td>0.413</td>
<td>0.335</td>
<td></td>
</tr>
<tr>
<td>Television</td>
<td>0.043</td>
<td>195</td>
<td>0.011</td>
<td>-0.055</td>
<td>0.002</td>
<td>-0.028</td>
<td>0.073</td>
<td>0.119</td>
</tr>
<tr>
<td>Credit card disclosure or contractual</td>
<td>0.008</td>
<td>194</td>
<td>0.197</td>
<td>-0.206</td>
<td>-0.195</td>
<td>-0.106</td>
<td>0.119</td>
<td>0.192</td>
</tr>
<tr>
<td>Weblogs (blogs) or forums</td>
<td>-0.15</td>
<td>195</td>
<td>0.087</td>
<td>-0.12</td>
<td>-0.018</td>
<td>-0.159</td>
<td>0.154</td>
<td>0.192</td>
</tr>
<tr>
<td>Internet resources</td>
<td>-0.02</td>
<td>164</td>
<td>0.092</td>
<td>-0.169</td>
<td>-0.063</td>
<td>0.136</td>
<td>-0.202</td>
<td></td>
</tr>
<tr>
<td>Bank or credit card company</td>
<td>0.184</td>
<td>195</td>
<td>-0.025</td>
<td>-0.217</td>
<td>-0.187</td>
<td>-0.109</td>
<td>-0.130</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td>-0.100</td>
<td>195</td>
<td>-0.070</td>
<td>-0.327</td>
<td>-0.084</td>
<td>-0.156</td>
<td>0.236</td>
<td></td>
</tr>
<tr>
<td>Paid professional</td>
<td>0.011</td>
<td>195</td>
<td>-0.001</td>
<td>-0.334</td>
<td>-0.062</td>
<td>-0.374</td>
<td>0.066</td>
<td></td>
</tr>
<tr>
<td>In Person Forums, workshops, or groups</td>
<td>-0.1</td>
<td>195</td>
<td>0.001</td>
<td>-0.453</td>
<td>-0.127</td>
<td>-0.39</td>
<td>0.095</td>
<td></td>
</tr>
<tr>
<td>Government resources</td>
<td>-0.07</td>
<td>194</td>
<td>0.076</td>
<td>-0.364</td>
<td>-0.159</td>
<td>-0.421</td>
<td>-0.114</td>
<td></td>
</tr>
<tr>
<td>Newspaper</td>
<td>-0.07</td>
<td>195</td>
<td>-0.166</td>
<td>-0.346</td>
<td>-0.205</td>
<td>-0.493</td>
<td>0.016</td>
<td></td>
</tr>
<tr>
<td>Friends and family</td>
<td>0.008</td>
<td>195</td>
<td>-0.399</td>
<td>-0.245</td>
<td>-0.059</td>
<td>-0.502</td>
<td>-0.236</td>
<td></td>
</tr>
<tr>
<td>Other resources</td>
<td>-0.01</td>
<td>61</td>
<td>-0.035</td>
<td>-0.068</td>
<td>-0.382</td>
<td>-0.536</td>
<td>-0.137</td>
<td></td>
</tr>
</tbody>
</table>

*This data was calculated by using reverse codes.
expert or professional sources, but related inversely with the credit card management categories. This could be due to timing, for example, respondents went to a source of information only after they were in financial trouble.

RQ9: What is the relationship between the general level of knowledge about credit cards and the level of credit card debt?

The level of credit card debt (as described prior to answering RQ3 of this chapter) was cross tabulated with the total knowledge score (as described prior to answering RQ2 in this chapter) as shown in Table 35.

Table 35. Relationship Between the General Level of Knowledge About Credit Cards and Level of Credit Card Debt (in percent)

<table>
<thead>
<tr>
<th>Ratio of Carry-Over Debt to Gross Monthly Income - RECODED</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>No Debt</td>
<td></td>
</tr>
<tr>
<td>1/4 Month's pay or less</td>
<td>57.9</td>
</tr>
<tr>
<td>1/4 Month's pay or more</td>
<td>29.8</td>
</tr>
<tr>
<td>1/4 Month's pay or more</td>
<td>12.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -.034, N = 182)

No notable relationship (Gamma = -.035), was found between the level of credit card debt and the total knowledge score among respondents. This suggests that the general level of knowledge about credit cards was not a good measure for predicting credit card debt among respondents. Another reason could be, as Warren (2008) and García et al., (2008) describe, Americans are increasingly going into debt over
necessities rather than a lack of understanding or willingness to pay their bills and these results most likely reflect this phenomena.
CHAPTER 6

CONCLUSION

Summary of Major Findings

The purpose of this study was to examine sources of information about credit cards, the MasterCard Priceless advertisement, credit card knowledge, credit card management, level of credit card debt, and the relationships among them. Self-reported knowledge about credit cards was found to be much higher than the knowledge score based on the objective test of knowledge about credit cards. This was generally consistent with the findings in a similar study from Lusardi and Tufano (2008).

Agreement with the MasterCard Priceless advertisement was negatively related with using credit cards for each of the popular uses examined such as clothing, dining out, and vacation. A negative relationship that ranged from almost no to moderate was found between the agreement to the MasterCard Priceless statements and credit card management. There was very little to no relationship between the perceptions about the MasterCard Priceless advertisement and level of knowledge about credit cards and the level of credit card debt.

The test-based general level of knowledge about credit cards was positively related at moderate levels to weblogs or forums, radio, paid professionals and financial magazines. However, friends and family was negatively related at a slight level to the general level of knowledge about credit cards. The test-based general level of credit card knowledge was related moderately to credit card management with respect to not
having their account closed down and being charged penalty fees, and slightly with consistently reviewing credit card statements.

This study examined sources of information about credit cards that varied broadly in level of expertise, richness, cost, and found that almost every source of information was related positively to knowledge about credit cards with the exception of friends and family. However, most of the sources of information about credit cards were negatively related to good credit card management. Only financial magazines related positively, which was possibly due to the media source having a high level of expertise combined with respondents deliberately seeking, subscribing, and utilizing the media source.

Moderate levels of positive relationships were found between the general level of knowledge about credit cards and weblogs or forums (e.g., Get Rich Slowly, Five Cent Nickel, The Simple Dollar), radio (e.g., NPR, Dave Ramsey, Howard Clark Show), paid professionals and financial magazines (e.g., Money, Forbes, The Economist) in RQ6. Positive relationships were also found between the general level of knowledge about credit cards and not having their credit cards shut down or being charged penalty fees in RQ7. However, primarily negative relationships at low to moderate levels were found between the sources of information newspaper (e.g., USA Today, Wall Street Journal, NY Times), in person forums, workshops, or groups, government resources (e.g., USA.gov, FTC, Mymoney.gov), and paid professionals and not having their credit cards shut down or being charged penalty fees in RQ 9. These findings reveal a logical inconsistency.
Contributions of this Study

There have been numerous studies on the economic aspects of credit card management, financial knowledge, and level of debt among individuals in the US. There have also been several studies and research on marketing various forms of credit and how that marketing relates to behavior such as in the Cynamon and Fazzari (2008), and Garcia et al. (2008). It has not been common to study the economic aspects of credit cards in relation with perceptions about advertisement and sources of information. This study is one of the few that identifies specific sources of information about credit cards and perceptions of advertising and relates them to knowledge about personal credit card management, and debt.

The data from this study revealed that among the respondents there was an overall negative relationship at no to moderate levels between the perception of the MasterCard Priceless advertisement and how credit card accounts are managed at a no to moderate level. This study also revealed that there was a relationship between knowledge about credit cards and how well respondents manage credit cards as they relate to sources of information. Addressing the relationships of perceptions about credit card advertisements, knowledge about credit cards, and sources of information with credit card management could be useful in personal financial literacy education and financial training programs.

Limitations of this Study

There were three main limitations of this study: the representativeness of the
sample, the sensitivity of the questionnaire, and the representativeness of the MasterCard Priceless advertisement.

**The Sample**

The data for this descriptive study came from a convenience sample of which lacked representativeness. Many of the respondents were college students, church members, or associated in some manner with the US military. Education level was high among respondents. 50.2% of the sample had a bachelor’s degree or above which was higher than the US average of 27.0% with a bachelor’s degree or above (US Census Bureau, 2009). The sample over-represented young adults with approximately one third (college students) aged 18-24 years old. The US population in the same age group is only 9.9% (US Census Bureau, 2010a). Therefore, generalizations about the findings of this study cannot be made.

**Sensitivity of the Questionnaire**

Reliability might have been compromised by the sensitivity of the questions regarding debt and financial management. Errors are more commonly found with sensitive questions on surveys on personal topics including income, than with less sensitive questions (Tourangeau & Yan, 2007). Several of the questions dealt with personal information about finances and credit card management. The questions regarding debt level, having a credit card account closed down, and late fees could have been considered personal and sensitive. Respondents were possibly reluctant to answer honestly or committed error on a side that was less embarrassing if made public.
**MasterCard Priceless Credit Card Advertisement**

This study used the MasterCard Priceless credit card advertisement as representative of credit card advertisements in the US. Visa, American Express, and Discover, among others, have long standing credit card advertisements that could have elicited different perceptions or levels of agreement.

The levels of agreement differed substantially between the statements about the same MasterCard Priceless advertisement. One of the four statements, *MasterCard “Priceless” ads used to be emotional to me, but now it’s just another commercial*, was not used in the final analysis because the answers to the statement were not consistent with the other MasterCard Priceless statements probably due to the double-barreled nature of the statement. The remaining three questions used still had significantly differing levels of agreement.

This study measured respondent’s agreement to selected MasterCard Priceless statements, but did not measure specific emotions. Emotions can be a strong influence on consumer behavior (Elliot, 1998), but this study did not take into account which specific emotions were communicated by the advertisement and therefore could not related specific emotions with credit card use or management.

**Suggestions for Future Research**

Future research would be improved by using a more representative sample of the US credit card using population.

Sensitive questions dealing with debt and management could possibly be mitigated somewhat by either emphasizing the anonymous nature of the survey or
reinforcing the importance of the study to the respondents or both (Tourangeau & Yan, 2007). Reiteration of the anonymity and the importance of the survey throughout the process using a banner or persistent message box may help in reminding the respondents.

Future research could benefit from more consistent measures of the perceptions of the MasterCard Priceless credit card advertisement through rigorous pre-testing. Categorization of specific emotions towards the MasterCard Priceless advertisements could benefit future study. For example, a list of different emotions from which to choose could be added immediately after respondents viewed the advertisement or advertisements. This method would more accurately measure the respondent’s specific emotional response to the advertisement.

The results of this study raise several possibilities for further research in the area sources of information, credit card management, use, and credit card debt. The relationship between the sources of information about credit cards and how well people manage credit cards should be examined more closely with respect to time order. For example, how often do credit card users seek information about credit cards before discovering financial problems as compared to after they discover they have financial problems?

Further research should also examine financial communication within family. How family members communicate about their finances, such as having scheduled meetings or simply whenever necessary, should be examined in relation with how well families management their finances. Financial communication characteristics, such as
level of importance families place on financial communication, which family members participate, and the level of financial detail should be examined. This could assist in a better understanding of financial communication methods and characteristics that have been successfully and unsuccessfully applied to household financial management.
1. Age? ________

2. Gender?
   1 [ ] Male
   2 [ ] Female

3. Are you a United States Citizen
   1 [ ] Yes
   2 [ ] No
   3.1. If not a US citizen, which country are you from?______________________________

4. How many active credit card accounts, including store accounts, do you own? (Not including work accounts).
   1 [ ] none
   2 [ ] 1
   3 [ ] 2
   4 [ ] 3
   5 [ ] 4
   6 [ ] 5
   7 [ ] 6 or more

5. Before this survey...
   1 [ ] I never saw a MasterCard "Priceless" advertisement.
   2 [ ] I have seen the MasterCard "Priceless" advertisement within the past year.
   3 [ ] it has been more than a year since I have seen a MasterCard "Priceless" advertisement.

6. Please answer the following questions on a scale from 1 to 5, 1 being strongly disagree and 5 strongly agree.

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1) The MasterCard “Priceless” ads make a good point in that “some things money can’t buy”................................. 1 2 3 4 5
2) The MasterCard “Priceless” ads offer viable alternatives for sharing positive experiences with family, friends, or loved ones............................................................................................................................................. 1 2 3 4 5
3) The MasterCard “Priceless” ads are good reminders on what’s important in life.................................................. 1 2 3 4 5
4) The MasterCard “Priceless” ads used to be emotional to me, but now it’s just another commercial.......................................................... 1 2 3 4 5
7. Please describe your formal education level.
   1 [ ] Less than High School
   2 [ ] High School Diploma, GED, or equivalent
   3 [ ] Some college
   4 [ ] Associate's Degree
   5 [ ] Bachelor's Degree
   6 [ ] Master's Degree
   7 [ ] Professional or Doctorate Degree

8. On a scale from 1 to 10, where 1 means no knowledge at all and 10 means extremely knowledgeable, how would you assess your overall knowledge on managing your credit card accounts?
   1 [ ] 1 Don't know at all
   2 [ ] 2
   3 [ ] 3
   4 [ ] 4
   5 [ ] 5
   6 [ ] 6
   7 [ ] 7
   8 [ ] 8
   9 [ ] 9
   10 [ ] 10 Extremely knowledgeable

9. What credit card incentives do you use? (Click all that apply, if none leave blank).
   1 [ ] Low Interest Balance Transfer
   2 [ ] Instant Approval
   3 [ ] Low Interest Introductory Offer
   4 [ ] Student
   5 [ ] Credit Repair
   6 [ ] Airline Miles
   7 [ ] Cash Back or Return
   8 [ ] Gas or Fuel
   9 [ ] Automobile
   10 [ ] Charity
   11 [ ] Dining & Entertainment
   12 [ ] Financial
   13 [ ] Home Improvement
   14 [ ] Hotel and Travel
   15 [ ] Retail Brand
   16 [ ] School Alumni
   17 [ ] Sports
   18 [ ] Prepaid Cards
   19 [ ] Consumer Protection or Extended Warranties
   20 [ ] No Annual Fee
   21 [ ] Other: Please Specify

   _____________________________________________
10. On a scale from 1 to 5, where 1 means not important at all and 5 means extremely important, how important are credit card incentives for...

1) your choice in obtaining new credit card account(s)? .............................................................. 1 2 3 4 5
2) the use of your credit card account(s)? ....................................................................................... 1 2 3 4 5

11. On a scale from 1 to 5, where 1 means never and 5 means always, how often do you use credit cards for the following:

1) Automobile bills and expenses? (Excluding fuel and insurance) ................................................ 1 2 3 4 5
2) Mortgage or rent? ......................................................................................................................... 1 2 3 4 5
3) Dining out? .................................................................................................................................. 1 2 3 4 5
4) Insurance? .................................................................................................................................. 1 2 3 4 5
5) Entertainment? ............................................................................................................................. 1 2 3 4 5
6) Clothing? .................................................................................................................................... 1 2 3 4 5
7) Medical or Dental? ....................................................................................................................... 1 2 3 4 5
8) Education? .................................................................................................................................. 1 2 3 4 5
9) Vacation? .................................................................................................................................... 1 2 3 4 5
10) Electronics? ................................................................................................................................. 1 2 3 4 5
11) Fuel? ......................................................................................................................................... 1 2 3 4 5
12) Groceries? .................................................................................................................................. 1 2 3 4 5
13) Are there any other types of purchases you make with your credit card account not listed? ........... 1 2 3 4 5

If so, please fill in block below.

12. Suppose you owe $1,000 on your credit card and the interest rate you are charged is 20% per year compounded annually. If you only pay the minimum monthly balance, at this interest rate, how many years would it take for the amount you owe to double?

1 [ ] Less than 2 years;
2 [ ] 2 to 5 years;
3 [ ] Greater than 5 but less than 10 years;
4 [ ] Greater than 10 years;
5 [ ] Don't know.
13. You owe $3,000 on your credit card. You pay a minimum payment of $30 each month. At an Annual Percentage Rate of 12% (or 1% per month), how many years would it take to eliminate your credit card debt if you made no additional new charges?
   
   1 [ ] Less than 5 years;
   2 [ ] 5 to 10 years;
   3 [ ] Greater than 10 to 15 years;
   4 [ ] Greater than 15 years;
   5 [ ] Never, you will continue to be in debt;
   6 [ ] Do not know.

14. You purchase an appliance which costs $1,000. To pay for this appliance, you are given the following two options: a) Purchase with your credit card and pay a total of 12 monthly payments of $100 each; b) Borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase. Which is the more advantageous offer?
   
   1 [ ] Option (a) purchase with your credit card and pay a total of 12 monthly payments of $100 each;
   2 [ ] Option (b) borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase;
   3 [ ] They are the same;
   4 [ ] Do not know;

15. On May 22, 2009, President Obama signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act. This new law does which of the following:
   
   1 [ ] Increases difficulty for people to declare bankruptcy due to high credit card debt;
   2 [ ] Gives all consumers the right to negotiate their disclosures prior to accepting a line of credit;
   3 [ ] Prevents credit card companies from making rate increases, unfair fee traps, and complex disclosures;
   4 [ ] Allows harsher financial penalties for credit card users who fail to use credit cards with responsibility;
   5 [ ] Don't know.

16. Choose the answer that best applies. After paying my bills each month, my remaining credit card balance is approximately...
   
   1 [ ] less than ¼ of my personal gross (before taxes) monthly income;
   2 [ ] from ¼ to ½ of my personal gross monthly income;
   3 [ ] more than ½ to 1 month's personal gross income;
   4 [ ] more than 1 to 2 month’s personal gross income;
   5 [ ] more than 2 month’s of my personal gross income;
   6 [ ] I don’t know how much carry-over balance I keep on my personal credit cards;
   7 [ ] I don’t carry a balance on my personal credit cards.
17. Answer the following question on a scale from 1 to 5, 1 being never and 5 means always. In the last 12 months, which of the following describes your credit card account management?

1) I paid my credit cards in full each month. ................................................................. 1 2 3 4 5
2) I paid the minimum monthly payment only. ............................................................. 1 2 3 4 5
3) I have been charged a fee for late payments. ............................................................ 1 2 3 4 5
4) I have been charged an over the limit fee for exceeding my credit limit. .................. 1 2 3 4 5
5) I have consistently reviewed my billing statements. .................................................. 1 2 3 4 5
6) My account was closed down by the credit card company. ...................................... 1 2 3 4 5
7) I have used the internet to manage my credit card accounts. .................................. 1 2 3 4 5

18. How often do you obtain a copy of your credit report? ........................................... 1 2 3 4 5

19. On a scale from 1 to 5, where 1 means never and 5 means always, how often do you use the following resources to receive information that you need about credit cards?

1) Friends and family ....................................................................................................... 1 2 3 4 5
2) Bank or credit card company ...................................................................................... 1 2 3 4 5
3) Forum, workshop, or group to discuss credit cards (in person) ............................... 1 2 3 4 5
4) Paid professional .......................................................................................................... 1 2 3 4 5
5) Credit Card Disclosure or Contractual Agreement .................................................. 1 2 3 4 5
6) Knowledge gained from my formal education ......................................................... 1 2 3 4 5
7) Radio (If you answered 1 "Never", proceed to number 8. If you answered 2-5 please answer 7.1.) .................. 1 2 3 4 5

7.1. Which radio shows do you listen to?
1 [ ] Bloomberg Radio 5 [ ] NPR
2 [ ] Bob Brinker's Money Talk 6 [ ] Rick Edelman
3 [ ] Dave Ramsey 7 [ ] TFNN
4 [ ] Howard Clark Radio Show 8 [ ] Winning on Wallstreet
9 [ ] Other: Please Specify________________
9) Financial magazines? (If you answered 1 "Never", proceed to number 10. If you answered 2-5 please answer 9.1)

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<td>] Credit Union Journal</td>
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<td>10</td>
<td>] Credit Union Times</td>
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<tr>
<td>11</td>
<td>] Entrepreneur</td>
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</table>

10) Internet resources? (If you answered 1 "Never", proceed to number 11. If you answered 2-5 please answer 10.1)

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11. Government resources? (If you answered 1 "Never", proceed to number 12. If you answered 2-5 please answer 11.1)……………………….……………………...………..……………...………..……………………………………………..………………………………………

11.1. What government resources do you use?
1 [ ] Bureau of the Public Debt
2 [ ] Federal Trade Commission
3 [ ] Mymoney.gov
4 [ ] U.S. Securities and Exchange Commission
5 [ ] United States Senate Committee on Finance
6 [ ] USA.gov personal finance
7 [ ] Other: Please Specify

________________
12) Weblogs (blogs) or forums? (If you answered 1 "Never", proceed to number 13. If you answered 2-5 please answer 12.1).…………………………………………………………………………………………………………………………………...…..…………………………….……………………………

| 12.1. Which blogs or forums to you follow? | 1 [ ] 24/7 Wall Street | 22 [ ] MyMoneyBlog |
| 2 [ ] AllBanks.org Banking Forum | 23 [ ] Naked Capitalism |
| 3 [ ] Bargaineering | 24 [ ] Online Traders Forum |
| 4 [ ] Cash Money Life | 25 [ ] Planet Money |
| 5 [ ] Christian Personal Finance | 26 [ ] Quantitative Finance Forums |
| 6 [ ] City-Data.com Business, Finance, and Investing Forum | 27 [ ] Reserve-Bank.com |
| 7 [ ] DealBook | 28 [ ] Saving Advice.com Forums |
| 8 [ ] FatWallets Forums – Finance | 29 [ ] StockRants Stock Market Forum |
| 9 [ ] FICO Banking Fraud Forum | 30 [ ] StockTradingToGo.com Stock Forums |
| 10 [ ] Five Cent Nickel | 31 [ ] The Finance Forum |
| 11 [ ] Get Rich Slowly | 32 [ ] The Simple Dollar |
| 12 [ ] Global Investing | 33 [ ] Topix.com Investment Banking Forum |
| 13 [ ] Investing Insights | 34 [ ] Topix.com Examiner Banking Forum |
| 14 [ ] IWillTeachYouToBeRich.com | 35 [ ] Wall Street Examiner Forums |
| 15 [ ] John Gapper’s blog | 36 [ ] Wall Street Survivor Forums |
| 16 [ ] Ka-Blog | 37 [ ] Wallet Pop |
| 17 [ ] Managing Your Money | 38 [ ] WallStreetOasis.com |
| 18 [ ] MarketThoughts.com | 39 [ ] Wilmott |
| 19 [ ] Money & Company | 40 [ ] World Banking Forum |
| 20 [ ] Money Ning | 41 [ ] Other: Please Specify |
| 21 [ ] Money Talk – Financial Forum | |
13.1. Which television shows do you watch?

1 [ ] CNN/Money
2 [ ] Suze Orman Show
3 [ ] Dirty Jobs
4 [ ] Mad Money
5 [ ] Making It! Minority Success Stories
6 [ ] Right on the Money (Cris Farrell)
7 [ ] Nightly Business Report
8 [ ] Bloomberg Television
9 [ ] Wall Street Week
10 [ ] Grow Indiana
11 [ ] My Business TB - host David Kooch
12 [ ] Lou Dobbs Moneyline (CNN)
13 [ ] Business Sunday
14 [ ] Business Breakfast
15 [ ] That Money Show (PBS)
16 [ ] Squawk Box
17 [ ] Kudlow and Company
18 [ ] Fast Money
19 [ ] Other: Please Specify__________

14) What other resource do you use? ............................................................................................................................
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<td>I never was a MasterCard &quot;Priceless&quot; advertisement</td>
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<td></td>
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<td>2</td>
<td>I have seen the MasterCard &quot;Priceless&quot; advertisement within the past year.</td>
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<td>It has been more than a year since I have seen a MasterCard &quot;Priceless&quot; advertisement.</td>
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<td>The MasterCard “Priceless” ads make a good point in that “some things money can’t buy.”</td>
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<td>How often do you use credit cards for groceries?</td>
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<td>Are there any other types of purchases you make with your credit card account not</td>
<td>1</td>
<td>Fill in</td>
<td>9</td>
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<td>Please indicate how often</td>
<td>1</td>
<td>Never</td>
<td>9</td>
<td>Contingency question to 11.13 if other is filled in</td>
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<td>KQA</td>
<td>12</td>
<td>Suppose you owe $1,000 on your credit card and the interest rate you are charged is 20% per year compounded annually. If you only pay the minimum monthly balance, at this</td>
<td>1</td>
<td>Less than 2 years;</td>
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<td>2 to 5 years;</td>
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<td>Greater than 5 but less than</td>
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<td>4</td>
<td>Greater than 10 years;</td>
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<td>5</td>
<td>Don't know.</td>
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<td>How often do you use credit cards for fuel?</td>
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<td>KQB</td>
<td>13</td>
<td>You owe $3,000 on your credit card. You pay a minimum payment of $30 each month. At an Annual Percentage Rate of 12% (or 1% per month), how many years would it take to pay off your debt?</td>
<td>1</td>
<td>Less than 5 years;</td>
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<td>2</td>
<td>5 to 10 years;</td>
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<td>3</td>
<td>Greater than 10 to 15 years;</td>
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<td>4</td>
<td>Greater than 15 years;</td>
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<td>5</td>
<td>Never, you will continue to pay monthly payments</td>
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<td>6</td>
<td>Do not know.</td>
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<td>1</td>
<td>KQC</td>
<td>14</td>
<td>You make a $1,000 purchase. To pay, you are given the following two options: a) Purchase with your credit card and pay a total of 12 monthly payments of $100 each; b) Borrow from the store at a 20% annual interest rate and pay back the lump sum $1,200 a year from purchase. Which is better?</td>
<td>1</td>
<td>Option (a)</td>
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<td>Option (b)</td>
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<td>They are the same;</td>
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<td>Do not know;</td>
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<td>1</td>
<td>KQD</td>
<td>15</td>
<td>On May 22, 2009, President Obama signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act. This new law does which of the following:</td>
<td></td>
<td>1 Increases difficulty for people to declare bankruptcy due to high credit card debt; 2 Gives all consumers the right to negotiate their disclosures prior to Prevents credit card companies from making rate increases, unfair fee traps, Allows harsher financial penalties for credit card users who fail to use credit Don't know. 9 No Response</td>
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<td>RDBT</td>
<td>16</td>
<td>Respondent’s ratio of credit card debt left over each month after paying bills.</td>
<td>1</td>
<td>Less than ¼ of my personal gross (before taxes) monthly income;</td>
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<td>From ¼ to ½ of my personal gross monthly income;</td>
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<td>More than ½ to 1 of my personal gross month’s</td>
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<td>4</td>
<td>More than 1 to 2 month’s personal gross income;</td>
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<td>5</td>
<td>More than 2 months of my personal gross income;</td>
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<td>6</td>
<td>I don’t know how much carry over balance I keep on my personal credit cards;</td>
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<td>7</td>
<td>I don’t carry a balance on my personal credit cards.</td>
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<td>CMPF</td>
<td>17.1</td>
<td>In the last 12 months, which of the following describes your credit card account management? I paid my credit cards in full each month.</td>
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<td>In the last 12 months, which of the following describes your credit card account management? I paid the minimum monthly payment only.</td>
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<td>Never</td>
<td>9</td>
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<td>How often do you obtain a copy of your credit report?</td>
<td>1</td>
<td>Never</td>
<td>9</td>
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<td>In the last 12 months, which of the following describes your credit card account management? I paid the minimum monthly payment only.</td>
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<td>Never</td>
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<td>1</td>
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<td>19.1</td>
<td>How often do respondents use friends and family to receive information that you need about credit cards?</td>
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<td>Never</td>
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<td>19.3</td>
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<td>Never</td>
<td>9</td>
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<td>In the last 12 months, which of the following describes your credit card account management? I paid the minimum monthly payment only.</td>
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Respondents stated resources

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Appendix D. Institutional Review Board Consent Form

University of Hawai‘i

Consent to Participate in Research

Credit Card Research Project

My name is Shawn Whitmore, and I am a graduate student at the University of Hawaii (UH). A requirement of my Master’s degree program is to conduct a thesis research project. The purpose of my project is to assess the general knowledge, uses and, behavior of credit card users in the United States. Participation in this study will involve the completion of an anonymous on-line (Internet) survey. I am asking you to participate in this project because you are at least 18 years old and have at least one active credit card.

Project Description – Activities and Time Commitment: The internet survey is posted on this site. Survey questions are multiple choice, scale, and some fill in the blank. Completion of the survey will take approximately 15 minutes. Around 200 people will take part in this project.

Benefits and Risks: There will be no direct benefit to you for participating in this survey. The results of this project may contribute to a better understanding of the nature of credit cards and their uses. There is little risk to you in participating in this project.

Confidentiality and Privacy: This survey is anonymous. I do not ask you to provide any personal information that could be used to identify you. Likewise, please do not include any personal information, such as your name or email in your survey responses.
Voluntary Participation: Participation in this project is voluntary. You can freely choose to participate or to not participate in this survey, and there will be no penalty or loss of benefits for either decision. If you agree to participate, you can stop at any time.

Questions: If you have any questions about this study, you can contact me at 808-235-2373 or shawnew@hawaii.edu. You can also contact my faculty advisory, Dr. Joung-Im Kim, at 956-3340 & joungim@hawaii.edu. If you have any questions about your rights as a research participant, you can contact the UH Committee on Human Studies at 808.956.5007 or uhirb@hawaii.edu.

To Access the Survey: Please click “I agree” below to begin the survey. Submittal of the survey will be considered as your consent to participate in this study.

Please print a copy of this page for your reference.
Appendix E. Relationship Between the MasterCard Priceless Advertisement and Uses of Credit Cards

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<thead>
<tr>
<th>Credit card use: Clothing</th>
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<th>Often</th>
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<td>16.7</td>
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<tr>
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(Gamma = -.201, N = 195)

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(Gamma = -.250, N = 196)

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<td>25.0</td>
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(Gamma = -.199, N = 193)

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<td>16.7</td>
<td>7.7</td>
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<tr>
<td>can't buy - RECODED</td>
<td>Agree</td>
<td>80.0</td>
<td>80.8</td>
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(Gamma = .232, N = 192)
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(Gamma = -.141, N = 194)

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<tbody>
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<td>20.0</td>
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<td>Neutral</td>
<td>17.7</td>
<td>4.0</td>
<td>24.1</td>
<td>3.8</td>
<td>21.8</td>
<td>16.2</td>
</tr>
<tr>
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<td>74.2</td>
<td>84.0</td>
<td>62.1</td>
<td>69.2</td>
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(Gamma = -.110, N = 194)

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<td>Neutral</td>
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<td>33.3</td>
<td>38.6</td>
<td>40.0</td>
<td>38.5</td>
</tr>
<tr>
<td>Agree</td>
<td>48.1</td>
<td>12.5</td>
<td>40.5</td>
<td>36.8</td>
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(Gamma = -.075, N = 195)

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(Gamma = -.143, N = 192)
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<td>40.0</td>
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(Gamma = -.043, N = 194)

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<td>42.3</td>
<td>22.2</td>
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<tr>
<td>offers a viable alternative - RECODED</td>
<td>Neutral</td>
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<td>28.9</td>
<td>47.9</td>
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<td>Agree</td>
<td>43.3</td>
<td>15.4</td>
<td>48.9</td>
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<td>31.0</td>
</tr>
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(Gamma = -.053, N = 191)

<table>
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<th>Credit card use: Electronics</th>
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<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>22.9</td>
<td>30.0</td>
<td>26.2</td>
<td>22.6</td>
<td>36.4</td>
</tr>
<tr>
<td>offers a viable alternative - RECODED</td>
<td>Neutral</td>
<td>22.9</td>
<td>50.0</td>
<td>42.9</td>
<td>45.2</td>
<td>32.7</td>
</tr>
<tr>
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<td>Agree</td>
<td>54.3</td>
<td>20.0</td>
<td>31.0</td>
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<td>30.9</td>
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(Gamma = -.126, N = 193)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>23.5</td>
<td>38.5</td>
<td>21.9</td>
<td>27.0</td>
<td>32.7</td>
</tr>
<tr>
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<td>Neutral</td>
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<td>19.2</td>
<td>43.8</td>
<td>45.9</td>
<td>36.7</td>
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<tr>
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<td>Agree</td>
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<td>42.3</td>
<td>34.4</td>
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<td>30.6</td>
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(Gamma = -.088, N = 195)

<table>
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<tr>
<th>Credit card use: Automobile bills and expenses</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>24.2</td>
<td>32.0</td>
<td>10.7</td>
<td>30.8</td>
<td>38.2</td>
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<td>Neutral</td>
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<td>42.9</td>
<td>42.3</td>
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<td></td>
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<td>37.1</td>
<td>20.0</td>
<td>46.4</td>
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<td>32.7</td>
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(Gamma = -.094, N = 196)

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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless reminder of what's important - RECODED</td>
<td>Disagree</td>
<td>25.9</td>
<td>54.2</td>
<td>33.3</td>
<td>40.7</td>
<td>39.2</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>48.1</td>
<td>20.8</td>
<td>28.2</td>
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<tr>
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<td>Agree</td>
<td>25.9</td>
<td>25.0</td>
<td>38.5</td>
<td>27.8</td>
<td>27.5</td>
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<td>100.0</td>
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(Gamma = -.030, N = 195)
<table>
<thead>
<tr>
<th>MasterCard Priceless reminder of what's important - RECODED</th>
<th>Credit card use: Dining out</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>Never</td>
<td>Rarely</td>
</tr>
<tr>
<td></td>
<td>22.2</td>
<td>50.0</td>
</tr>
<tr>
<td></td>
<td>55.6</td>
<td>12.5</td>
</tr>
<tr>
<td></td>
<td>22.2</td>
<td>37.5</td>
</tr>
<tr>
<td>Neutral</td>
<td>Always</td>
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(Gamma = -.082, N = 196)

<table>
<thead>
<tr>
<th>MasterCard Priceless reminder of what's important - RECODED</th>
<th>Credit card use: Vacation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>Never</td>
<td>Rarely</td>
</tr>
<tr>
<td></td>
<td>38.5</td>
<td>28.6</td>
</tr>
<tr>
<td></td>
<td>33.3</td>
<td>47.6</td>
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<tr>
<td></td>
<td>28.2</td>
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</tr>
<tr>
<td>Neutral</td>
<td>Always</td>
<td></td>
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(Gamma = -.004, N = 193)

<table>
<thead>
<tr>
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<th>Credit card use: Fuel</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>Never</td>
<td>Rarely</td>
</tr>
<tr>
<td></td>
<td>28.6</td>
<td>53.8</td>
</tr>
<tr>
<td></td>
<td>36.7</td>
<td>19.2</td>
</tr>
<tr>
<td></td>
<td>34.7</td>
<td>26.9</td>
</tr>
<tr>
<td>Neutral</td>
<td>Always</td>
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(Gamma = -.086, N = 195)

<table>
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<th>Credit card use: Entertainment</th>
<th>Total</th>
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</thead>
<tbody>
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<td>Disagree</td>
<td>Never</td>
<td>Rarely</td>
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<tr>
<td></td>
<td>26.7</td>
<td>53.8</td>
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<tr>
<td>Neutral</td>
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(Gamma = -.030, N = 194)

<table>
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<th>Credit card use: Electronics</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
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<td>Never</td>
<td>Rarely</td>
</tr>
<tr>
<td></td>
<td>37.1</td>
<td>36.7</td>
</tr>
<tr>
<td></td>
<td>40.0</td>
<td>33.3</td>
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<tr>
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<td>30.0</td>
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<tr>
<td>Neutral</td>
<td>Always</td>
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(Gamma = -.030, N = 194)

<table>
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<tr>
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<th>Credit card use: Groceries</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>Never</td>
<td>Rarely</td>
</tr>
<tr>
<td></td>
<td>30.8</td>
<td>50.0</td>
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<tr>
<td></td>
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<td>26.9</td>
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<tr>
<td></td>
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<td>Neutral</td>
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(Gamma = -.040, N = 196)
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<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
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<td>30.9</td>
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<td>24.2</td>
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<td>41.4</td>
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<td>29.1</td>
<td>29.4</td>
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<td>100.0</td>
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(Gamma = -.166, N = 195)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>used to be emotional -</td>
<td>18.5</td>
<td>20.8</td>
<td>38.5</td>
<td>27.8</td>
<td>33.3</td>
<td>29.2</td>
</tr>
<tr>
<td>RECODED2</td>
<td>40.7</td>
<td>33.3</td>
<td>30.8</td>
<td>48.1</td>
<td>43.1</td>
<td>40.5</td>
</tr>
<tr>
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<td>40.7</td>
<td>45.8</td>
<td>30.8</td>
<td>24.1</td>
<td>23.5</td>
<td>30.3</td>
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<td>100.0</td>
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(Gamma = -.166, N = 195)

<table>
<thead>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>used to be emotional -</td>
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<td>16.7</td>
<td>38.1</td>
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<td>28.9</td>
<td>29.2</td>
</tr>
<tr>
<td>RECODED2</td>
<td>33.3</td>
<td>41.7</td>
<td>35.7</td>
<td>36.8</td>
<td>51.1</td>
<td>40.0</td>
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<td>44.4</td>
<td>41.7</td>
<td>26.2</td>
<td>31.6</td>
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<td>30.8</td>
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(Gamma = -.145, N = 195)

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<th>Often</th>
<th>Always</th>
<th>Total</th>
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<tbody>
<tr>
<td>used to be emotional -</td>
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<td>29.5</td>
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<tr>
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<td>30.8</td>
<td>33.3</td>
<td>34.4</td>
<td>43.9</td>
<td>48.3</td>
<td>39.9</td>
</tr>
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<td>47.6</td>
<td>25.0</td>
<td>34.1</td>
<td>18.3</td>
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(Gamma = -.158, N = 193)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
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</thead>
<tbody>
<tr>
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<td>38.5</td>
<td>23.8</td>
<td>36.4</td>
<td>32.5</td>
<td>29.2</td>
</tr>
<tr>
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<td>28.6</td>
<td>34.6</td>
<td>52.4</td>
<td>36.4</td>
<td>46.8</td>
<td>40.0</td>
</tr>
<tr>
<td></td>
<td>53.1</td>
<td>26.9</td>
<td>23.8</td>
<td>27.3</td>
<td>20.8</td>
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(Gamma = -.250, N = 195)

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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>used to be emotional -</td>
<td>23.3</td>
<td>23.1</td>
<td>30.4</td>
<td>29.2</td>
<td>35.7</td>
<td>29.2</td>
</tr>
<tr>
<td>RECODED2</td>
<td>36.7</td>
<td>34.6</td>
<td>47.8</td>
<td>35.4</td>
<td>45.2</td>
<td>40.6</td>
</tr>
<tr>
<td></td>
<td>40.0</td>
<td>42.3</td>
<td>21.7</td>
<td>35.4</td>
<td>19.0</td>
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<td>100.0</td>
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(Gamma = -.152 N = 192)
<table>
<thead>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>MasterCard Priceless used to be emotional - RECODED2</td>
<td>Disagree</td>
<td>17.1</td>
<td>26.7</td>
<td>31.0</td>
<td>25.0</td>
<td>36.4</td>
</tr>
<tr>
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<td>Neutral</td>
<td>31.4</td>
<td>36.7</td>
<td>45.2</td>
<td>43.8</td>
<td>43.6</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>51.4</td>
<td>36.7</td>
<td>23.8</td>
<td>31.3</td>
<td>20.0</td>
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<tr>
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<td>100.0</td>
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(Gamma = -.235, N = 196)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless used to be emotional - RECODED2</td>
<td>Disagree</td>
<td>17.3</td>
<td>34.6</td>
<td>37.5</td>
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<td>38.5</td>
<td>38.5</td>
<td>40.6</td>
<td>40.5</td>
<td>42.9</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
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<td>26.9</td>
<td>21.9</td>
<td>32.4</td>
<td>22.4</td>
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<td>100.0</td>
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(Gamma = -.182, N = 196)

<table>
<thead>
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<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless used to be emotional - RECODED2</td>
<td>Disagree</td>
<td>24.2</td>
<td>28.0</td>
<td>31.0</td>
<td>32.0</td>
<td>32.7</td>
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<td>Neutral</td>
<td>35.5</td>
<td>32.0</td>
<td>55.2</td>
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<td>43.6</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
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<td>40.0</td>
<td>13.8</td>
<td>32.0</td>
<td>23.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -.160, N = 196)
### Appendix F. Relationship Between the Perception of the MasterCard Priceless Advertisement and How Well Respondents Manage Credit Cards

<table>
<thead>
<tr>
<th>Paid in full</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>10.0</td>
<td>25.0</td>
<td>16.7</td>
<td>17.2</td>
<td>14.5</td>
</tr>
<tr>
<td>Good Point some things money can't buy - RECODED</td>
<td></td>
<td>10.0</td>
<td>0.0</td>
<td>16.7</td>
<td>10.3</td>
<td>20.5</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>80.0</td>
<td>75.0</td>
<td>66.7</td>
<td>72.4</td>
<td>65.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</tbody>
</table>

\(\text{Gamma} = -0.131, N = 196\)

<table>
<thead>
<tr>
<th>Consistently reviewed billing statements</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>6.3</td>
<td>33.3</td>
<td>12.9</td>
<td>13.6</td>
<td>17.3</td>
</tr>
<tr>
<td>Good Point some things money can't buy - RECODED</td>
<td></td>
<td>18.8</td>
<td>0.0</td>
<td>22.6</td>
<td>11.4</td>
<td>17.3</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>75.0</td>
<td>66.7</td>
<td>64.5</td>
<td>75.0</td>
<td>65.3</td>
</tr>
<tr>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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\(\text{Gamma} = -0.084, N = 195\)

<table>
<thead>
<tr>
<th>Paid minimum montly payment only - RECODED</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>33.3</td>
<td>0.0</td>
<td>11.1</td>
<td>20.0</td>
<td>14.6</td>
</tr>
<tr>
<td>Good Point some things money can't buy - RECODED</td>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>16.7</td>
<td>12.5</td>
<td>16.9</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>66.7</td>
<td>100.0</td>
<td>72.2</td>
<td>67.5</td>
<td>68.5</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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\(\text{Gamma} = -0.034, N = 194\)

<table>
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<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>0.0</td>
<td>0.0</td>
<td>20.0</td>
<td>9.1</td>
<td>17.4</td>
</tr>
<tr>
<td>Good Point some things money can't buy - RECODED</td>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>20.0</td>
<td>18.2</td>
<td>15.2</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>100.0</td>
<td>100.0</td>
<td>60.0</td>
<td>72.7</td>
<td>67.4</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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\(\text{Gamma} = -0.101, N = 194\)

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<th>Never</th>
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<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>0.0</td>
<td>0.0</td>
<td>27.8</td>
<td>14.9</td>
</tr>
<tr>
<td>Good Point some things money can't buy - RECODED</td>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>16.7</td>
<td>15.5</td>
</tr>
<tr>
<td></td>
<td>Neutral</td>
<td>100.0</td>
<td>100.0</td>
<td>55.6</td>
<td>69.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
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\(\text{Gamma} = 0.063, N = 192\)
<table>
<thead>
<tr>
<th>Account Closed down recoded -</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Agree</td>
<td>0.0</td>
<td>0.0</td>
<td>15.5</td>
<td>15.5</td>
</tr>
<tr>
<td>Good Point some things</td>
<td>Neutral</td>
<td>0.0</td>
<td>0.0</td>
<td>28.6</td>
<td>15.3</td>
</tr>
<tr>
<td>money can't buy - RECODED</td>
<td>Agree</td>
<td>0.0</td>
<td>100.0</td>
<td>71.4</td>
<td>69.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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(Gamma = -.111, N = 194)

<table>
<thead>
<tr>
<th>Paid in full</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>20.0</td>
<td>0.0</td>
<td>23.5</td>
<td>34.5</td>
<td>31.6</td>
</tr>
<tr>
<td>offers a viable alternative</td>
<td>Neutral</td>
<td>30.0</td>
<td>41.7</td>
<td>41.2</td>
<td>34.5</td>
<td>40.2</td>
</tr>
<tr>
<td>- RECODED</td>
<td>Agree</td>
<td>50.0</td>
<td>58.3</td>
<td>35.3</td>
<td>31.0</td>
<td>28.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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(Gamma = -.234, N = 195)

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<th>Consistantly reviewed billing statements</th>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>18.8</td>
<td>50.0</td>
<td>10.0</td>
<td>31.8</td>
<td>32.7</td>
</tr>
<tr>
<td>offers a viable alternative</td>
<td>Neutral</td>
<td>31.3</td>
<td>0.0</td>
<td>43.3</td>
<td>45.5</td>
<td>37.8</td>
</tr>
<tr>
<td>- RECODED</td>
<td>Agree</td>
<td>50.0</td>
<td>50.0</td>
<td>46.7</td>
<td>22.7</td>
<td>29.6</td>
</tr>
<tr>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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(Gamma = -.197, N = 194)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>66.7</td>
<td>0.0</td>
<td>22.2</td>
<td>30.0</td>
<td>28.7</td>
</tr>
<tr>
<td>offers a viable alternative</td>
<td>Neutral</td>
<td>0.0</td>
<td>66.7</td>
<td>50.0</td>
<td>27.5</td>
<td>40.3</td>
</tr>
<tr>
<td>- RECODED</td>
<td>Agree</td>
<td>33.3</td>
<td>33.3</td>
<td>27.8</td>
<td>42.5</td>
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<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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(Gamma = -.055, N = 193)

<table>
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<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td>Disagree</td>
<td>0.0</td>
<td>0.0</td>
<td>40.0</td>
<td>27.3</td>
<td>28.5</td>
</tr>
<tr>
<td>offers a viable alternative</td>
<td>Neutral</td>
<td>100.0</td>
<td>100.0</td>
<td>30.0</td>
<td>38.6</td>
<td>38.0</td>
</tr>
<tr>
<td>- RECODED</td>
<td>Agree</td>
<td>0.0</td>
<td>0.0</td>
<td>30.0</td>
<td>34.1</td>
<td>33.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</table>

(Gamma = .025, N = 193)
### Charged an over the limit fee - RECODED

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>0.0</td>
<td>0.0</td>
<td>22.2</td>
<td>30.4</td>
<td>28.6</td>
</tr>
<tr>
<td>Neutral</td>
<td>100.0</td>
<td>60.0</td>
<td>72.2</td>
<td>32.7</td>
<td>37.5</td>
</tr>
<tr>
<td>Agree</td>
<td>0.0</td>
<td>40.0</td>
<td>5.6</td>
<td>36.9</td>
<td>33.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</table>

\[(\text{Gamma} = .106, \text{N} = 192)\]

### Account Closed down recoded - RECODED

<table>
<thead>
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<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>100.0</td>
<td>33.3</td>
<td>14.3</td>
<td>28.0</td>
<td>28.0</td>
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<tr>
<td>Neutral</td>
<td>0.0</td>
<td>0.0</td>
<td>28.6</td>
<td>40.1</td>
<td>38.9</td>
</tr>
<tr>
<td>Agree</td>
<td>0.0</td>
<td>66.7</td>
<td>57.1</td>
<td>31.9</td>
<td>33.2</td>
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\[(\text{Gamma} = -.239, \text{N} = 193)\]

### Paid in full

<table>
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<tr>
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<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>35.0</td>
<td>8.3</td>
<td>38.9</td>
<td>44.8</td>
<td>41.0</td>
<td>38.8</td>
</tr>
<tr>
<td>Neutral</td>
<td>45.0</td>
<td>33.3</td>
<td>38.9</td>
<td>20.7</td>
<td>31.6</td>
<td>32.1</td>
</tr>
<tr>
<td>Agree</td>
<td>20.0</td>
<td>58.3</td>
<td>22.2</td>
<td>34.5</td>
<td>27.4</td>
<td>29.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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\[(\text{Gamma} = -.092, \text{N} = 196)\]

### Consistantly reviewed billing statements

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<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>31.3</td>
<td>16.7</td>
<td>25.8</td>
<td>34.1</td>
<td>48.0</td>
<td>39.0</td>
</tr>
<tr>
<td>Neutral</td>
<td>37.5</td>
<td>66.7</td>
<td>48.4</td>
<td>34.1</td>
<td>23.5</td>
<td>32.3</td>
</tr>
<tr>
<td>Agree</td>
<td>31.3</td>
<td>16.7</td>
<td>25.8</td>
<td>31.8</td>
<td>28.6</td>
<td>28.7</td>
</tr>
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<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</table>

\[(\text{Gamma} = -.151, \text{N} = 195)\]

### Paid minimum montly payment only - RECODED

<table>
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<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>66.7</td>
<td>0.0</td>
<td>50.0</td>
<td>40.0</td>
<td>36.9</td>
<td>38.7</td>
</tr>
<tr>
<td>Neutral</td>
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<td>38.9</td>
<td>30.0</td>
<td>31.5</td>
<td>32.0</td>
</tr>
<tr>
<td>Agree</td>
<td>33.3</td>
<td>33.3</td>
<td>11.1</td>
<td>30.0</td>
<td>31.5</td>
<td>29.4</td>
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<td><strong>Total</strong></td>
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<td>100.0</td>
<td>100.0</td>
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\[(\text{Gamma} = .118, \text{N} = 194)\]
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<th>Charged an over the limit fee -</th>
<th>Account Closed down recoded -</th>
<th>Consistently reviewed billing statements</th>
<th>Paid minimum montly payment only - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
<td>Rarely</td>
<td>Sometimes</td>
<td>Often</td>
<td>Always</td>
</tr>
<tr>
<td>MasterCard Priceless reminder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of what's important - RECODED</td>
<td>disagree</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td>0.0</td>
<td>40.0</td>
<td>31.8</td>
<td>40.6</td>
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<td>MasterCard Priceless reminder</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of what's important - RECODED</td>
<td>agree</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td>29.0</td>
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<td>(Gamma = -.005, N = 194)</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of what's important - RECODED</td>
<td>neutral</td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td></td>
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</tr>
<tr>
<td>of what's important - RECODED</td>
<td>agree</td>
<td></td>
<td></td>
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<tr>
<td>of what's important - RECODED</td>
<td>agree</td>
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<tr>
<td>of what's important - RECODED</td>
<td>disagree</td>
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<tr>
<td>of what's important - RECODED</td>
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</tr>
<tr>
<td>of what's important - RECODED</td>
<td>agree</td>
<td></td>
<td></td>
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<tr>
<td>Total</td>
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</tr>
<tr>
<td>of what's important - RECODED</td>
<td>agree</td>
<td></td>
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<td>Charged a late fee - RECODED</td>
<td>Charged an over the limit fee -</td>
<td>Account Closed down recoded -</td>
<td></td>
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</tr>
<tr>
<td>--------------------------------</td>
<td>------------------------------</td>
<td>---------------------------------</td>
<td>--------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Never</td>
<td>Rarely</td>
<td>Sometimes</td>
<td>Often</td>
<td>Always</td>
</tr>
<tr>
<td>MasterCard Priceless</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>100.0</td>
<td>0.0</td>
<td>30.0</td>
<td>31.8</td>
<td>27.0</td>
</tr>
<tr>
<td>Neutral</td>
<td>0.0</td>
<td>100.0</td>
<td>30.0</td>
<td>36.4</td>
<td>42.3</td>
</tr>
<tr>
<td>Agree</td>
<td>0.0</td>
<td>0.0</td>
<td>40.0</td>
<td>31.8</td>
<td>30.7</td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Gamma = .036, N = 193**

|                                | Charged a late fee - RECODED | Charged an over the limit fee - | Account Closed down recoded - |
|                                | Never | Rarely | Sometimes | Often | Always | Total | Never | Sometimes | Often | Always | Total | Never | Sometimes | Often | Always | Total |
| MasterCard Priceless           |       |        |           |       |        |       |       |           |       |        |       |       |           |       |        |       |
| Disagree                       | 100.0 | 0.0    | 30.0      | 31.8  | 27.0   | 28.5  | 100.0 | 40.0      | 38.9  | 26.9   | 28.8  | 100.0 | 33.3      | 14.3  | 29.7   | 29.0  |
| Neutral                        | 0.0   | 100.0  | 30.0      | 36.4  | 42.3   | 40.4  | 0.0   | 40.0      | 44.4  | 40.1   | 40.3  | 0.0   | 0.0       | 57.1  | 40.7   | 40.4  |
| Agree                          | 0.0   | 0.0    | 40.0      | 31.8  | 30.7   | 31.1  | 0.0   | 20.0      | 16.7  | 32.9   | 30.9  | 0.0   | 66.7      | 28.6  | 29.7   | 30.6  |
| Total                          | 100.0 | 100.0  | 100.0     | 100.0 | 100.0  | 100.0 | 100.0 | 100.0     | 100.0 | 100.0  | 100.0 | 100.0 | 100.0     | 100.0 | 100.0  | 100.0 |

**Gamma = .323, N = 191**

|                                | Charged a late fee - RECODED | Charged an over the limit fee - | Account Closed down recoded - |
|                                | Never | Rarely | Sometimes | Often | Always | Total | Never | Sometimes | Often | Always | Total | Never | Sometimes | Often | Always | Total |
| MasterCard Priceless           |       |        |           |       |        |       |       |           |       |        |       |       |           |       |        |       |
| Disagree                       | 0.0   | 33.3   | 14.3      | 29.7  | 29.0   |       | 0.0   | 33.3      | 14.3  | 29.7   | 29.0  | 0.0   | 33.3      | 14.3  | 29.7   | 29.0  |
| Neutral                        | 0.0   | 0.0    | 57.1      | 40.7  | 40.4   |       | 0.0   | 0.0       | 57.1  | 40.7   | 40.4  | 0.0   | 0.0       | 57.1  | 40.7   | 40.4  |
| Agree                          | 100.0 | 66.7   | 28.6      | 29.7  | 30.6   |       | 100.0 | 66.7      | 28.6  | 29.7   | 30.6  | 100.0 | 66.7      | 28.6  | 29.7   | 30.6  |
| Total                          | 100.0 | 100.0  | 100.0     | 100.0 | 100.0  |       | 100.0 | 100.0     | 100.0 | 100.0  | 100.0 | 100.0 | 100.0     | 100.0 | 100.0  | 100.0 |

**Gamma = -.292, N = 193**
Appendix G. Relationship Between General Knowledge and Sources of Information About Credit Cards (in Percent)

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Receive needed credit card information from: Friends and family</td>
<td></td>
</tr>
<tr>
<td>Never</td>
<td>44.3</td>
</tr>
<tr>
<td>Rarely</td>
<td>13.1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>18.0</td>
</tr>
<tr>
<td>Often</td>
<td>13.1</td>
</tr>
<tr>
<td>Always</td>
<td>11.5</td>
</tr>
<tr>
<td>Total</td>
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</table>

\(\text{Gamma} = -.110, \text{N} = 196\)

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Receive needed credit card information from: Bank or credit card company</td>
<td></td>
</tr>
<tr>
<td>Never</td>
<td>27.9</td>
</tr>
<tr>
<td>Rarely</td>
<td>16.4</td>
</tr>
<tr>
<td>Sometimes</td>
<td>27.9</td>
</tr>
<tr>
<td>Often</td>
<td>21.3</td>
</tr>
<tr>
<td>Always</td>
<td>6.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\(\text{Gamma} = .024, \text{N} = 196\)

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Receive needed credit card information from: In person groups, forums, workshops...</td>
<td></td>
</tr>
<tr>
<td>Never</td>
<td>86.9</td>
</tr>
<tr>
<td>Rarely</td>
<td>4.9</td>
</tr>
<tr>
<td>Sometimes</td>
<td>6.6</td>
</tr>
<tr>
<td>Often</td>
<td>1.6</td>
</tr>
<tr>
<td>Total</td>
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</table>

\(\text{Gamma} = .210, \text{N} = 196\)

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Receive needed credit card information from: Paid professional</td>
<td></td>
</tr>
<tr>
<td>Never</td>
<td>88.5</td>
</tr>
<tr>
<td>Rarely</td>
<td>8.2</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3.3</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
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</tbody>
</table>

\(\text{Gamma} = .361, \text{N} = 196\)
<table>
<thead>
<tr>
<th>Recieve needed credit card information from: Credit card disclosure</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>52.5</td>
</tr>
<tr>
<td>Rarely</td>
<td>19.7</td>
</tr>
<tr>
<td>Sometimes</td>
<td>18.0</td>
</tr>
<tr>
<td>Often</td>
<td>4.9</td>
</tr>
<tr>
<td>Always</td>
<td>4.9</td>
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<tr>
<td><strong>Total</strong></td>
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(Gamma = .149, N = 195)

<table>
<thead>
<tr>
<th>Recieve needed credit card information from: Radio</th>
<th>Total Knowledge Score - RECODED</th>
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<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>86.9</td>
</tr>
<tr>
<td>Rarely</td>
<td>9.8</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3.3</td>
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<tr>
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</table>

(Gamma = .396, N = 196)

<table>
<thead>
<tr>
<th>Recieve needed credit card information from: Newspapers</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>0 Correct</td>
</tr>
<tr>
<td>Never</td>
<td>83.6</td>
</tr>
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</tr>
<tr>
<td>Sometimes</td>
<td>4.9</td>
</tr>
<tr>
<td>Often</td>
<td>1.6</td>
</tr>
<tr>
<td>Always</td>
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<td><strong>Total</strong></td>
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(Gamma = .208, N = 196)

<table>
<thead>
<tr>
<th>How often do respondents use financial magazines as information they need about credit cards?</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>0 Correct</td>
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<tr>
<td>Never</td>
<td>84.3</td>
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<td>7.8</td>
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<td>Sometimes</td>
<td>7.8</td>
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<tr>
<td>Often</td>
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<tr>
<td><strong>Total</strong></td>
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(Gamma = .314, N = 142)
<table>
<thead>
<tr>
<th>How often do respondents use internet resources as information they need about credit cards?</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Never</strong></td>
<td>42.3</td>
</tr>
<tr>
<td>Rarely</td>
<td>23.1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>19.2</td>
</tr>
<tr>
<td>Often</td>
<td>9.6</td>
</tr>
<tr>
<td>Always</td>
<td>5.8</td>
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(Gamma = .197, N = 165)

<table>
<thead>
<tr>
<th>How often do respondents use government resources as information they need about credit cards?</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
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<tbody>
<tr>
<td>0</td>
<td>1</td>
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<tr>
<td><strong>Never</strong></td>
<td>74.6</td>
</tr>
<tr>
<td>Rarely</td>
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<tr>
<td>Sometimes</td>
<td>3.4</td>
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<tr>
<td>Often</td>
<td>0.0</td>
</tr>
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<td><strong>Total</strong></td>
<td>100.0</td>
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(Gamma = .047, N = 195)

<table>
<thead>
<tr>
<th>How often do respondents use weblogs (blogs) or forums as information they need about credit cards?</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
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<tbody>
<tr>
<td>0</td>
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<tr>
<td><strong>Never</strong></td>
<td>90.0</td>
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<td>Rarely</td>
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<tr>
<td>Sometimes</td>
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</tr>
<tr>
<td>Often</td>
<td>1.7</td>
</tr>
<tr>
<td>Always</td>
<td>1.7</td>
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<td><strong>Total</strong></td>
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(Gamma = .412, N = 196)

<table>
<thead>
<tr>
<th>How often do respondents use television for information they need about credit cards?</th>
<th>Total Knowledge Score - RECODED</th>
</tr>
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<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Never</strong></td>
<td>61.7</td>
</tr>
<tr>
<td>Rarely</td>
<td>20.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>16.7</td>
</tr>
<tr>
<td>Often</td>
<td>1.7</td>
</tr>
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(Gamma = -.063, N = 196)
<table>
<thead>
<tr>
<th>How often do respondents use their stated resource for information they need about credit cards?</th>
<th>0 Correct</th>
<th>1 Correct</th>
<th>2 Correct</th>
<th>3 or 4 Correct</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>Never</td>
<td>55.6</td>
<td>63.2</td>
<td>55.6</td>
<td>50.0</td>
<td>57.4</td>
</tr>
<tr>
<td>Rarely</td>
<td>11.1</td>
<td>10.5</td>
<td>16.7</td>
<td>16.7</td>
<td>13.1</td>
</tr>
<tr>
<td>Sometimes</td>
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<td>15.8</td>
<td>22.2</td>
<td>16.7</td>
<td>14.8</td>
</tr>
<tr>
<td>Often</td>
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<td>0.0</td>
<td>0.0</td>
<td>16.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Always</td>
<td>27.8</td>
<td>10.5</td>
<td>5.6</td>
<td>0.0</td>
<td>13.1</td>
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<td>100.0</td>
<td>100.0</td>
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(Gamma = -.042, N = 61)
Appendix H. Relationship Between Sources of Information About Credit Cards and Management of Credit Cards Over the Past 12 Months

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recieve needed credit card</td>
<td>52.6</td>
<td>50.0</td>
<td>44.4</td>
<td>34.5</td>
<td>41.9</td>
<td>42.6</td>
</tr>
<tr>
<td>Rarely</td>
<td>10.5</td>
<td>8.3</td>
<td>22.2</td>
<td>24.1</td>
<td>23.9</td>
<td>21.5</td>
</tr>
<tr>
<td>Sometimes</td>
<td>15.8</td>
<td>16.7</td>
<td>27.8</td>
<td>27.6</td>
<td>18.8</td>
<td>20.5</td>
</tr>
<tr>
<td>Often</td>
<td>10.5</td>
<td>16.7</td>
<td>5.6</td>
<td>10.3</td>
<td>9.4</td>
<td>9.7</td>
</tr>
<tr>
<td>Always</td>
<td>10.5</td>
<td>8.3</td>
<td>0.0</td>
<td>3.4</td>
<td>6.0</td>
<td>5.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .008, N = 195)

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recieve needed credit card</td>
<td>60.0</td>
<td>33.3</td>
<td>16.1</td>
<td>27.3</td>
<td>55.1</td>
<td>42.3</td>
</tr>
<tr>
<td>Rarely</td>
<td>13.3</td>
<td>0.0</td>
<td>12.9</td>
<td>25.0</td>
<td>25.5</td>
<td>21.6</td>
</tr>
<tr>
<td>Sometimes</td>
<td>6.7</td>
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<td>29.0</td>
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(Gamma = -.399, N = 194)

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(Gamma = -.245, N = 193)

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(Gamma = -.059, N = 193)
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<th>Often</th>
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<th>Total</th>
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(Gamma = -.502, N = 191)

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<th>Often</th>
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<th>Total</th>
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<td>0.0</td>
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<td>Friends and family</td>
<td>Often</td>
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<td>0.0</td>
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(Gamma = -.236, N = 193)

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<th>Paid in full</th>
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<th>Sometimes</th>
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<th>Always</th>
<th>Total</th>
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<tbody>
<tr>
<td>Recieve needed</td>
<td>Never</td>
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<td>25.0</td>
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<td>13.8</td>
<td>13.7</td>
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<tr>
<td>credit card</td>
<td>Rarely</td>
<td>5.3</td>
<td>16.7</td>
<td>16.7</td>
<td>13.8</td>
<td>35.0</td>
</tr>
<tr>
<td>information from:</td>
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<td>50.0</td>
<td>51.7</td>
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</tr>
<tr>
<td>Bank or credit card company</td>
<td>Often</td>
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<td>17.2</td>
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<td>0.0</td>
<td>0.0</td>
<td>3.4</td>
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(Gamma = .184, N = 195)

<table>
<thead>
<tr>
<th>Consistantly reviewed billing statements</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
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<td>16.7</td>
<td>16.1</td>
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<tr>
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<td>Sometimes</td>
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<td>33.3</td>
<td>41.9</td>
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<tr>
<td>Bank or credit card company</td>
<td>Often</td>
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<td>16.7</td>
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<td>18.2</td>
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<td>9.7</td>
<td>9.1</td>
<td>7.1</td>
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(Gamma = -.025, N = 194)
<table>
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<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
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</thead>
<tbody>
<tr>
<td>Recieve needed</td>
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<td>0.0</td>
<td>27.8</td>
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<td></td>
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<tr>
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(Gamma = -.217, N = 193)

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<th>Often</th>
<th>Always</th>
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</thead>
<tbody>
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<td>Recieve needed</td>
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<td></td>
</tr>
<tr>
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<td>10.0</td>
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<td>0.0</td>
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<td>25.9</td>
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<td>40.0</td>
<td>9.1</td>
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<td>12.4</td>
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(Gamma = -.187, N = 193)

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<th>Always</th>
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<td>25.1</td>
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<td>Often</td>
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(Gamma = -.109, N = 191)

<table>
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<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
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<td></td>
</tr>
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<td>28.6</td>
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<td>19.2</td>
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<td></td>
<td></td>
</tr>
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<td>Often</td>
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<td>13.0</td>
</tr>
<tr>
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</tr>
<tr>
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<td>0.0</td>
<td>14.3</td>
<td>7.1</td>
<td>7.3</td>
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(Gamma = -.130, N = 193)
<table>
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<th>Receive needed credit card information from: In person groups,</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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<td>12.0</td>
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<td>0.0</td>
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<td>13.8</td>
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<td>6.2</td>
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<td>100.0</td>
<td>100.0</td>
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</table>

<table>
<thead>
<tr>
<th>Consistently reviewed billing statements</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Gamma = .001, N = 194)</td>
<td></td>
<td></td>
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<tr>
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<td>19.4</td>
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<td>13.9</td>
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<td>0.0</td>
<td>0.0</td>
<td>6.5</td>
<td>11.4</td>
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<td>6.2</td>
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<table>
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<th>Sometimes</th>
<th>Often</th>
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<table>
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<th>Often</th>
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<td>1.5</td>
<td>2.6</td>
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<td>0.0</td>
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<td>4.5</td>
<td>1.5</td>
<td>2.6</td>
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<tr>
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<td>0.0</td>
<td>4.5</td>
<td>1.5</td>
<td>2.6</td>
<td>2.6</td>
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<table>
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<td>0.0</td>
<td>0.0</td>
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<td>receive needed credit card information from:</td>
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<td></td>
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</tr>
<tr>
<td>---------------------------------------------</td>
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<td>Sometimes</td>
<td>Often</td>
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(Gamma = .095, N = 193)

<table>
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(Gamma = .011, N = 195)

<table>
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<td>Never</td>
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<td>-------</td>
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<tr>
<td>86.7</td>
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(Gamma = -.001, N = 194)

<table>
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</tr>
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(Gamma = -.334, N = 193)

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(Gamma = -.062, N = 193)
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<tbody>
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<td></td>
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<td>information from:</td>
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<tr>
<td>Paid professional</td>
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(Gamma = -.374, N = 191)

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<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
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<td></td>
</tr>
<tr>
<td>credit card</td>
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<tr>
<td>information from:</td>
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</tr>
<tr>
<td>Paid professional</td>
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(Gamma = .066, N = 193)

<table>
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<th>Sometimes</th>
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<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
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<td>Recieve needed</td>
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</tr>
<tr>
<td>credit card</td>
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<tr>
<td>information from:</td>
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<tr>
<td>Credit card disclosure</td>
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(Gamma = .008, N = 194)

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<th>Sometimes</th>
<th>Often</th>
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<th>Total</th>
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<tr>
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<td>information from:</td>
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<td>Credit card disclosure</td>
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(Gamma = .197, N = 193)
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<th>Charged an over the limit fee -</th>
<th>Account Closed down recorded -</th>
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</tr>
<tr>
<td>Always</td>
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</tr>
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<td>credit card information from:</td>
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</tr>
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</tr>
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<td>Sometimes</td>
<td>Often</td>
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(Gamma = -.100, N = 195)

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(Gamma = -.070, N = 194)

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</table>

(Gamma = -.327, N = 193)

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive needed</td>
<td>Never</td>
<td>0.0</td>
<td>100.0</td>
<td>90.0</td>
<td>63.6</td>
<td>73.0</td>
</tr>
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<td>Rarely</td>
<td>0.0</td>
<td>0.0</td>
<td>10.0</td>
<td>27.3</td>
<td>19.7</td>
</tr>
<tr>
<td>information from:</td>
<td>Sometimes</td>
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<td>0.0</td>
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<td>7.3</td>
</tr>
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(Gamma = -.084, N = 193)

<table>
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<th>Always</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>Receive needed</td>
<td>Never</td>
<td>0.0</td>
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<td>72.5</td>
</tr>
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<td>Rarely</td>
<td>0.0</td>
<td>40.0</td>
<td>16.7</td>
<td>20.4</td>
</tr>
<tr>
<td>information from:</td>
<td>Sometimes</td>
<td>100.0</td>
<td>0.0</td>
<td>11.1</td>
<td>7.2</td>
</tr>
<tr>
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(Gamma = -.156, N = 191)
<table>
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<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rarely</td>
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<td>0.0</td>
<td>0.0</td>
<td>21.4</td>
<td>20.7</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>14.3</td>
<td>7.7</td>
<td>7.8</td>
</tr>
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(Gamma = .236, N = 193)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
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<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<td>19.7</td>
<td>19.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>21.1</td>
<td>8.3</td>
<td>5.6</td>
<td>6.9</td>
<td>5.1</td>
<td>7.2</td>
</tr>
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<td>Newspapers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.4</td>
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<td>0.9</td>
<td>0.5</td>
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(Gamma = -.073, N = 195)

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<th>Sometimes</th>
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<th>Always</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Never</td>
<td>73.3</td>
<td>83.3</td>
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<td>77.6</td>
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<td>32.3</td>
<td>27.3</td>
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</tr>
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<td>Sometimes</td>
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<td>0.0</td>
<td>6.5</td>
<td>6.8</td>
<td>7.1</td>
<td>7.2</td>
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<td>16.7</td>
<td>0.0</td>
<td>0.0</td>
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<td>1.0</td>
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<td>0.5</td>
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(Gamma = -.166, N = 194)

<table>
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<th>Rarely</th>
<th>Sometimes</th>
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<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<td>78.3</td>
<td>72.5</td>
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<td>33.3</td>
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<tr>
<td>Sometimes</td>
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<td>0.0</td>
<td>11.1</td>
<td>5.0</td>
<td>7.8</td>
<td>7.3</td>
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<tr>
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<td>0.0</td>
<td>0.0</td>
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(Gamma = -.345, N = 193)
<table>
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<th>Charged an over the limit fee -</th>
<th>Account Closed down recoded -</th>
<th>Paid in full</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
<td>Rarely</td>
<td>Sometimes</td>
<td>Often</td>
</tr>
<tr>
<td>Recieve needed</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>information from:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Newspapers</td>
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<tr>
<td>Sometimes</td>
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<tr>
<td>Often</td>
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(Gamma = -.205, N = 193)

<table>
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<th>Account Closed down recoded -</th>
<th>Paid in full</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
<td>Rarely</td>
<td>Sometimes</td>
<td>Often</td>
</tr>
<tr>
<td>Recieve needed</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>information from:</td>
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</tr>
<tr>
<td>Newspapers</td>
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<td></td>
</tr>
<tr>
<td>Sometimes</td>
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<tr>
<td>Often</td>
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(Gamma = -.493, N = 191)

<table>
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<th>Charged an over the limit fee -</th>
<th>Account Closed down recoded -</th>
<th>Paid in full</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
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<td>Sometimes</td>
<td>Often</td>
</tr>
<tr>
<td>Recieve needed</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit card</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>information from:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspapers</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Always</td>
<td></td>
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<td>Total</td>
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<td>100.0</td>
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</table>

(Gamma = .016, N = 193)

<table>
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<th>Account Closed down recoded -</th>
<th>Paid in full</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
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<td>Sometimes</td>
<td>Often</td>
</tr>
<tr>
<td>Recieve needed</td>
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<td></td>
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<td>credit card</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>information from:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspapers</td>
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<td></td>
</tr>
<tr>
<td>Sometimes</td>
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</table>

(Gamma = .227, N = 141)
<table>
<thead>
<tr>
<th>How often do respondents use financial magazines as information they</th>
<th>Consistently reviewed billing statements</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<td>100.0</td>
</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .673, N = 140)

<table>
<thead>
<tr>
<th>How often do respondents use financial magazines as information they</th>
<th>Paid minimum monthly payment only -</th>
<th>Total</th>
</tr>
</thead>
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<tr>
<td>Never</td>
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<tr>
<td>Rarely</td>
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<td>10.0</td>
</tr>
<tr>
<td>Sometimes</td>
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<td>10.0</td>
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<tr>
<td>Often</td>
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<td>0.0</td>
</tr>
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</table>

(Gamma = .354, N = 140)

<table>
<thead>
<tr>
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<th>Charged a late fee - RECODED</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<tr>
<td>Rarely</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>100.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
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(Gamma = -.026, N = 139)

<table>
<thead>
<tr>
<th>How often do respondents use financial magazines as information they</th>
<th>Charged an over the limit fee -</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>Never</td>
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</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Sometimes</td>
<td>100.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
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<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .413, N = 138)
<table>
<thead>
<tr>
<th>How often do respondents use financial magazines as information they need about credit</th>
<th>Someti</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>66.7</td>
<td>100.0</td>
<td>77.9</td>
<td>78.4</td>
</tr>
<tr>
<td>Rarely</td>
<td>33.3</td>
<td>0.0</td>
<td>13.0</td>
<td>12.9</td>
</tr>
<tr>
<td>Sometimes</td>
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<td>0.0</td>
<td>8.4</td>
<td>7.9</td>
</tr>
<tr>
<td>Often</td>
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<td>0.0</td>
<td>0.8</td>
<td>0.7</td>
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<td>Total</td>
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<td>100.0</td>
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(Gamma = .335, N = 139)

<table>
<thead>
<tr>
<th>How often do respondents use internet resources as information they need about credit</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<td>18.8</td>
<td>24.0</td>
<td>29.8</td>
</tr>
<tr>
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<td>5.3</td>
<td>0.0</td>
<td>37.5</td>
<td>20.0</td>
<td>22.3</td>
</tr>
<tr>
<td>Sometimes</td>
<td>15.8</td>
<td>40.0</td>
<td>31.3</td>
<td>20.0</td>
<td>28.7</td>
</tr>
<tr>
<td>Often</td>
<td>15.8</td>
<td>30.0</td>
<td>6.3</td>
<td>36.0</td>
<td>9.6</td>
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<tr>
<td>Always</td>
<td>10.5</td>
<td>0.0</td>
<td>6.3</td>
<td>0.0</td>
<td>6.4</td>
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(Gamma = -.024, N = 164)

<table>
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<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
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<td>29.0</td>
<td>18.4</td>
<td>26.4</td>
</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
<td>33.3</td>
<td>12.9</td>
<td>23.7</td>
<td>25.0</td>
</tr>
<tr>
<td>Sometimes</td>
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<td>16.7</td>
<td>35.5</td>
<td>31.6</td>
<td>29.2</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>16.7</td>
<td>12.9</td>
<td>18.4</td>
<td>18.1</td>
</tr>
<tr>
<td>Always</td>
<td>12.5</td>
<td>0.0</td>
<td>9.7</td>
<td>7.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = .092, N = 163)

<table>
<thead>
<tr>
<th>How often do respondents use internet resources as information they need about credit</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>33.3</td>
<td>33.3</td>
<td>6.3</td>
<td>27.8</td>
<td>35.6</td>
</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
<td>33.3</td>
<td>25.0</td>
<td>19.4</td>
<td>19.2</td>
</tr>
<tr>
<td>Sometimes</td>
<td>33.3</td>
<td>0.0</td>
<td>50.0</td>
<td>27.8</td>
<td>26.9</td>
</tr>
<tr>
<td>Often</td>
<td>33.3</td>
<td>33.3</td>
<td>18.8</td>
<td>22.2</td>
<td>10.6</td>
</tr>
<tr>
<td>Always</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.8</td>
<td>7.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -.169, N = 162)
<table>
<thead>
<tr>
<th>How often do respondents use internet resources as information they need about credit</th>
<th>Charged a late fee - RECODED</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rarely</td>
<td>100.0</td>
<td>30.9</td>
</tr>
<tr>
<td>Sometimes</td>
<td>11.1</td>
<td>11.1</td>
</tr>
<tr>
<td>Often</td>
<td>29.7</td>
<td>29.7</td>
</tr>
<tr>
<td>Always</td>
<td>32.2</td>
<td>32.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Gamma = -.063, N = 162**

<table>
<thead>
<tr>
<th>How often do respondents use internet resources as information they need about credit</th>
<th>Charged an over the limit fee -</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>20.0</td>
<td>30.0</td>
</tr>
<tr>
<td>Rarely</td>
<td>38.9</td>
<td>20.6</td>
</tr>
<tr>
<td>Sometimes</td>
<td>29.2</td>
<td>28.1</td>
</tr>
<tr>
<td>Often</td>
<td>32.2</td>
<td>15.6</td>
</tr>
<tr>
<td>Always</td>
<td>0.0</td>
<td>5.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
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</tbody>
</table>

**Gamma = .136, N = 160**

<table>
<thead>
<tr>
<th>How often do respondents use government resources as</th>
<th>Account Closed down recoded -</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0.0</td>
<td>30.1</td>
</tr>
<tr>
<td>Rarely</td>
<td>50.0</td>
<td>20.2</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0</td>
<td>28.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>15.3</td>
</tr>
<tr>
<td>Always</td>
<td>0.0</td>
<td>5.5</td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
</tr>
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**Gamma = -.202, N = 163**

<table>
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<th>Paid in full</th>
<th>Total</th>
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<tr>
<td>Never</td>
<td>85.0</td>
<td>73.9</td>
</tr>
<tr>
<td>Rarely</td>
<td>91.7</td>
<td>70.1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>8.3</td>
<td>44.4</td>
</tr>
<tr>
<td>Often</td>
<td>31.0</td>
<td>19.1</td>
</tr>
<tr>
<td>Always</td>
<td>1.7</td>
<td>6.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Gamma = -.067, N = 194**
<table>
<thead>
<tr>
<th>How often do respondents use government resources as</th>
<th>Consistently reviewed billing statements</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>87.5 Rarely 66.7 Sometimes 71.0 Often</td>
<td>69.9</td>
</tr>
<tr>
<td>Rarely</td>
<td>6.3 33.3 29.0 37.2 13.4 6.7</td>
<td></td>
</tr>
<tr>
<td>Sometimes</td>
<td>6.3 0.0 0.0 4.7 10.3</td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td>0.0 0.0 0.0 0.0 4.1</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0 100.0 100.0 100.0 100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\(^{\text{(Gamma = .076, N = 193)}}\)

<table>
<thead>
<tr>
<th>How often do respondents use government resources as</th>
<th>Paid minimum monthly payment only - RECODED</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>33.3 100.0 50.0 57.5 77.3</td>
<td>70.3</td>
</tr>
<tr>
<td>Rarely</td>
<td>33.3 0.0 38.9 27.5 16.4</td>
<td>20.8</td>
</tr>
<tr>
<td>Sometimes</td>
<td>33.3 0.0 11.1 12.5 3.9</td>
<td>6.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0 0.0 2.5 2.3 2.1</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0 100.0 100.0 100.0 100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\(^{\text{(Gamma = -.364, N = 192)}}\)

<table>
<thead>
<tr>
<th>How often do respondents use government resources as</th>
<th>Charged a late fee - RECODED</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0.0 0.0 70.0 63.6 72.8</td>
<td>69.8</td>
</tr>
<tr>
<td>Rarely</td>
<td>100.0 100.0 20.0 31.8 16.9</td>
<td>21.4</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0 0.0 10.0 4.5 7.4</td>
<td>6.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0 0.0 0.0 0.0 2.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0 100.0 100.0 100.0 100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\(^{\text{(Gamma = -.159, N = 192)}}\)

<table>
<thead>
<tr>
<th>How often do respondents use government resources as</th>
<th>Charged an over the limit fee -</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0.0 60.0 44.4 73.5 70.0</td>
<td></td>
</tr>
<tr>
<td>Rarely</td>
<td>100.0 40.0 44.4 18.1 21.6</td>
<td></td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0 0.0 11.1 6.0 6.3</td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td>0.0 0.0 0.0 2.4 2.1</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0 100.0 100.0 100.0 100.0</td>
<td></td>
</tr>
</tbody>
</table>

\(^{\text{(Gamma = -.421, N = 190)}}\)
<table>
<thead>
<tr>
<th>How often do respondents use government resources as information they</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>weblogs (blogs) or forums as information they</td>
<td>Never</td>
<td>0.0</td>
<td>100.0</td>
<td>57.1</td>
<td>70.2</td>
</tr>
<tr>
<td>Rarely</td>
<td>100.0</td>
<td>0.0</td>
<td>28.6</td>
<td>21.0</td>
<td>21.4</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>14.3</td>
<td>6.6</td>
<td>6.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</table>

\[\text{Gamma} = -0.114, \text{N} = 192\]

<table>
<thead>
<tr>
<th>How often do respondents use weblogs (blogs) or forums as information they</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Closed down recoded -</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\[\text{Gamma} = -.150, \text{N} = 195\]

<table>
<thead>
<tr>
<th>How often do respondents use weblogs (blogs) or forums as information they</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consistantly reviewed billing statements</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

\[\text{Gamma} = 0.087, \text{N} = 194\]

<table>
<thead>
<tr>
<th>How often do respondents use weblogs (blogs) or forums as information they</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid minimum montly payment only - RECODED</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</tbody>
</table>

\[\text{Gamma} = -0.120, \text{N} = 193\]
<table>
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<th>Charged a late fee - RECODED</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Never</td>
<td>Never</td>
<td>0.0</td>
<td>0.0</td>
<td>77.8</td>
<td>79.5</td>
<td>75.4</td>
<td>75.6</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Rarely</td>
<td>Rarely</td>
<td>0.0</td>
<td>100.0</td>
<td>11.1</td>
<td>11.4</td>
<td>15.9</td>
<td>15.0</td>
<td></td>
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<td>Sometimes</td>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>11.1</td>
<td>9.1</td>
<td>5.1</td>
<td>6.2</td>
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<tr>
<td>Often</td>
<td>Often</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.6</td>
<td>2.6</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Always</td>
<td>Always</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
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<td></td>
<td></td>
</tr>
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<td>Total</td>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
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\(\text{Gamma} = -.018, N = 193\)

<table>
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<th></th>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Never</td>
<td>Never</td>
<td>0.0</td>
<td>75.0</td>
<td>72.2</td>
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<td>75.9</td>
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</tr>
<tr>
<td>Rarely</td>
<td>Rarely</td>
<td>0.0</td>
<td>25.0</td>
<td>22.2</td>
<td>13.7</td>
<td>14.7</td>
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<td></td>
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</tr>
<tr>
<td>Sometimes</td>
<td>Sometimes</td>
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<td>0.0</td>
<td>5.6</td>
<td>6.5</td>
<td>6.3</td>
<td></td>
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</tr>
<tr>
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<td>Often</td>
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<td>0.0</td>
<td>0.0</td>
<td>3.0</td>
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<td>Always</td>
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\(\text{Gamma} = -.159, N = 191\)

<table>
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<th></th>
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<td>100.0</td>
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<td>76.0</td>
<td>76.2</td>
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<td>Rarely</td>
<td>Rarely</td>
<td>100.0</td>
<td>0.0</td>
<td>14.3</td>
<td>14.2</td>
<td>14.5</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Sometimes</td>
<td>Sometimes</td>
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<td>0.0</td>
<td>0.0</td>
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<td>6.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td>Often</td>
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<td>0.0</td>
<td>0.0</td>
<td>2.7</td>
<td>2.6</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Always</td>
<td>Always</td>
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<td>0.5</td>
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<td>Total</td>
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<td>100.0</td>
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</tbody>
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\(\text{Gamma} = .154, N = 193\)

<table>
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<th>How often do respondents use television for information they use</th>
<th>Paid in full</th>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>Never</td>
<td>60.0</td>
<td>58.3</td>
<td>72.2</td>
<td>50.0</td>
<td>54.7</td>
<td>56.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rarely</td>
<td>Rarely</td>
<td>20.0</td>
<td>25.0</td>
<td>5.6</td>
<td>25.0</td>
<td>25.6</td>
<td>23.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes</td>
<td>Sometimes</td>
<td>15.0</td>
<td>16.7</td>
<td>16.7</td>
<td>14.3</td>
<td>17.9</td>
<td>16.9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td>Often</td>
<td>5.0</td>
<td>0.0</td>
<td>5.6</td>
<td>10.7</td>
<td>1.7</td>
<td>3.6</td>
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<td></td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(\text{Gamma} = .043, N = 195\)
<table>
<thead>
<tr>
<th>How often do respondents use</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>television for info they</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consistently reviewed billing statements</td>
<td>62.5</td>
<td>33.3</td>
<td>58.1</td>
<td>59.1</td>
<td>55.7</td>
<td>56.7</td>
</tr>
<tr>
<td>(Gamma = -.011, N = 194)</td>
<td>25.0</td>
<td>33.3</td>
<td>12.9</td>
<td>20.5</td>
<td>25.8</td>
<td>22.7</td>
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<tr>
<td>Paid minimum monthly payment only - RECODED</td>
<td>6.3</td>
<td>33.3</td>
<td>25.8</td>
<td>13.6</td>
<td>16.5</td>
<td>17.0</td>
</tr>
<tr>
<td>(Gamma = -.055, N = 193)</td>
<td>6.3</td>
<td>0.0</td>
<td>3.2</td>
<td>6.8</td>
<td>2.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Charged a late fee - RECODED</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>(Gamma = .002, N = 193)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charged an over the limit fee -</td>
<td>100.0</td>
<td>80.0</td>
<td>44.4</td>
<td>56.3</td>
<td>56.0</td>
<td>56.0</td>
</tr>
<tr>
<td>(Gamma = -.028, N = 191)</td>
<td>0.0</td>
<td>20.0</td>
<td>27.8</td>
<td>23.4</td>
<td>23.6</td>
<td>23.6</td>
</tr>
<tr>
<td>Account Closed down recoded -</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Gamma = .073, N = 193)</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Paid in full</td>
<td>Never</td>
<td>Rarely</td>
<td>Sometimes</td>
<td>Often</td>
<td>Always</td>
<td>Total</td>
</tr>
<tr>
<td>-------------</td>
<td>-------</td>
<td>--------</td>
<td>-----------</td>
<td>-------</td>
<td>--------</td>
<td>-------</td>
</tr>
<tr>
<td>How often do respondents use their stated resource for information they need</td>
<td>Never</td>
<td>88.9</td>
<td>33.3</td>
<td>42.9</td>
<td>30.0</td>
<td>65.5</td>
</tr>
<tr>
<td></td>
<td>Rarely</td>
<td>0.0</td>
<td>0.0</td>
<td>28.6</td>
<td>40.0</td>
<td>6.9</td>
</tr>
<tr>
<td></td>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>50.0</td>
<td>28.6</td>
<td>10.0</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>10.0</td>
</tr>
<tr>
<td></td>
<td>Always</td>
<td>11.1</td>
<td>16.7</td>
<td>0.0</td>
<td>10.0</td>
<td>17.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</tbody>
</table>

(Gamma = -.008, N = 61)

<table>
<thead>
<tr>
<th>Consistently reviewed billing statements</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do respondents use their stated resource for information they need</td>
<td>Never</td>
<td>81.8</td>
<td>66.7</td>
<td>14.3</td>
<td>28.6</td>
<td>65.6</td>
</tr>
<tr>
<td></td>
<td>Rarely</td>
<td>0.0</td>
<td>33.3</td>
<td>14.3</td>
<td>57.1</td>
<td>6.3</td>
</tr>
<tr>
<td></td>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>42.9</td>
<td>14.3</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Always</td>
<td>18.2</td>
<td>0.0</td>
<td>28.6</td>
<td>0.0</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</table>

(Gamma = -.035, N = 60)

<table>
<thead>
<tr>
<th>Paid minimum montly payment only</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do respondents use their stated resource for information they need</td>
<td>Never</td>
<td>66.7</td>
<td>25.0</td>
<td>47.4</td>
<td>65.7</td>
</tr>
<tr>
<td></td>
<td>Rarely</td>
<td>33.3</td>
<td>25.0</td>
<td>31.6</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Sometimes</td>
<td>0.0</td>
<td>50.0</td>
<td>15.8</td>
<td>11.4</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Always</td>
<td>0.0</td>
<td>0.0</td>
<td>5.3</td>
<td>20.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(Gamma = -.068, N = 61)

<table>
<thead>
<tr>
<th>Charged a late fee - RECODED</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do respondents use their stated resource for information they need</td>
<td>Never</td>
<td>0.0</td>
<td>20.0</td>
<td>38.5</td>
<td>69.0</td>
</tr>
<tr>
<td></td>
<td>Rarely</td>
<td>0.0</td>
<td>20.0</td>
<td>38.5</td>
<td>4.8</td>
</tr>
<tr>
<td></td>
<td>Sometimes</td>
<td>100.0</td>
<td>40.0</td>
<td>15.4</td>
<td>9.5</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>7.7</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Always</td>
<td>0.0</td>
<td>20.0</td>
<td>0.0</td>
<td>16.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

(Gamma = -.382, N = 61)
### Charged an over the limit fee -

<table>
<thead>
<tr>
<th>How often do respondents use their stated resource for information they charged an over the limit fee -</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0.0</td>
<td>33.3</td>
<td>63.5</td>
<td>57.4</td>
</tr>
<tr>
<td>Rarely</td>
<td>0.0</td>
<td>33.3</td>
<td>11.5</td>
<td>13.1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>66.7</td>
<td>16.7</td>
<td>11.5</td>
<td>14.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Always</td>
<td>33.3</td>
<td>16.7</td>
<td>11.5</td>
<td>13.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

(Gamma = -.536, N = 61)

### Account Closed down recoded -

<table>
<thead>
<tr>
<th>How often do respondents use their stated resource for information they closed down account -</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0.0</td>
<td>0.0</td>
<td>100.0</td>
<td>57.9</td>
<td>57.4</td>
</tr>
<tr>
<td>Rarely</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
<td>12.3</td>
<td>13.1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>15.8</td>
<td>14.8</td>
</tr>
<tr>
<td>Often</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Always</td>
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<td>0.0</td>
<td>12.3</td>
<td>13.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
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<td>100.0</td>
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</tr>
</tbody>
</table>

(Gamma = -.137, N = 61)
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