

Credit Card Marketing to College Students

Whether you're new to the college atmosphere or you're just starting out, there are so many things you have to learn when it comes to campus, rules, and everything else associated with school. What most college students don't think of when they are attending college are the marketing factors. Companies love to target college students because they generally love to spend the money they either get from their job or their parents. With marketing, there are a few techniques you should look out for and today, I'm going to explain how the credit card companies target the students.

The kiosk stand – I'm sure if you walk on any college campus here in America, you've probably seen that umbrella with the credit card logo on it. A lot of the times, these kiosks will offer an incentive to sign up. It could be anything from a t-shirt to a silly little keychain. Who doesn't like free things, right? The bad part about this is that most students have no idea what they are signing up for. Most students will sign up for the card and have no idea what the card even entails, this is a huge no-no because as any adult knows now, you want to do as much research as possible when it comes to applying for a credit card.

The free lunch – Credit card companies used to do this a lot of campus where they would offer you a free lunch voucher in exchange for your information on an application. Most campuses have since banned this technique because as mentioned above, almost no college student will turn down free food and will do almost anything to get it. Since then, the incentives such as free lunches have dwindled away but you may see this technique on college campuses still.

Speeches – Most colleges will generally offer speeches sponsored by major companies. Here and there, you will see a speech sponsored by a major bank or credit card company. Sometimes the speech can generally be informative, but sometimes it may be a brain washing technique to get you to buy into their card. After the speech, you may find that there will be a representative around to have you fill out applications.

There are so many different marketing strategies that credit card companies' use. It's important that you do your research on a particular credit card before you actually apply for one on the spot just because you're getting a free burrito, this is a huge no-no. When it comes to a card, there are so many different kinds out there that cater to a college student and you may find that the card you're getting isn't meant for you. Cards generally carry fees that may be hidden and this is important that you look out for them. It's also important that you're able to look at rewards, etc. Some students feel rushed when they fill out an application because all they are thinking about is that free burrito. The next time you see that kiosk, you may want to think twice before you fill out that application.

About the Author

Find a [student credit card](#) and more of Tom's work at FINDcollegecards.

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