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Around the Columns

College Credit

Ask parents of college students how they feel about their children having credit cards on campus, and you might get a lukewarm response — at best. Undergraduate researcher Sydnea Redwine looked for connections between students' academic majors and their level of materialism using a sample of 2,400 Mizzou undergraduates.

The senior business marketing student is part of the McNair Scholars Program, so her research project is preparation for graduate school. She discovered that there might be a hidden fee for students with credit cards.

“Students with lower GPAs had higher instances of credit card misuse,” Redwine says. “And the opposite is true, too. Students with the highest GPAs had the lowest levels of credit card mismanagement.” Redwine defines credit card misuse for undergraduates as having an outstanding balance on the cards and worries about making payments on time.

Redwine found that, on average, students with GPAs lower than 3.0 and high instances of credit card misuse were more materialistic. She also found that first-generation college



Sydnea Redwine, a senior business student, did an undergraduate research project that found a connection between GPA and credit card misuse.

students had significantly higher materialism scores. “We need to target them with financial literacy classes when they enter as freshmen,” Redwine says. “They often don’t have the support structure of parents who went through college and [don’t] have a financial plan in place.” She also found that Asian students were not as materialistic and did not abuse credit cards as frequently as American students.

There’s also good news for Tigers: Levels of credit card misuse among Mizzou undergraduates were below the national average. Redwine says her faculty mentor, Lori Franz, played an integral role in helping her apply lecture lessons to implementing a research project. Now with the project complete and the findings published, Redwine can look to the future.

“I’m going to graduate with something I can use in graduate school, employment and beyond, and that’s an advantage I enjoy having.”

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