

**Student Services**  
**DRAFT as of 6/4/13**

**AP 5570 STUDENT CREDIT CARD SOLICITATION**

**References:**

Education Code Section 99030;  
Title 5 Section 54400;  
Civil Code Section 1747.02(m)

***NOTE: A procedure is legally advised.***

Student credit cards may be marketed only with authorization by administration and only at sites designated by campus administration.

Marketers of student credit cards are prohibited from offering gifts to students for filling out credit card applications.

Credit card and debt education information provided by nonprofit credit counseling organizations shall be available at the table of the company promoting the services.

A facilities use fee may be assessed to credit card solicitors.

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**NOTE:** The **red ink** signifies language that is **legally advised** and recommended by the Policy and Procedure Service and its legal counsel. The language in **green ink** was added during the administrative review on June 4, 2013.

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**Date Approved:**

*(This is a new procedure recommended by the Policy and Procedure Service and its legal counsel)*

## Legal Citations for AP 5570

### Cal. Admin. Code tit. 5, s 54400

TITLE 5. EDUCATION  
DIVISION 6. CALIFORNIA COMMUNITY COLLEGES  
CHAPTER 5. STUDENTS  
SUBCHAPTER 5. COMMERCIAL SOLICITATION ON CAMPUS

s 54400. Student Credit Card Solicitations.

By December 31, 2003, the governing board of each community college district shall adopt policies regulating the solicitation practices used on campuses by credit card companies marketing "student credit cards" as defined in Civil Code section 1747.02(m).

#### **CIVIL CODE SECTION 1747.02(m)**

##### **1747.02.(m)**

(m) "Student credit card" means any credit card that is provided to a student at a public or private college or university and is provided to that student solely based on his or her enrollment in a public or private university, or is provided to a student who would not otherwise qualify for that credit card on the basis of his or her income. A "student credit card" does not include a credit card issued to a student who has a cocardholder or cosigner who would otherwise qualify for a credit card other than a student credit card.

#### **EDUCATION CODE SECTION 99030**

99030. The Regents of the University of California and the governing body of each accredited private or independent college or university in the state are requested to, and the Trustees of the California State University and the Board of Governors of the California Community Colleges shall, adopt policies to regulate the marketing practices used on campuses by credit card companies. In adopting the policies, it is the intent of the Legislature that those entities consider including all of the following requirements:

(a) That sites at which student credit cards are marketed be registered with the campus administration and that consideration be given to limiting the number of sites allowed on a campus.

(b) That marketers of student credit cards be prohibited from offering gifts to students for filling out credit card applications.

(c) That credit card and debt **education** and counseling sessions become a regular part of campus orientation of new students. For purposes of this section, colleges and universities shall utilize existing debt **education** materials prepared by nonprofit entities and thus not incur the expense of preparing new materials.

(d) For the purposes of this chapter, "student credit card" has the meaning set forth in subdivision (m) of Section 1747.02 of the Civil **Code**.

