

Detailed Tables

How many credit cards do you currently have in your own name?

	Total
Base: Currently a university/college student	1008
Weighted	1008
None	236
	23%
One	430
	43%
Two	193
	19%
Three	81
	8%
Four or more	67
	7%
Summary	
One or more	772
	77%
Two or more	342
	34%
Three or more	148
	15%

Why did you get your credit card[s]?

	Total
Base: Have at least one credit card	768
Weighted	772
In case of emergencies	499
	65%
For school expenses (e.g. tuition, books)	346
	45%
To use when I'm short of cash	318
	41%
For everyday expenses (e.g. food, household items)	268
	35%
To make travel reservations	253
	33%
So I don't have to carry cash all the time	250
	32%
To earn rewards/points	228
	30%
To build credit/ establish credit history/ rating	87
	11%
Shop online	29
	4%
My friends had one/recommended getting one	20
	3%
Other	26
	3%

Detailed Tables

What is the current balance on your credit card[s] - That is, how much do you currently owe?

	Total
Base: Have at least one credit card	768
Weighted	772
None	198
	26%
\$1 - \$50	51
	7%
\$51 - \$100	41
	5%
\$101 - \$200	75
	10%
\$201 - \$500	121
	16%
More than \$500	265
	34%
(DK/NS)	21
	3%

. When do you expect to pay off your entire balance?

	Total
Base: Have a balance owing	564
Weighted	573
Next statement	302
	53%
In the next 2-6 months	126
	22%
In the next 7-12 months	63
	11%
Sometime before I graduate	15
	3%
Sometime after I graduate	46
	8%
(DK/NS)	21
	4%

Would you say that you understand the purpose and role of a credit history.?

	Total
Base: Have at least one credit card	768
Weighted	772
Well (Net)	689
	89%
Very well	392
	51%
Fairly well	297
	38%
Not Well (Net)	83
	11%
Not very well	78
	10%
Not at all	4
	1%

Detailed Tables

What is the maximum number of years that you think your credit history can stay with you?

	Total
Base: Have at least one credit card	768
Weighted	772
1	1 0
2	2 0
3	6 1%
4	2 0
5	46 6%
6	24 3%
7	133 17%
8	7 1%
9	2 0
10	65 8%
11-20	27 3%
21-50	7 1%
Forever	307 40%
(DK/NS)	144 19%
Summary	
Mean	8.4
Standard Deviation	4.3
Standard Error	0.2
Median	6.6

Detailed Tables

Why do you think a credit history is important?

	Total
Base: Have at least one credit card	768
Weighted	772
It can affect future credit card applications	714
	93%
It can affect my ability to buy a house	580
	75%
It can affect my student loan	403
	52%
It can affect employment opportunities	301
	39%
It does not affect me because I am under 25 yrs old	12
	2%
It does not affect me because of my student status	12
	1%
None of the above	12
	2%

Where, if anywhere, do you go to get advice on finances and budgeting?

	Total
Base: Have at least one credit card	768
Weighted	772
My parents	422
	55%
My bank	376
	49%
Friends/colleagues	220
	28%
Web sites	137
	18%
Newspapers/magazines	91
	12%
Teacher/professor	52
	7%
School advisor	36
	5%
Financial advisor/ planner	20
	3%
Extended family members (grand-parents/ aunt/ uncle)	13
	2%
Other	25
	3%
I do not get financial/budgeting advice anywhere	145
	19%