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ABSTRACT
        This collection serves as a quick guide to Educational
Resources Information Center (ERIC) tools graduate students may find useful.
The guide contains example screens and information on each of these: (1)
ACCESS ERIC Home Page, the hub of the ERIC system, which links to all
Clearinghouses and support components; (2) the ERIC system slide show home
page, an overview of system products and resources; (3) a "cheat sheet" for
searching the ERIC database; (4) a sample ERIC Digest; (5) the home page of
the ERIC Clearinghouse on Higher Education and the Resource Corner home page;
and (6) a search module that contains tips and techniques for ERIC searches.
(SLD)

Quick Guide to ERIC Tools
for the Graduate Student

The ERIC Clearinghouse on Higher Education
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http://www.eriche.org

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Contents:

ACCESS ERIC Home Page
http://www.eric.ed.gov/
This is the hub of the ERIC System. This site links to all the Clearinghouses and support components in the ERIC System.

ERIC System Slide Show Home Page
http://www.eric.ed.gov/resources/eric_slides.html
Visit this site for an overview of the ERIC System's products and services. The slide show also links to a number of important ERIC system information tools.

The Guide to Searching ERIC on the Internet
http://www.eriche.org/Workshops/quickinstruct.html
This searching "cheat sheet" summarizes the major rules one needs to know in order to search the ERIC database.

ERIC Digest
See the higher education Digests at http://www.eriche.org/digests/
The ERIC database offers over 2,000 Digests in full text. Each Digest is a 500-1500 word overview of a particular education topic and includes a list of resources. Database searchers may limit their retrieval to ERIC Digests.

ERIC Clearinghouse on Higher Education Home Page and the Resource Corner Page
http://www.eriche.org/
http://www.eriche.org/resource/index.html
This is the primary source for higher education issues. Users may search the ERIC database from this site. Bibliographies and Digests offer up-to-date information about topics in the field; tutorials offer database searching tips and techniques for higher education database searchers; selected resources for graduate student research are listed; and links to other specialized resources in higher education such as higher education associations, journals and publishers, and graduate programs are found here.

Tips and Techniques for Searching Higher Education Topics in the ERIC Database
http://www.eriche.org/Workshops/module12.html
The tips and techniques in this search module are important for anyone who wants to search the higher education literature as efficiently as possible.

CLEARINGHOUSES

- Adult, Career, and Vocational Education
- Assessment and Evaluation
- Community Colleges
- Counseling and Student Services
- Disabilities and Gifted Education
- Educational Management
- Elementary and Early Childhood Education
- Higher Education
- Information & Technology
- Languages and Linguistics
- Reading, English, and Communication
- Rural Education and Small Schools
- Science, Mathematics, and Environmental Education
- Social Studies/Social Science Education
- Teaching and Teacher Education
- Urban Education

Educational Resources Information Center

NEW FROM ERIC

Updated Monday, June 17, 2002

Child Care
The Adjunct ERIC Clearinghouse for Child Care has posted two new topics to its Frequently Requested Information page: Child Care in Rural Communities: Annotated Resource List and Resources on Prevention. Each provides a brief description of publications, organizations, or other resources related to the topics, as well as Web addresses for further information.

Entrepreneurship Education
Three new Digests are available from the Adjunct ERIC Clearinghouse on Entrepreneurship Education: *Business Plan Competitions: An Overview*, *Copreneurs*, and *Internet Security Concerns Affect E-Commerce and Small Businesses*

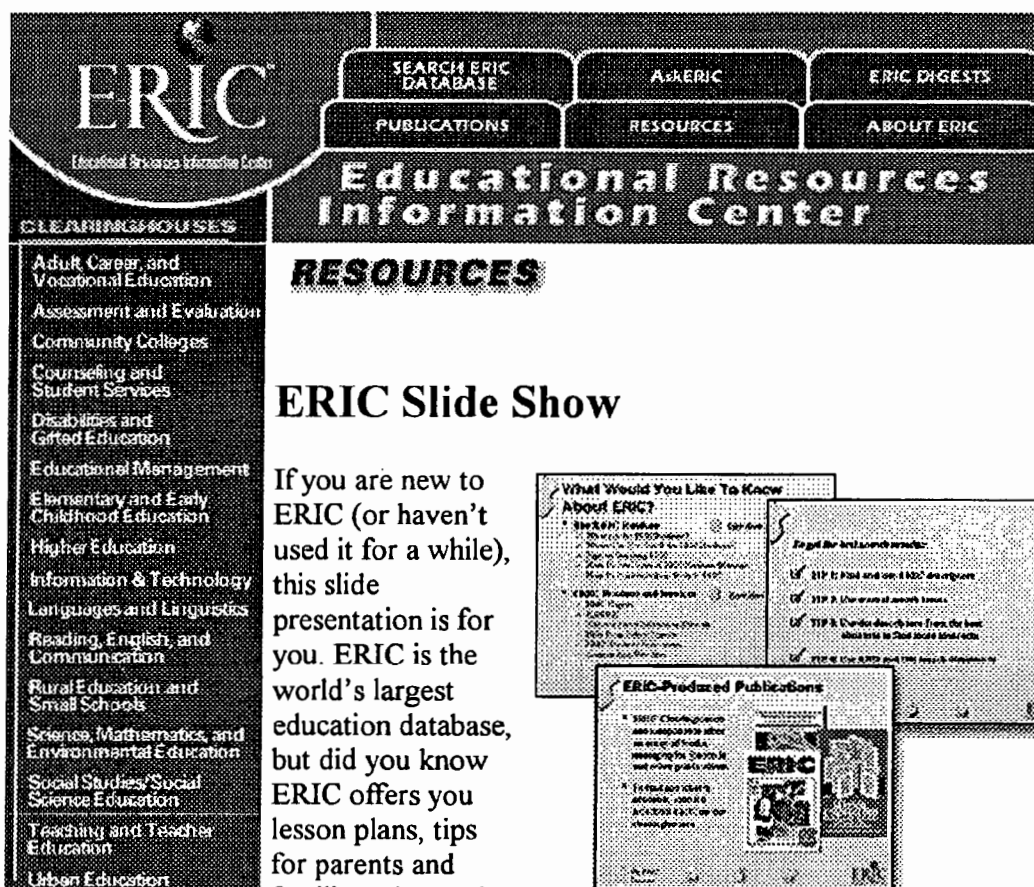### *Women and Minorities in the Science, Mathematics and Engineering Pipeline*
This new Digest from the ERIC Clearinghouse for Community Colleges discusses interest barriers and strategies for retaining women and minorities in science, mathematics, and engineering fields, examining how community colleges are working to promote increased representation and success of women and minorities in these fields.

Previous June "New From ERIC" highlights

"New From ERIC" provides weekly updates on additions and changes to the Web sites of ERIC Clearinghouses, Adjunct and Affiliate ERIC Clearinghouses, and ERIC Support Components. For more detailed information about new products available from ERIC and for other ERIC updates, please view ERICNews, the ERIC System's monthly newsletter.

This page was updated on Mon Jun 17 15:18:42 GMT 2002

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SUPPORT COMPONENTS

- EDRS
- Facility
- Adjuncts/ Affiliates
- ERIC System Directory

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SEARCH ERIC DATABASE   **AskERIC**   **ERIC DIGESTS**

PUBLICATIONS   **RESOURCES**   **ABOUT ERIC**

Educational Resources Information Center

CLEARINGHOUSES
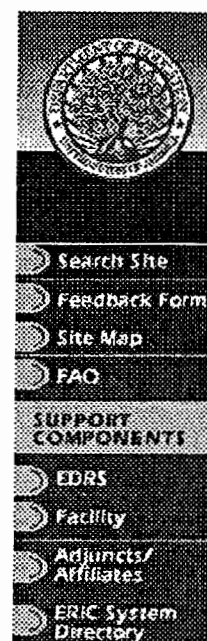
Adult Career, and Vocational Education

Assessment and Evaluation

Community Colleges

Counseling and Student Services

Disabilities and Gifted Education

Educational Management

Elementary and Early Childhood Education

Higher Education

Information & Technology

Languages and Linguistics

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RESOURCES

ERIC Slide Show

If you are new to ERIC (or haven't used it for a while), this slide presentation is for you. ERIC is the world's largest education database, but did you know ERIC offers you lesson plans, tips for parents and families, electronic question-answering, and a lot more?

Individual use: You can view this slide show yourself, and perhaps recommend it to a friend or colleague.

Training use: If you're a librarian, teacher educator, or someone who has opportunities to teach others about ERIC, you can use this for a presentation or workshop. (To order handouts to accompany the training, call ACCESS ERIC at 1-800-LET-ERIC or send e-mail to accesseric@accesseric.org.)

* Start the slide show now in HTML
* Download the slide show in PowerPoint Windows97*
* Script to accompany the slides

*A free copy of the PowerPoint viewer is available for downloading. The viewer allows you to view presentations in Microsoft PowerPoint when you do not have PowerPoint installed on your computer or if you are using an incompatible version.

This page was updated on Fri Nov 2 19:16:02 GMT 2001

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ERIC Clearinghouse on Higher Education

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Quick Guide to Searching the ERIC Database on the Internet

These instructions give an overview of advanced techniques for searching the ERIC Database mounted on the internet at http://ericir.syr.edu/Eric/adv_search.shtml. The ERIC Database Advanced Search screen you will use is shown below:

ERIC Database Advanced Search   **Simple Search**

Begin by entering your search terms and using the pull-down menus below. Phrases should be enclosed in single quotation marks (i.e. 'bilingual education')

Describe what you are looking for. Searching Tips.

Term 1: [   ] Search by: [Keyword ▼] [AND ▼]
Term 2: [   ] Search by: [Keyword ▼] [AND ▼]
Term 3: [   ] Search by: [Keyword ▼] [AND ▼]
Term 4: [   ] Search by: [Keyword ▼] [AND ▼]
Term 5: [   ] Search by: [Keyword ▼]

Limit
☐ Journal articles   ☐ Full-text ERIC Digests

Search year: [ALL ▼] through: [ALL ▼]   Submit   Clear Form

The advanced search screen features a dropdown menu in the SEARCH BY box so that you may search terms in specific database fields. Enter your search term in the TERM box on the left and click on the arrow in the SEARCH BY box to select a particular field for searching. The chart below offers examples of searches performed in different fields.

TERM	SEARCH BY	
drugs	Keyword	Retrieves any database record containing this word.
college student drug use	Keyword	Retrieves any database record containing all of these words.

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'college student drug use'	Keyword	Retrieves any database record containing this exact phrase; single quotation marks force an exact match.
Kezar, Adrianna	Author	Use this form when you know the author's full name.
Kezar, A*	Author	Use this form when you know the author's last name and first initial; * acts as a wildcard for strings of letters.
Kezar*	Author	Use this form when you know only the author's last name.
student learning	Title	Use this form when you want these words to appear somewhere in the title.
'student learning'	Title	Use this form when you are searching for these words appearing in this order in the title. The single quotation marks force an exact match.
143	Publication Type	Type in the code for the publication type you want to retrieve. Most common publication types are: 010 Books, 051 Instructional Material, 041 Doctoral Dissertations, 070 Information Analysis, 143 Research/Technical Reports. See the complete online list for other publication types.
Higher Education	Descriptor	Descriptors are the terms assigned to the material by an ERIC indexer. The indexer reads the material and assigns several descriptors that reflect the material's subject matter. Those descriptors that reflect the material's most important points are called Major Descriptors. Descriptors are chosen from a controlled list of terms known as the ERIC Thesaurus. Searchers may view the complete ERIC Thesaurus online.

SEARCHING MULTIPLE TERMS

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AND, OR, and NOT are boolean operators that allow a searcher to combine multiple search terms. They appear on the search screen in the last box on the right. Click on the arrow in the box to activate the dropdown screen and choose AND, OR, or NOT. Some search examples follow:

TERMS	FIELD	BOOLEAN OPERATOR	
Search 1			
Drugs	Title	OR	This retrieves all records with *drugs* or *college students* in the title.
'College Students'	Title		
Search 2			
Drugs	Title	AND	This retrieves all records with *drugs* **and** *college students* in the title.
'College Students'	Title		
Search 3			
Drugs	Title	NOT	This retrieves all records with *drugs* but **not** *college students* in the title.
'College Students'	Title		

SEARCHING WITH MULTIPLE BOOLEAN OPERATORS

You must use the operator OR before using AND. Always use NOT last. See the example below.

TERMS	FIELD	BOOLEAN OPERATOR	
alcohol	Keyword	OR	Records retrieved will contain
marijuana	Keyword	AND	either *alcohol* or *marijuana*, and
'college students'	Keyword	NOT	*college students*, but **not** *high*
'high school students'	Keyword		*school students*.

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LIMITING YOUR SEARCHES

To Journal Articles or ERIC Digests:

To limit your searches to journal articles or ERIC Digests, simply click on the box beside JOURNAL ARTICLES or ERIC DIGESTS located at the bottom of the search screen.

```
Describe what you are looking for. Searching Tips.
Term 1:[_____] Search by: [Keyword    ▼] [AND ▼]
Term 2:[_____] Search by: [Keyword    ▼] [AND ▼]
Term 3:[_____] Search by: [Keyword    ▼] [AND ▼]
Term 4:[_____] Search by: [Keyword    ▼] [AND ▼]
Term 5:[_____] Search by: [Keyword    ▼]

Limit
[☑] Journal articles      [☐] Full-text ERIC Digests

Search year: [ALL ▼] through: [ALL ▼]  [Submit] [Clear Form]
```
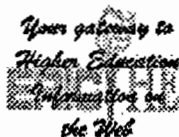
To particular years:

To limit your searches by year, simply click on the dropdown menu in the SEARCH YEAR box at the bottom of the search screen and choose the year you want the search to begin. Continue by clicking on the dropdown menu in the THROUGH box and choosing the latest year you want to search.

```
Describe what you are looking for. Searching Tips.
Term 1:[_____] Search by: [Keyword    ▼] [AND ▼]
Term 2:[   ALL  ▲]         Se[ ALL  ▲]Keyword    ▼] [AND ▼]
Term 3:[   2001 ]          Se[ 2001 ]Keyword    ▼] [AND ▼]
Term 4:[   2000 ]          Se[ 2000 ]Keyword    ▼] [AND ▼]
Term 5:[   1999 ]          Se[ 1999 ]Keyword    ▼]
        [   1998 ]            [ 1998 ]
        [   1997 ]          Se[ 1997 ]
        [   1996 ]            [ 1996 ]
Limit   [   1995 ]            [ 1995 ]
        [   1994 ]            [ 1994 ]
[☐] Journal a[1993]  [☐] Full[1993] IC Digests
        [   1992 ▼]          [ 1992 ▼]
Search year: [ALL ▼] through: [ALL ▼]  [Submit] [Clear Form]
```

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ERIC-HE Digest Series

The George Washington University

U. S. Department of Education

Credit Card Usage and Debt among College and University Students

by Tamara Holub

Introduction
Since the late 1990s, lawmakers, college officials, consumer advocacy groups, and higher education practitioners have become increasingly concerned about the rising use of credit cards among college students. A recent study has shown that both the number of students owning a credit card as well as the amount of credit card debt held by students has risen in the last couple of years (Nellie Mae, 2000). Since eighteen-year-olds in most states are eligible for a card without parental consent or employment, many have been concerned that students will use credit unwisely because of their financial inexperience and suffer the long-term consequences of carrying high debt (U.S. General Accounting Office, 2001, June, p. 1).

Nellie Mae and TERI/IHEP Surveys
In 1998, The Education Resources Institute (TERI) and the Institute for Higher Education Policy (IHEP) conducted a survey of credit card usage among college students by using a stratified random sampling method. The majority of the students surveyed were undergraduates. This report found that almost two-thirds of the students owned at least one credit card and one in five of those students had four or more credit cards (The Education Resources Institute, 1998, June, p. 9). The majority of students (82%) surveyed reported an average balance of $1,000 or less (The Education Resources Institute, 1998, June, p. 11).

In 2000, Nellie Mae, a prominent lender of educational loans, examined credit card ownership among undergraduate and graduate students who were applying for credit-based loans with Nellie Mae. Their survey found that 78% of undergraduates (aged 18-25) have at least one credit card. Ninety-five percent of the graduate students surveyed had at least one card. Undergraduates carried an average balance of $2,748 while graduate students carried an average balance of $4,776. Nellie Mae also found that of the 78% of undergraduates with a card, 32% had four or more cards; 13% had credit card debt between $3000-$7000; and 9% had credit card debt greater than $7,000 (Nellie Mae, 2000).

The Advantages and Risks of Credit Card Ownership among Students
A study conducted by the U.S. General Accounting Office in 2001 found that most college administrators viewed credit card usage by students as something positive (U.S. General Accounting Office, 2001, June, p. 2). They cited the advantages of using a credit card for establishing credit, medical or family-related emergencies, making travel arrangements and reservations, payment conveniences such as shopping by telephone and the Internet, and cashless transactions (U.S. General Accounting Office, 2001, June, pp. 3, 9). Indeed, the TERI/IHEP report showed that 77% of students used their credit card for routine personal expenses and 67% of students used it for occasional or emergency expenses (The Education Resources Institute, 1998, June, p. 10). The survey also reported that most students used their credit cards responsibly. Many students, 59%, pay off their balances right away. Of the 41% who carry a balance, 81% pay more than the minimum balance due every month (The Education Resources Institute, 1998, June, p. 11).

However, the disadvantages of owning a credit card can outweigh the advantages, especially for students who have student loans and credit card debt and/or students who charge tuition and fees. The TERI/IHEP survey showed that many students are using their credit cards to pay for education-related expenses such as tuition and fees (12%) and books and supplies (57%) (The Education Resources Institute, 1998, June, p. 10). One in five respondents charged tuition and fees at some time; of these students, 57% paid the balance immediately, and 43% carried over the balance (The Education Resources Institute, 1998, June, p. 12).

The TERI/IHEP survey found a connection between student loan debt and the ownership of credit cards - 33% of the respondents reported having at least one credit card and student loans (The Education Resources Institute, 1998, June, p. 17). Loan recipients were also more likely to carry over credit card balances than non-recipients (The Education Resources Institute, 1998, June, p. 17). The U.S. General Accounting Office survey reports that the average undergraduate student loan debt upon graduation is $19,400 (U.S. General Accounting Office, 2001, June, p. 3). Students who have not adequately planned for their financial futures may be unable to handle payments for credit cards, student loans, as well as living expenses after college. Excessive debt and inability to pay can lead to damaging credit reports that can inhibit future plans such as buying a car or renting an apartment. A poor credit record or high debt can impede a student's chance of finding a job after graduation or result in higher rates for car loans or mortgages (The State of Iowa, 2000). In extreme cases, high debt levels could lead to personal bankruptcy (U.S. General Accounting Office, 2001, June, p.14).

Besides financial considerations, there are academic and psychological risks associated with students accumulating high debt. According to Iowa Attorney General Tom Miller, an increasing number of students are accumulating high credit card debt with serious long-term consequences (The State of Iowa, 2000). One of those consequences, according to one Indiana University administrator, is an increase in student dropouts due to unmanageable credit card debt (The State of Iowa, 2000). Mr. Miller also argues that excessive debt can lead to psychological problems such as stress, and in extreme cases, even suicide. Highly publicized cases of students who committed suicide apparently due to the anxiety related to their unmanageable credit card debt have forced lawmakers, consumer groups, and colleges to take a closer look at this issue (See Hoover, 2001; Loyal, 2002).

Credit Card Solicitation on Campus
Credit card solicitation on college and university campuses is a common occurrence. The TERI/IHEP study found that 24% of students applied for a card through a campus representative or advertisement. Students also reported applying through the mail (37%) or at a business (36%) (The Education Resources Institute, 1998, June, p. 30).

Some campuses restrict solicitation in some way while state laws mandate other college solicitation policies (U.S. General Accounting Office, 2001, June, pp. 25-26). Meanwhile, numerous colleges and universities form multi-million dollar partnerships with credit issuers, which encourage students to apply for credit (see Hoover, 2001; Loyal, 2002; Pinto, Parente & Palmer, 2001).

Officials and students have complained that credit card issuers do not significantly inform students about important credit terms such as available interest rates or penalties that are written in disclosure statements. In response, some colleges require credit card issuers to hand out additional materials about credit terms to students (U.S. General Accounting Office, 2001, June, p. 28).

College policies that prevent student difficulties with credit cards

William Stanford, the director of financial aid at Lehigh University, recommends that campuses inform students as soon as possible about how to use credit responsibly. Additionally, he advises campuses to control solicitations, curtail bookstore promotions, establish a working relationship with the nearest Consumer Credit Counseling Services office (call 800-388-2227 for the nearest location), offer workshops during freshman orientation, provide information via the campus website, communicate with senior class members, inform residence hall counselors, and discourage the use of credit cards for making tuition payments (Stanford, 1999, pp. 15-17).

State Laws Limiting Credit Card Solicitation at Higher Education Institutions

Between 1999 and May 2001, at least 24 states enacted legislation either to study the effects of credit cards on college students or to limit credit card solicitations at higher education institutions. Legislators were influenced by parents of college students, student groups, and by negative media portrayals of credit card solicitation on campuses (U.S. General Accounting Office, 2001, June, p. 53). For a complete list of this state legislation, see Appendix II of the U.S. General Accounting Office's report, "Consumer Finance: College Students and Credit Cards" (U.S. General Accounting Office, 2001, June, pp. 53-66).

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Stanford, W.E. (1999, March/April). Dealing with Student Credit Card Debt. *About Campus*, pp. 12-17. EJ600836

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U.S. General Accounting Office (2001, June). *Consumer Finance: College Students and Credit Cards*. Retrieved April 16, 2002 from the U.S. General Accounting Office web site: http://www.gao.gov/new.items/d01773.pdf ED454785
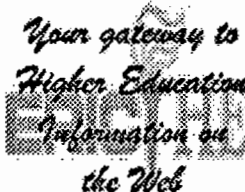
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Text Only Version

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| Faculty |
| Parents |
| Students |
| Librarians |

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GWU Home Page   Educational Resources Information Center   Department of Education

ERIC-HE is one of 16 Clearinghouses funded by the Department of Education as a part of the Educational Resources Information Center (ERIC) System. The Clearinghouse is also a Sponsored Research Project for the George Washington University. ERIC is funded by the National Library of Education/Office of Educational Research and Improvement

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This page last modified: 04/26/02 20:39:21

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Resource Corner

The ERIC-HE Resource Corner is meant to provide one-stop shopping for Higher Education researchers, faculty, administrators, parents, and students. Each link at the right leads to a set of tools designed to assist in locating and using higher education documents and materials.

ERIC-HE Resources

- ERIC Digests
- ERIC Trends
- CRIB Sheets

ERIC-HE Tutorials
Research Initiatives
Government Initiatives Resources
Graduate Programs in Higher Education
Higher Education Associations
Higher Education Journals & Publishers
Institutional Improvement Resources

ERIC-HE Resources consist of our Digests, Trends, CRIB Sheets, and other informational materials written by ERIC-HE Staff.
Note: If you would like a further definition of the ERIC-HE specific terms used here, please click on the term to view our terms dictionary.

ERIC-HE Tutorials are on-line guides for finding information in the ERIC Database and on the Web.

Research Initiatives focuses mainly on our own study, the National Study for Higher Education Literature, but also provides information on how to improve higher education research.
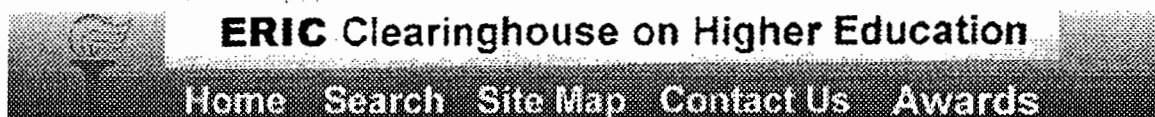
Government Initiatives Resources links to government resources available for parents, students, and administrators.

Graduate Programs in Higher Education is a list of links to all of the various Higher Education Masters and PhD Programs throughout the United States.

Higher Education Associations is a large list of organizations active in the field of Higher Education.

Higher Education Journals & Publishers contains useful information on journals and publishers on Higher Education literature as well as on important conferences.

Institutional Improvement Resources provides a group of resources helpful to administrators interested in making changes on campus.

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Searching ERIC on the Internet
Module 12: Tips and Techniques for Searching the Higher Education Literature

This instructional module is for ERIC database searchers who have mastered the fundamentals of searching and want some additional tips and techniques to help them better search the higher education literature. It is written specifically for use with the ERIC database advanced search interface at
http://ericir.syr.edu/Eric/adv_search.shtml,
though much of the information may also be helpful to searchers using any version of the ERIC database.

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2. Descriptors vs. Keywords
3. ERIC Descriptors Online
4. Higher Education Descriptors
5. Precoordinated Descriptors
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7. Age Level Descriptors
8. Higher Education Journals

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