



## Preface

It was after my last temper tantrum that I declared my advocacy for credit consumer rights. I guess before I go on, I need to divulge a bit of my credit history. My credit, surprisingly, should not provoke such emotion. I hold four cards with a limited credit line and this is something for which I am very grateful. I generally pay all my bills on time and mostly I pay above the minimum payment due. So what, you ask, may induce such tantrums? Well, simple. I am human. Yes, occasionally I may miss a payment. *You fiend!* You're probably thinking of me. *How could you be so irresponsible? How could you not honor a legal agreement?* Okay, let's put this into perspective. Life happens and it happens to all of us. Occasionally, a bill gets lost or does not get sent. "Silly girl," you say, "do banking online." There is no excuse for losing a bill when all accounts are now electronic.

There were times when I was faced with paying rent or my credit card bills. Should I sustain my life or pay the minimum to a credit lender on time? To me, the decision is the easiest in the world to make. But the ironic thing is missing just one fifteen-dollar payment can be what costs you the opportunity to buy a house or a car. I state this again for dramatic effect. Missing just one fifteen-dollar payment could cost your future.

My last tantrum was entirely self-induced. Yes, I was delinquent with my bill. And surprisingly, I was angry that the creditor reported me. And what fuels my frustration further was the only thing keeping me from paying my bill was life. I was punched in the solar plexus by Uncle Sam at tax time. Shit, life was happening to me and it was the credit card companies there to finish the job with a swift kick to my ass. We can scream and shout injustices, but the law is on their side and they are eagerly waiting for us to infringe upon our agreement.

In dealing with this last outrage I felt a fuck-you-in-the-ass kind of feeling from creditors. And in making this statement I must apologize to those of alternative life styles. One thing I dare not do is compare those of different sexual orientation to that of creditors. That would be an insult to all those who live an alternative life. However, as sodomy is a crime in some states so should be the practices of some creditors. Some may think of these statements as harsh and unfair, given that I own some responsibility. Here is the truth; These creditors that I speak so ill of have the ability to change our credit limits, interest rates, and payment terms and even report your payment performance without giving any notice to you, the consumer. They have the power to fuck you without you even knowing.

As the fire in my belly subsides and I become clearer of thought a quote from one of my favorite movies, *Animal House* pops into my head, “Thank you, Sir. May I have another?” This quote truly captures the heart of the issue. As the American consumers are prisoners of the credit system, we keep asking for more and more punishment, not unlike sadists. This reminds me further of fraternity hazing where pledges subject themselves to acts of humiliation just for a sense of belonging, so do consumers of credit, with the lenders being fraternity brothers poised with their paddles.