

Dateline: RIT – The Podcast (Sept. 27, 2007) (Season 2, Episode 2)

ANNCR: Welcome to Dateline: RIT with Mike Saffran.

HOST: Dateline: RIT (Sept. 27, 2007)

Fibs revealed and other potentially damaging content on social-networking Web sites such as Facebook have been known hurt prospects for job seekers. Is it a case of youthful indiscretions outliving youth? Whereas in the past, youthful indiscretions eventually faded away, RIT communication professor Susan Barnes says their life online today may be infinite.

ACTUALITY [SUSAN BARNES]: Oh, yeah. We have no idea how long that crazy picture of you drinking is going to be up there for. And, 10 years later, when you are, you know, trying to run for office this is going to come back and haunt you.

HOST: So, why do people post things that they'll later regret? Is it because the technology is so new? After all, social-networking sites—and the whole Web 2.0 phenomenon—are relatively youthful themselves. Are people, especially today's youth, simply unaware of the potential ramifications?

ACTUALITY [BARNES]: Well, you have to realize, this is a new technology, so we don't have any rules established yet. And, unfortunately, Facebook and MySpace and a lot of the social-networking sites have been dominated by, you know, high school kids, and these kids aren't as mature, they don't know. So they've set a lot of rules and guidelines, and not realizing that the Internet is a very powerful tool and it really is something that everybody can get access to.

HOST: So what's your best advice? Is it simply a matter of using common sense online?

ACTUALITY [BARNES]: Yeah, you have to make sure it's something that really you wouldn't be embarrassed about and couldn't come back and haunt you. You can't just throw things up on the Internet when you're in a crazy mood or for a joke. You have to be real careful about the types of things you put up there.

HOST: That's RIT communication professor Susan Barnes—associate director of RIT's Lab for Social Computing—Dr. Barnes recently quoted by Wired magazine.

RIT research professor of consumer finance Robert Manning, author of the book "Credit Card Nation," sees a conflict of interest when universities make deals with credit-card companies to market 'plastic' to students. Dr. Manning, describe what you've termed these "sweetheart deals," and why, in your view, they're harmful to students.

ACTUALITY [ROBERT MANNING]: These exclusive marketing agreements will often specify student e-mail addresses, telephone numbers and mailing addresses. So what will happen is that the exclusive credit-card issuing company will essentially start the

ball rolling with the first credit card, and once that credit card appears on the student's credit report, then other credit-card companies will essentially pull those reports and start aggressively mailing to them as the second or third credit cards. There is no discussion about the interest rates or the penalty fees or the kinds of marketing that could be limited on these college campuses. This is simply a way for universities to pocket seven-digit royalties. There's no counterbalance in terms of universities setting aside a portion of these funds for a financial education program, a debt refinancing among students with financial difficulties and, as my new study will show, the fact is, as we track more and more first-generation college students from more modest financial means, they find more and more financial pressures back home. These exclusive marketing deals have really, in many cases, set up a large proportion—particularly our first-year students—into financial distress.

HOST: That's RIT consumer finance professor Robert Manning, recently quoted in BusinessWeek.

On the RIT campus this week . . . Chief Communications Officer Bob Finnerty brushes up on his Spanish, and he previews this season's RIT Tigers men's hockey season . . . and News & Events managing editor Vienna Carvalho has highlights from the latest issue.

SEGMENT [BOB FINNERTY]: Hola! This is Bob Finnerty. A head of state is coming to RIT. The president of the Dominican Republic, Leonel Fernandez, is expected to visit Sept. 28th. President Fernandez will tour the Kate Gleason College of Engineering, the Golisano College of Computing and Information Sciences, the College of Imaging Arts and Sciences and the Center for Integrated Manufacturing Studies. The Dominican Republic and RIT are looking at ways to build their relationship. RIT now offers a master's degree in service management and collaborates with Pontificia Universidad Catolica Madre y Maestra, a major university in Santa Domingo. . . . It's still 80 degrees in Rochester, but hockey season is upon us. The Atlantic Hockey Association held its media day Sept. 26th at Blue Cross Arena in downtown Rochester. Atlantic Hockey coaches gave their predictions for the upcoming season. RIT won the league's regular season championship last year and will be a major contender this year in its pursuit of reaching the NCAA D-1 Tournament. For more on RIT hockey, including ticket sales for the Oct. 27th Cornell game, go to [ritathletics.com](http://ritathletics.com). . . . This is Bob Finnerty on the RIT campus.

SEGMENT [VIENNA CARVALHO]: This is News & Events Managing Editor Vienna Carvalho. In the current issue of News & Events . . . The Kate Gleason College of Engineering dedicated its new, multi-million dollar research wing of the James E. Gleason building during a Sept. 7th ceremony. The new addition includes a number of state-of-the-art labs that will assist in advancing the college's collaborative efforts with area companies, promote expansion of research initiatives and provide additional facilities for undergraduate and graduate student work, including senior design. . . . Also in the current issue of News & Events, read about a \$330,000 National Science Foundation grant recently won by RIT's Center for Computational Relativity and

Gravitation. The grant will help RIT astrophysicists build a new computer cluster, named newHorizons, that will make the center host to one of the largest computing facilities in the region. The new supercomputer will help researchers create more refined simulations. . . . And, read our Student Spotlight that this week shines on Stephen Baker, an orientation student volunteer who is doing his part to bring the spirit of community to campus. . . . Read more about these stories and other RIT news in the Sept. 20th issue of News & Events. This is Vienna Carvalho on the RIT campus..

HOST: This has been Dateline: RIT (Sept. 27, 2007). I'm Mike Safran on the RIT campus.

ANNCR: For more on these stories and other RIT news, visit [www.rit.edu/news](http://www.rit.edu/news).  
Dateline: RIT is produced by RIT University News Services.

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