



## American Express won't penalize you for graduating during a credit crisis.

American Express hasn't changed its application qualifications for graduating students during the current credit crisis.

That's because the American Express® Card isn't a credit card. It's a charge card. There's no revolving, open-end credit. You are expected to pay your bill in full every month. So with the Card, you don't get in over your head.

You use your head.

American Express is continuing its special application plan for graduating students. If you have a \$10,000 job (or the promise of one) lined up, you can apply for an American Express Card right now.

You'll need the Card for everything from business lunches to vacations, from buying clothes to buying theatre tickets.

You'll have new responsibilities after graduation. The American Express Card will help you manage them.

To apply for a Card, just pick up an application at one of the displays on campus. Or you can call the toll-free number 800-528-8000, and ask for a special student application.



**The American Express® Card. Don't leave school without it.**