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**Comments:**

Although I value the type of government regulation you are trying to impose on the credit card industry, I have to make a motion that the consumer is 100% at fault for having too much debt. When I was under heavy debt with credit cards, I knew it was my own fault. I did not ask for anyone to repay my debts. In the end, I know that I can have credit cards when I apply for them. I also know that any debt that I incur on my behalf are my own problems. I would ask this board to only spell out certain items that credit cards offer. For example, what the true cost of your debt will be. However, I do think that the consumer should be aware that all debt is their fault. After all, not one person controls your arm to swipe that card except for the consumer.