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January 9, 2012 at 10:13am ·

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We need your feedback about The Approved Prepaid MasterCard from Suze Orman! Would it be valuable to University of Phoenix students? Let us know what you think.

The Approved Prepaid Mastercard : The Approved Card is a prepaid card, not a credit card, so you can

www.theapprovedcard.com

The Approved Card is a prepaid debit card, not a credit card, so you can't get into debt when you use it. You can use The Approved Card wherever

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Dustin Turner This is a bad idea. My wife goes to our local community college and they have a Discover prepaid card that's built into their student card. It's free for financial aid funds to post to it, free to reload at certain locations, free to have direct deposit, and no monthly fees ever. It's even free to pull from an ATM. But this card from Suze is ridiculous. I don't know anybody who would be interested.

January 9, 2012 at 11:25am



Kortney Renee Adelman Why not just attempt to teach irresponsible people on how to actually spend their money and balance their funds????!! If you have half a brain and priorities then you wont spend what you don't have and if it's an unforeseen emergency and that is why you have to be overdrawn, then this wouldnt help you.

January 9, 2012 at 11:31am via mobile · 1



Noah Gustafson Everyone here realizes that UOP is a for profit corporation right? Does everyone also realize that this is a form of marketing? Okay now let's sit back and realize that UOP is obviously going to get a kickback from this card by the amount of "students" they convince to sign up so really this does not benefit the student at all it benefits suze roman and UOP's bottom lune

January 9, 2012 at 11:32am · 1



Noah Gustafson Line*

January 9, 2012 at 11:32am



Debbie Globoke I think it would be a good choice for UOPX students.

January 9, 2012 at 11:33am



Wendi Sportsman-Swanson This is no different than any other prepaid card on the market. And the offers for the credit report is free once a year to anyone.

January 9, 2012 at 11:33am



Noah Gustafson Orman*. Stupid autocorrect lol

January 9, 2012 at 11:33am



Scott Beer Truck Haines No thanks!

January 9, 2012 at 11:35am



Janet Moe No not a good card at all. It charges why not use my own debit card!



January 9, 2012 at 11:36am



Edward Murray Car rentals are exempt and there are some other facilities that do not accept Pre-Paid cards even if it is Mastercard, Visa or other related cards of that sort. It is usable with purchases, gas, and so on, but there are limitations as to where you can ... [See More](#)

January 9, 2012 at 11:37am



Victoria Hearn These cards are a rip off to students. The are Fee Machines that prey on the poor.... Bad idea.

January 9, 2012 at 11:45am



Amber Nicole Mohler The only reason this card is worth getting is because it comes with transaction services and theft id protection. Those services alone alone would cost you more than there dollars a month and it helps you keep track if your credit. I like it

January 9, 2012 at 11:46am



Amber Nicole Mohler *transunion sorry not transaction

January 9, 2012 at 11:47am



Alexia Perez Its always helpful when your not into debt..

January 9, 2012 at 11:48am



Martin Castillo In terms of minimizing identity theft and no "Ridiculous" interests...then yes it could be beneficial to students...

January 9, 2012 at 11:49am



Tina Shackelford I don't think this card would be helpfull for me but I would consider an alternative such as the program Dustin Turner mentioned. Thank you UOP for including me in your survey.

January 9, 2012 at 12:04pm



Evelyn Hunter No way! I can manage my own money

January 9, 2012 at 12:16pm · 1



Rena Navarrette She is not the first one who came up with this idea!! UOPX prides itself in the honor and integrity of the adult students that attend. Offering an ulterior way of charging students to use their own money does not seem like it would help much. Perhaps implementing workshops on financial responsibility would be highly beneficial and last a lifetime.

January 9, 2012 at 12:18pm



Renee Pfirman No thanks...my debit card works fine for me

January 9, 2012 at 12:28pm



Andrea Luick Pals No. Why bother? You can buy and load these things everywhere. Anyone who wants one can go get one. These only benefit parents who don't want to give their kid a credit card when they go off to college and want to keep them on a budget. You are NOT th... [See More](#)

January 9, 2012 at 12:33pm · 1



Rosario Guzman Delgado it's okay

January 9, 2012 at 12:36pm



Jani Faulkner The Online University of Phoenix is a SCAM. At first they will pretend to be a legitimate business, but do not use financial aid to pay your tuition because they will steal it all from you and then fabricate imaginary ways for you to owe them money. They are NOT a legitimate college. Online University of Phoenix should be reported to the Better Business Bureau.

January 9, 2012 at 1:51pm · 2



Heather Gnidrah I know, U o P should make a debit card based on their financial principles they teach to their students! Another reward for being a Phoenix! No fees, no hassle, basic principles!!! Who's with me???

January 9, 2012 at 1:53pm



Glen Elliott Stick to the education buisness.

January 9, 2012 at 1:59pm



Sally Hawkins I think this would be good but only for students that cannot open a bank account. I have worked with people in the past who struggled with finances and were not able to open a personal bank account because of past mistakes and I have always advised th... [See More](#)

January 9, 2012 at 2:19pm · 1



Nakita Chiappelli I just don't see the point of paying \$3.00 each month to use money that is already mine. I could just use my actual debit card for free and gain rewards. As for saving money, well there's always my very convenient savings account lol.

January 9, 2012 at 2:55pm · 1



Mark W Kramer People still use Mastercard?

January 9, 2012 at 3:12pm



Jerry Tom Nope sure don't use a mastercard

January 9, 2012 at 3:51pm



Dyark Bear Cannon That's awesome, but I manage my funds just fine without the help or complication.

January 9, 2012 at 3:59pm



Frank Ward Suze Orman is a joke! Want to help people with finances? Work with Dave Ramsey's team to lower the cost for UOP students to Dave's Financial Peace University. You could also lower tuition! That would help with finances too.

January 9, 2012 at 4:03pm



Tracy Orphanoudakis No. the best thing to do is teach how to live debt free. It can be done, just takes work.

January 9, 2012 at 4:10pm · 1



Sandra Mansberger Absolutely NO!!!! No need to assist Suze to get richer off those who innocently believe she is trying to help teach about finances.

January 9, 2012 at 4:38pm · 2



Lajuane A Pouncil Sr No get a checking or\and savings account stop throwing money away

January 9, 2012 at 5:19pm



Kelly Petrie Only if we can all get approved for it...probably not..

January 9, 2012 at 5:26pm



Kelly Petrie Having debt one can pay off is actually good for our credit..open the account and just keep it put away to charge sumthing for an outstanding fun fast paced education

January 9, 2012 at 5:29pm



Kelly Petrie Im confused

January 9, 2012 at 5:31pm



Kelly Petrie It is advertisement for the business so they can get richer and charge us fees.

January 9, 2012 at 5:43pm



Dona Cochran it would be all gravy, if I had real money to put on the card!!

January 9, 2012 at 6:59pm



Renee Anthony Most credit card companies selling Pre-Paid Master Cards also charge a fee for getting the card. This can be anywhere from \$39.-\$69. However, as far as re-establishing credit - they are a great way to get going. Just make sure not to miss a single payment. Renee/Tulsa

January 9, 2012 at 10:57pm



Rochelle Jones Yes

January 10, 2012 at 12:13am



Cliff Cusick Ya the 1st one is free or cheap in this case. the problem is when it's gone, you still want, and the way to relieve 'want' is to get a real credit card that costs more. This is a very dangerous card, worse than a debit card.

January 10, 2012 at 12:25am



Jewel Scarriet SkandarNarnia Pevensie very amazing

January 11, 2012 at 3:30am



Yvonne Taschler I think its a great way to track where we spend and try to budget our funds.

My fa comes on mine

January 11, 2012 at 3:48pm



Ashley Jones NO! Just a waste of money!

January 15, 2012 at 6:34pm



January 16, 2012 at 12:43am



Lisa Ann Walker IF it is going to be weighed in by the major credit bureaus in counting towards one's credit score, then it's a great idea! My ex husband

January 21, 2012 at 7:32pm



Lisa Ann Walker My ex-husband WRECKED my credit when he abandoned me and three kids and stopped paying the bills, even when ordered by the courts, so anything that can help people who have been hurt by similar circumstances is great !

January 21, 2012 at 7:34pm



Carmell Monique Crawford No it's pointless....why pay \$3.00 to use your own money....get a checking/savings account and maintain your relationship with the people who control the money.....(pay your bills!)

January 26, 2012 at 2:11am