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REVIEW



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Raffaela Di Napoli

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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Kiplinger's Personal Finance ,2009-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **How Consumer Credit and Debt Work** Laura La Bella,2012-07-01 In the popular mind the Great Recession was caused by misguided investment banking practices a burst real estate bubble and plummeting housing values All of this is accurate yet it fails to highlight another underlying insidious cause of the economic collapse consumer credit and debt In the years running up to the recession consumers were encouraged by the government to spend their money for the good of the economy The value of

saving was de emphasized as credit card companies and banks made access to credit easier and easier As a result people who were not truly able to afford big purchases were nevertheless taking out loans and wracking up huge credit card bills to buy cars boats homes and even second homes Eventually the bills came due and Americans were suddenly in massive debt owing huge sums of money on devalued properties defaulting on loans losing their credit ratings having their homes foreclosed on and their possessions repossessed Readers will review the nightmare scenario that resulted in the Great Recession and prolonged the agony of it Most importantly the mechanisms of consumer credit and debt its pitfalls and smart ways to manage credit and debt effectively in order to make it work for you not against you are explained Readers are encouraged to participate in discussion and learn how they can avoid debt with 10 Great Questions to Ask an Economics Finance teacher and Myths Facts **Credit Card Practices** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2008 **The Crisis** ,2005-05 The Crisis founded by W E B Du Bois as the official publication of the NAACP is a journal of civil rights history politics and culture and seeks to educate and challenge its readers about issues that continue to plague African Americans and other communities of color For nearly 100 years The Crisis has been the magazine of opinion and thought leaders decision makers peacemakers and justice seekers It has chronicled informed educated entertained and in many instances set the economic political and social agenda for our nation and its multi ethnic citizens **Finance 101: the Whiz Kid's Perfect Credit Guide** Danny Singh,2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes

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