

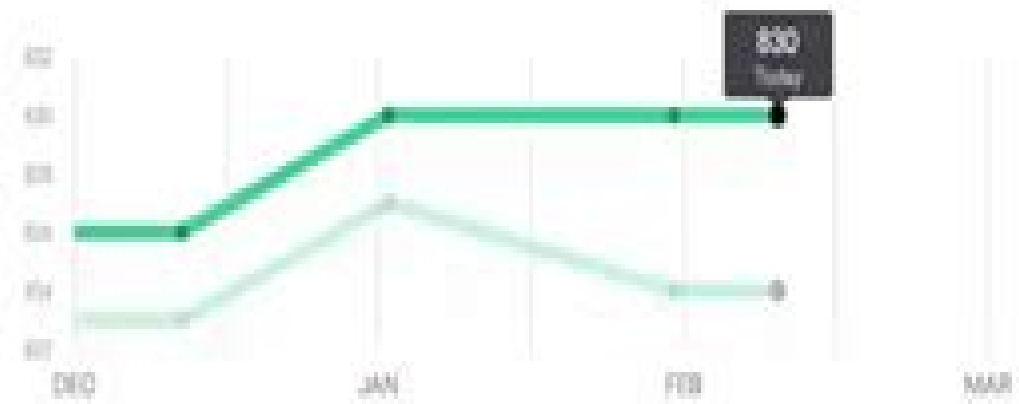
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Delinquent Elena Botella, 2022-10-11 Publisher's Weekly Top 10 Fall Release in Business and Economics A consumer credit industry insider turned outsider explains how banks lure Americans deep into debt and how to break the cycle Delinquent takes readers on a journey from Capital One's headquarters to street corners in Detroit kitchen tables in Sacramento and other places where debt affects people's everyday lives Uncovering the true costs of

consumer credit to American families in addition to the benefits investigative journalist Elena Botella formerly an industry insider who helped set credit policy at Capital One reveals the underhanded and often predatory ways that banks induce American borrowers into debt they can't pay back Combining Botella's insights from the banking industry quantitative data and research findings as well as personal stories from interviews with indebted families around the country *Delinquent* provides a relatable and humane entry into understanding debt Botella exposes the ways that bank marketing product design and customer management strategies exploit our common weaknesses and fantasies in how we think about money and she also demonstrates why competition between banks has failed to make life better for Americans in debt *Delinquent* asks How can we make credit available to those who need it responsibly and without causing harm Looking to the future Botella presents a thorough and incisive plan for reckoning with and reforming the industry *Financial Prep 101* Janis R Dickey, PhD, 2025-01-03 Step into the future of finance with *Financial Prep 101* Simple Tips for the Next Generation This practical workbook serves as your guide to financial freedom demystifying the often intimidating world of finance with straightforward explanations Designed for both teens and adults this easy to read resource brings clarity to essential financial terms and concepts that everyone should know Navigate everyday financial choices with ease as you learn about budgeting saving investment strategies financing and borrowing options retirement planning and safeguarding your wealth Don't miss out on your pathway to financial literacy and success your blueprint for a secure financial future starts here *Broke Millennial* Erin Lowry, 2017-05-02 WASHINGTON POST COLOR OF MONEY BOOK CLUB PICK Stop Living Paycheck to Paycheck and Get Your Financial Life Together GYFLT If you're a cash strapped 20 or 30 something it's easy to get freaked out by finances But you're not doomed to spend your life drowning in debt or mystified by money It's time to stop scraping by and take control of your money and your life with this savvy and smart guide *Broke Millennial* shows step by step how to go from flat broke to financial badass Unlike most personal finance books out there it doesn't just cover boring stuff like credit card debt investing and dealing with the dreaded B word budgeting Financial expert Erin Lowry goes beyond the basics to tackle tricky money matters and situations most of us face IRL including Understanding your relationship with moolah do you treat it like a Tinder date or marriage material Managing student loans without having a full on panic attack What to do when you're out with your crew and can't afford to split the bill evenly How to get financially naked with your partner and find out his or her number debt number of course and much more Packed with refreshingly simple advice and hilarious true stories *Broke Millennial* is the essential roadmap every financially clueless millennial needs to become a money master So what are you waiting for Let's GYFLT **The Secrets of Getting Rich** David J. Perel, 2020-05-19 THE SMARTEST MOVES TO INCREASE YOUR WEALTH NOW You may not be rich now or in six months but you can become wealthy if you change your mindset and adopt proven financial strategies that have helped countless others become true millionaires *The Secrets of Getting Rich* provides the strategies to build your wealth quickly and permanently There's no need to live frugally to achieve

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