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perencanaan keuangan secara kompleks mulai dari perpajakan utang dan tabungan asuransi investasi hingga perencanaan warisan

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Fixed John Y. Campbell, Tarun Ramadorai, 2025-10-21 Two leading economists reveal why today s personal finance markets are rigged against us and offer practical steps to fix them We

interact with the financial system every day whether taking out or paying off loans making insurance claims or simply depositing money into our bank accounts Fixed exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe looking at everything from short term saving and borrowing to loans for education and housing financial products for retirement and insurance They show how the system is fixed to benefit those who are wealthy and more educated while encouraging financial mistakes by those who are not making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives Campbell and Ramadorai describe how some even opt out of the financial system altogether relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals families and the economy more broadly With the explosive growth of the global middle class longer lifespans and greater numbers of seniors managing their money alone the pitfalls of personal finance now affect billions of people around the world Fixed proposes concrete solutions that harness the expertise of economists the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people

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