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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

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Get a Financial Life Beth Kobliner,2017-03-21 A completely revised and updated fourth edition of the New York Times bestseller designed to guide younger adults through the world of personal finance More than ever before people in their twenties and thirties need help getting their financial lives in order And who could blame them These so called millennials have come of age in the wake of the worst economic crisis in memory and are now trying to get by in its aftermath They owe record levels of student loan debt face sky high rents and struggle to live on a budget in an uncertain economy It s time for them to get a financial life For two decades Beth Kobliner s bestseller has been the financial bible for people in their twenties and thirties With her down to earth style she has taught them how to get out of debt learn to save and invest for their futures In this completely revised and updated edition Kobliner shares brand new insights and concrete actionable advice geared to help a new generation of readers form healthy financial habits that will last a lifetime With fresh material that reflects the changing digital world Get a Financial Life remains an essential tool for young people learning how to manage their money From tackling taxes to boosting credit scores Get a Financial Life can show those just starting out how to decrease their debt avoid common money mistakes and navigate the world of personal finance in today s ever changing landscape

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Boys' Life, 2001-08 Boys' Life is the official youth magazine for the Boy Scouts of America. Published since 1911, it contains a proven mix of news, nature, sports, history, fiction, science, comics, and Scouting.

How to Win at Travel Brian Kelly, 2025-02-04 Turn your wanderlust into reality with expert strategies from Brian Kelly, the founder of The Points Guy, the leading voice in travel and loyalty programs. With this ultimate resource for everything from leveraging airline and credit card points to planning your dream itinerary, in *How to Win at Travel*, Brian Kelly shares his greatest tips and strategies to experience the world in ways you never thought possible. This comprehensive guide is a road map with all of the knowledge and tools you need to become an expert traveler. Get practical advice on a range of topics, including how to find the cheapest flights, effectively leverage airline, hotel, and credit card loyalty programs, conquer your

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