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The Debt Trap Josh Mitchell,2021-08-03 AN NPR AND NEW YORK POST BEST BOOK OF THE YEAR From acclaimed Wall Street Journal reporter Josh Mitchell the devastating account The Wall Street Journal of student debt in America In 1981 a new executive at Sallie Mae took home the company s financial documents to review You ve got to be shitting me he later told the company s CEO This place is a gold mine Over the next four decades the student loan industry that Sallie Mae and Congress created blew up into a crisis that would submerge a generation of Americans into 1 5 trillion in student debt In The Debt Trap Wall Street Journal reporter Josh Mitchell tells the vivid and compelling Chicago Tribune untold story of the scandals scams predatory actors and government malpractice that have created the behemoth that one of its original architects called a monster As he charts the jaw dropping Jeffrey Selingo New York Times bestselling author of Who Gets in and Why seventy year history of student debt in America Mitchell never loses sight of the countless student victims ensnared by an exploitative system that depends on their debt Mitchell also draws alarming parallels to the housing crisis in the late

2000s showing the catastrophic consequences student debt has had on families and the nation s future Mitchell s character driven narrative is necessary reading The New York Times for anyone wanting to understand the central economic issue of Increasing Student Aid Through Loan Reform United States. Congress. House. Committee on Education and our day Guaranteed Student Loan Tax-exempt Financing United States. Congress. House. Committee on Ways Labor.2009 and Means. Subcommittee on Oversight, 1980 Stalking the Black Swan Kenneth A. Posner, 2010-03-31 Kenneth A Posner spent close to two decades as a Wall Street analyst tracking the so called specialty finance sector which included controversial companies such as Countrywide Fannie Mae Freddie Mac CIT and MasterCard many of which were caught in the subprime mortgage and capital markets crisis of 2007 While extreme volatility is nothing new in finance the recent downturn caught many off guard indicating that the traditional approach to decision making had let them down Introducing a new framework for handling and evaluating extreme risk Posner draws on years of experience to show how decision makers can best cope with the Black Swans of our time Posner's shrewd assessment combines the classic fundamental research approach of Benjamin Graham and David Dodd with more recent developments in cognitive science computational theory and quantitative finance He outlines a probabilistic approach to decision making that involves forecasting across a range of scenarios and he explains how to balance confidence react accurately to fast breaking information overcome information overload zero in on the critical issues penetrate the information asymmetry shielding corporate executives and integrate the power of human intuition with sophisticated analytics Emphasizing the computational resources we already have at our disposal our computers and our minds Posner offers a new track to decision making for analysts investors traders corporate executives risk managers regulators policymakers journalists and anyone who faces a world of extreme volatility

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