# Credit in America

- 16.1 Credit: What and Why
- 16.2 Types and Sources of Credit

# Personal Finance Chapter 16 Credit In America

**Lewis D. Solomon** 

#### **Personal Finance Chapter 16 Credit In America:**

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especially for America's system of social security Solomon offers new perspectives on how to meet the future costs of social security without bankrupting the next generation or gravely damaging the U S economy He also shows more broadly how to provide for the financial security of America's senior populations Over the past two decades primary responsibility for providing a financially adequate retirement has shifted from the federal government and employers to individuals For most Americans social security alone will not provide enough income Most companies have shed their pension plans for 401 k plans to which companies and employees contribute and in which participants must make their own investment decisions Consequently achieving financial security in retirement has increasingly become one s personal responsibility Solomon deals extensively with the politics of social security past and present He examines the presidential leadership of Franklin D Roosevelt and Ronald Reagan both of whom revived the nation's spirit in times of crisis both of whom introduced economic policies that remain controversial to the present day He also considers in detail contemporary efforts to rethink social security focusing on fundamental reform of the social security system and the expansion and simplification of employer sponsored retirement plans and individual retirement arrangements Richly textured informed and informative Financial Security and Personal Wealth encompasses history demography political economy public finance social policy **Business Information Sources** Lorna M. Daniells, 1976-01-01 Annotated bibliography and guide to sources of information on business and management includes material reating to accounting taxation computers and management information systems insurance real estate business marketing personnel management labour relations etc

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