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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

**The Future of Petroleum in Lebanon** Sami Atallah, Bassam Fattouh, 2019-09-19

What is the future of the oil and gas sector in Lebanon Following the recent discovery of these valuable resources in the southern Mediterranean including in the Cypriot and Israeli offshore reserves the possibility of Lebanon also becoming a petroleum producing country has been raised This collection of essays addresses the major challenges and opportunities that accompany the country's hope to join the petroleum club Covering the key policy issues from Lebanon's susceptibility to the oil curse to the environmental risks of production this book brings together expert analysis to offer answers at the institutional level Of central importance the contributors argue is that for Lebanon to benefit from the discovery of petroleum it must first reform its institutions with the full support of the voting public and civil society Combining rigorous quantitative and qualitative research the Lebanese Center for Policy Studies has produced here an essential book that puts petroleum in Lebanon and the important questions that come with it within a global perspective

**Public Law Journal**, 2001

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