

A person wearing a white lab coat is holding a silver metal case. The case has the words "BAD PAPER" embossed on it in a bold, sans-serif font. The person's hands are visible at the top of the frame, gripping the handle of the case. The background is dark and out of focus.

BAD PAPER

CHASING DEBT
FROM WALL STREET
TO THE UNDERWORLD

JAKE HALPERN

Bad Paper Chasing Debt From Wall Street To The Underworld

Jake Halpern



Bad Paper Chasing Debt From Wall Street To The Underworld:

Bad Paper Jake Halpern, 2014-10-14 Frequent New Yorker contributor Jake Halpern investigates the shadowy unregulated world of consumer debt collection focusing on an unlikely friendship between a former banking executive and former armed robber who go in search of paper spreadsheets of uncollected debt sold off by banks for pennies on the dollar

Publisher information *Bad Paper* Jake Halpern, 2015-10-13 The book teems with eccentric characters and scenes that made my skin crawl Explained simply read easily *Bad Paper* defies expectations It should also raise quite a few alarms Colin Dwyer NPR The Federal Trade Commission receives more complaints about rogue debt collecting than it does about any activity besides identity theft In *Bad Paper* journalist Jake Halpern reveals why He tells the story of Aaron Siegel a former banking executive and Brandon Wilson a former armed robber who become partners and go in quest of paper the uncollected debts that are sold off by banks for pennies on the dollar As Aaron and Brandon learn the world of consumer debt collection is an unregulated shadowland where operators often make unwarranted threats and even collect debts that are not theirs Introducing an unforgettable cast of characters Halpern chronicles Aaron and Brandon's lives as they manage high pressure call centers hunt for paper in Las Vegas casinos and meet in parked cars to sell the social security numbers and account information of unsuspecting consumers The result is a vital exposé on the cost of a system that compounds the troubles of hardworking Americans and an astonishing feat of storytelling

The Color of Money Mehrsa Baradaran, 2017-09-14 Read this book It explains so much about the moment Beautiful heartbreaking work Ta Nehisi Coates A deep accounting of how America got to a point where a median white family has 13 times more wealth than the median black family The Atlantic Extraordinary Baradaran focuses on a part of the American story that's often ignored the way African Americans were locked out of the financial engines that create wealth in America Ezra Klein When the Emancipation Proclamation was signed in 1863 the black community owned less than 1 percent of the total wealth in America More than 150 years later that number has barely budged *The Color of Money* seeks to explain the stubborn persistence of this racial wealth gap by focusing on the generators of wealth in the black community black banks With the civil rights movement in full swing President Nixon promoted black capitalism a plan to support black banks and minority owned businesses But the catch 22 of black banking is that the very institutions needed to help communities escape the deep poverty caused by discrimination and segregation inevitably became victims of that same poverty In this timely and eye opening account Baradaran challenges the long standing belief that black communities could ever really hope to accumulate wealth in a segregated economy Black capitalism has not improved the economic lives of black people and Baradaran deftly explains the reasons why Los Angeles

Review of Books A must read for anyone interested in closing America's racial wealth gap Black Perspectives **Financial Capability and Asset Building in Vulnerable Households** Margaret Sherraden, Julie Birkenmaier, J. Michael Collins, 2018-04-26 *Financial Capability and Asset Building in Vulnerable Households* is the first book of its kind It prepares

students and practitioners for financial practice This comprehensive text offers knowledge and skills to enable families to improve their financial circumstances and to promote policies and services for household economic security and development

Rivista di Estetica 84 AA.VV.,2024-01-24 Although in social ontology the nature of money has been extensively studied little has been said about the nature of other entities populating the financial world such as debts economic exchanges and price drops This special issue of Rivista di Estetica gathers novel research papers dealing precisely with some ontological problems pertaining to the finance landscape While these papers do not exhaust the issues associated with the ontology of finance they certainly contribute to improving our comprehension of the financial world which is crucial for both theoretical and practical reasons

Consumer Culture and Society Wendy Wiedenhoft Murphy,2016-07-27 Consumer Culture and Society offers an introduction to the study of consumerism and consumption from a sociological perspective Author Wendy Wiedenhoft Murphy examines what we buy how and where we consume the meanings attached to the things we purchase and the social forces that enable and constrain consumer behavior Opening chapters provide a theoretical overview and history of consumer society and featured case studies look at mass consumption in familiar contexts such as tourism food and higher education The book explores ethical and political concerns including consumer activism indebtedness alternative forms of consumption and dilemmas surrounding the globalization of consumer culture

The Language of Money Annabelle Mooney,2018-04-27 Through a detailed examination of proverbs related to money this book offers a comprehensive critique of the prevailing everyday ideologies and discourses on money and paves the way toward establishing a new set of proverbs more conducive to financial equality and human well being The volume explores a variety of contexts to demonstrate the different aspects of the money system and the linguistic and social structures embedded within them including pay day loan websites gambling get rich self help books and new forms of currency Unpacking this complex relationship between people money and language in contemporary society this book is an ideal resource for students and scholars in language and communication sociolinguistics rhetoric sociology and media studies

Talking Book Topics ,2016 Edgeland Jake Halpern,2017 Orphans Wren and Alec live on Edgeland through which the dead pass to the afterlife when they accidentally go over the end of the world

The Monthly Record ,1920 *Welcome to the New World* Jake

Halpern,2020 GUARDIAN GRAPHIC NOVEL OF THE YEAR OBSERVER GRAPHIC NOVEL OF THE MONTH THE GROUNDBREAKING GRAPHIC NOVEL A story about ordinary people navigating a strange land in even stranger times On the eve of the US elections a Syrian family leave their world behind for a chance at the American dream But as the first day of their new life dawns they are greeted by the news of Donald Trump s victory It s as if they arrived in one country and woke up in another What does that mean for their past their future their home Welcome to the New World began as a ground breaking comic strip in the New York Times Every week the Aldabaan family s experiences would be retold as a cartoon strip keeping step as events unfolded in real life One Pulitzer Prize later this stunning graphic novel fills in the gaps gradually

revealing an America which is full of contradictions foreign yet familiar ignorant but kind cruel yet generous It s also an intimate portrait of family dynamics and everyday fortitude from the first day at a new school to getting a new job any job against the clock It seems that if you can t turn back the only way to go is onwards

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