



# basic education

Department:  
Basic Education  
**REPUBLIC OF SOUTH AFRICA**

**SENIOR CERTIFICATE/  
NATIONAL SENIOR CERTIFICATE**

**GRADE 12**

**CONSUMER STUDIES**

**NOVEMBER 2020**

**MARKS: 200**

**TIME: 3 hours**

# Consumer Studies Grade 12 November 2013 Memo

**Larry Kirsch, Robert N. Mayer**



## **Consumer Studies Grade 12 November 2013 Memo:**

*Financial Justice* Larry Kirsch, Robert N. Mayer, 2013-05-09 This provocative and accessible narrative recounts the inside story of how a broad based people's campaign was mobilized and subsequently succeeded in pushing Congress to create a consumer financial regulator with clout What would Congress do if anything to tame Wall Street and the nation's lenders following the financial meltdown of 2008 This book tells the true story of how an alliance of consumer civil rights labor fair lending and other progressive groups emerged to effectively challenge Wall Street and its official protectors and to win substantial new legislative reforms actions that resulted in the Dodd Frank Act and its path breaking Consumer Financial Protection Bureau CFPB Based largely on in depth interviews with the leading activists involved in the campaign *Financial Justice* The People's Campaign to Stop Lender Abuse taps into the world of contemporary citizen movements to present evidence into the conditions that determine the success and failure of social movement campaigns It goes well beyond general global variables such as effective management to show how the formal and informal rules adopted by a campaign can serve to preclude fragmentation and incoherence

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