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Maxed Out: Hard Times, Easy Credit and the Era of Predatory Lenders

James D. Scurlock

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In this shocking and illuminating road trip through an America ravaged by debt, award-winning film director James Scurlock examines our multitrillion-dollar addiction to easy credit in all of its absurdities and contradictions.

Maxed Out ventures beyond the mind-numbing statistics to expose a financial industry spinning wildly out of control. From the gilded master-planned communities of Northern Las Vegas to the shotgun shacks of the Deep South, the world's largest financial institutions are trolling for customers, hooking the nouveau riche and the poor alike with promises of cheap and easy credit. *Maxed Out* exposes how Wall Street and Congress spawned the subprime mortgage crisis and reveals how credit card issuers form multimillion-dollar partnerships with universities -- paying them millions for access to their students' personal information, setting kids up for financial ruin before their first job. The industry's final frontier, "debt buying," is a veritable Wild West in which ambitious young men make quick fortunes off the misery and misfortune of others.

Hilarious, fascinating, and deeply disturbing, *Maxed Out* is one man's answer to modern America's most pressing question, "Why can't we get out of debt?"

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