



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

*James D. Scurlock*

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Foreclosures are hitting record highs; Americans are declaring bankruptcy at rates ten times that during the great Depression; more college students drop out because of debts than due to poor grades; reports of debtor suicides proliferate in the media. In other words, it's a great time to be in the banking business.

*Maxed Out* takes us on a road trip that is sometimes hysterical and often horrifying: from Las Vegas to the Bible Belt, from the backwoods to inner cities, where the world's largest financial giants troll for their next victims. Welcome to a country populated by debt pirates, corporate predators, human credit card billboards, debt evangelists, megamillion-dollar spec homes, and, of course, trillions of dollars of easy credit.

Combining startling facts with even more startling examinations of individuals, institutions, the government, and modern religion, James Scurlock separates the myths (there is "good debt" and "bad debt") from the harsh reality (corporations partner with colleges to target today's youth; credit reports are riddled with errors that will never be fixed; and death, for many of those in trouble, is the only way out).

At a time when the financial industry posts ever-higher profits even as its clients drown in the flood of easy credit, Scurlock exposes very real, potentially disastrous systems and policies that are consuming millions of Americans. *Maxed Out* takes readers on a wickedly smart and entertaining tour of what one interviewee calls "the last taboo."

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