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In a 2009 study of the debt collection industry, the

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Commission concluded that the “most significant change in the debt collection business in recent years has been the advent and growth of debt buying.” “Debt buying” refers to the sale of debt by creditors or other debt owners to buyers that then attempt to collect the debt or sell it to other buyers. Debt buying can reduce the losses that creditors incur in providing credit, thereby allowing creditors to provide more credit at lower prices. Debt buying, however, also may raise significant consumer protection concerns. The FTC receives more consumer complaints about debt collectors, including debt buyers, than about any other single industry. Many of these complaints appear to have their origins in the quantity and quality of information that collectors have about debts. In its 2009 study, the Commission expressed concern that debt

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collectors, including debt buyers, may have insufficient or inaccurate information when they collect on debts, which may result in collectors seeking to recover from the wrong consumer or recover the wrong amount. The FTC initiated this debt buyer study in late 2009 for two main purposes. First, the FTC sought to obtain a better understanding of the debt buying market and the process of buying and selling debt. Second, the Commission wanted to explore the nature and extent of the relationship, if any, between the practice of debt buying and the types of information problems that the FTC has found can occur when debt collectors seek to recover and verify debts. Many stakeholders recognize the concerns that have been raised about debt buying, including consumer groups, members of Congress, federal and state regulatory

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and enforcement agencies, and the debt buyer industry itself. Indeed, the debt buyer industry has launched a self-regulatory effort to address some of these concerns, and the FTC is encouraged by that effort. This study of debt buyers is the first large-scale empirical assessment of the debt buying sector of the collection industry. The FTC hopes that its findings contribute to a greater understanding of debt buying, enhance ongoing reform efforts, and prompt further study of the industry. To conduct its study, the Commission obtained information about debts and debt buying practices from nine of the largest debt buyers that collectively bought 76.1% of the debt sold in 2008, with six of these debt buyers providing the information the Commission used in most of its analysis. The FTC also considered its prior enforcement and policy

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work related to debt collection, as well as available research concerning debt buying. The study focused on large debt buyers because they account for most of the debt purchased; it did not address the practices of smaller debt buyers that are a frequent source of consumer protection concerns, a limitation that must be considered in evaluating the study's findings. The Commission acquired and analyzed an unprecedented amount of data from the studied debt buyers, which submitted data on more than 5,000 portfolios, containing nearly 90 million consumer accounts, purchased during the three-year study period. These accounts had a face value of \$143 billion, and the debt buyers spent nearly \$6.5 billion to acquire them. Most portfolios for which debt buyers submitted data were credit card debt, with such debt

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accounting for 62% of all portfolios and 71% of the total amount that the buyers spent to acquire debts. In addition to these data, the debt buyers provided copies of many purchase and sale agreements between themselves and sellers of debts. The debt buyers also submitted narrative responses to questions concerning their companies and their practices, as well as the debt buying industry. The key findings of the study are as follows:

Markets and Market Failure provides a comprehensive introduction to this important area.

All students expect to have equal access to a good education but this is not always the case. Research has shown that

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students who experience discipline that removes them from the classroom are more likely to repeat a grade, drop out of school, and become involved in the juvenile justice system. Black students, boys, and students with disabilities were disproportionately disciplined (e.g., suspensions and expulsions) in K-12 public schools. These disparities were widespread and persisted regardless of the type of disciplinary action, level of school poverty, or type of public school attended. Poverty can have a profound effect on academic outcomes and college readiness and students from low-income families are less likely to go to college. The low rates of degree attainment for low-income students raises questions about whether the students who wish to pursue higher education have access to courses that support their

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readiness for college. While most public high schools, regardless of poverty level, offered courses like algebra and biology, disparities in access were associated with school poverty level for more advanced courses like calculus, physics, and those that may allow students to earn college credit, like Advanced Placement (AP) courses

"South-South Migration and Remittances" reports on preliminary results from an ongoing effort to improve data on bilateral migration stocks. It sets out some working hypotheses on the determinants and socioeconomic implications of South-South migration. Contrary to popular perception that migration is mostly a South-North phenomenon, South-South migration is large. Available data

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from national censuses suggest that nearly half of the migrants from developing countries reside in other developing countries. Almost 80 percent of South-South migration takes place between countries with contiguous borders. Estimates of South-South remittances range from 9 to 30 percent of developing countries' remittance receipts in 2005. Although the impact of South-South migration on the income of migrants and natives is smaller than for South-North migration, small increases in income can have substantial welfare implications for the poor. The costs of South-South remittances are even higher than those of North-South remittances. These findings suggest that policymakers should pay attention to the complex challenges that developing countries face not only as countries of origin, but also as

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countries of destination.

The Handbook of Business and Corruption provides an overview of corrupt business practices in general and, more particularly, in different industry sectors, considering such practices from an ethical perspective.

The recent explosion of digital media, online networking, and e-commerce has generated great new opportunities for those Internet-savvy individuals who see potential in new technologies and can turn those possibilities into reality. It is vital for such forward-thinking innovators to stay abreast of all the latest technologies. *Web-Based Services: Concepts, Methodologies, Tools, and Applications* provides readers with

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comprehensive coverage of some of the latest tools and technologies in the digital industry. The chapters in this multi-volume book describe a diverse range of applications and methodologies made possible in a world connected by the global network, providing researchers, computer scientists, web developers, and digital experts with the latest knowledge and developments in Internet technologies.

This book is a history of the Asian Development Bank (ADB), a multilateral development bank established 50 years ago to serve Asia and the Pacific. Focusing on the region's economic development, the evolution of the international

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development agenda, and the story of ADB itself, this book raises several key questions: What are the outstanding features of regional development to which ADB had to respond? How has the bank grown and evolved in changing circumstances? How did ADB's successive leaders promote reforms while preserving continuity with the efforts of their predecessors? ADB has played an important role in the transformation of Asia and the Pacific the past 50 years. As ADB continues to evolve and adapt to the region's changing development landscape, the experiences highlighted in this book can provide valuable insight on how best to serve Asia and the Pacific in the future.

Budget literacy is defined as 'the ability to read, decipher, and

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understand public budgets to enable and enhance meaningful citizen participation in the budget process'. It is comprised of two main parts - (i) a technical understanding of public budgets, including familiarity with government spending, tax rates and public debt and; (ii) the ability to engage in the budget process, comprising of practical knowledge on day-to-day issues, as well as an elementary understanding of the economic, social and political implications of budget policies, the stakeholders involved and when and how to provide inputs during the annual budget cycle. Given that no international standards or guidelines have been established for budget literacy education to date, this book seeks to address this gap by taking stock of illustrative initiatives promoting budget literacy for youth in selected countries. The

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underlying presumption is that when supply-side actors in the budget process -- governments -- simplify and disseminate budget information for demand-side actors -- citizens -- this information will then be used by citizens to provide feedback on the budget. However, since citizens are often insufficiently informed about public budgets to constructively participate in budget processes one way to empower them and to remedy the problem of "budget illiteracy" is to provide budget-literacy education in schools to youth, helping them evolve into civic-minded adults with the essential knowledge needed for analyzing their government's fiscal policy objectives and measures, and the confidence and sense of social responsibility to participate in the oversight of public resources. This book elaborates on approaches, learning

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outcomes, pedagogical strategies and assessment approaches for budget literacy education, and presents lessons that are relevant for the development, improvement, or scaling up of budget literacy initiatives.

Thinking Skills, second edition, is the only endorsed book offering complete coverage of the Cambridge International AS and A Level syllabus.

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