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# Example Of Deferral Letter

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On May 17 th, the Asset Building Program hosted author and historian Louis Hyman to discuss his new book Borrow: The American Way of Debt. Janis Bowdler from the Wealth Building Policy Project at the National Council of La Raza contributed her take on the book and Reid Cramer moderated the discussion.

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Debt is an integral part of life in the United States; Americans borrow money to purchase products, houses, and college educations—to the point that the average American owes more than \$15,000 in credit card debt alone.

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His second book, Borrow: The American Way of Debt, which explained how American culture shaped finance and vice versa, was published in 2012. After spending time as a lecturer at Harvard, Hyman now works at Cornell University's School of Industrial & Labor Relations. He continues to conduct research on the history of American capitalism.

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