

NEW!

For a New Thrift

Confronting the Debt Culture

JOINTLY AUTHORED BY A NUMBER OF DISTINGUISHED SCHOLARS AND LEADERS from across the political spectrum, *For a New Thrift* powerfully addresses the linked problems of overindebtedness, lack of savings, and growing inequality in the United States. The focus is on institutions. When a society creates democratic institutions to encourage thrift, more people are likely to engage in the positive activities of saving, conservation, and asset building. When a society fails to nurture such institutions, limits access to them, or supports institutions opposed thrift, more people are likely to over-spend, fall into consumerism as a philosophy of life, and go into debt. *For a New Thrift: Confronting the Debt Culture* includes recommendations for the future.



“In recent decades, new predatory lending institutions have moved into the malls and main streets of America,” said David Blankenhorn, president of the Institute for American Values. “In the private sector, they include payday lenders, some franchise tax preparers, auto title lenders, subprime credit card issues, subprime mortgage lenders, and private student loan companies. ‘Anti-thrift’ institutions promise ‘fast cash’ and ‘free money’ at usurious interest rates and trap many Americans in a cycle of debt. The public sector has its own anti-thrift institution—the state owned and operated lottery.”

To order *For a New Thrift*, please complete the order form and return it, along with your payment, to: Institute for American Values, 1841 Broadway, Suite 211, New York, New York 10023; T. (212) 246-3942; F. (212) 541-6665; email: charity@americanvalues.org. All orders must be prepaid by credit card or check/money order made payable to the Institute for American Values. Libraries and institutions may use purchase orders. Thank you for your interest in the Institute! Visit our website, www.americanvalues.org, to keep up to date with our work.

Please check one:

I have enclosed a check made payable to the Institute for American Values.

Please charge my credit card: Visa MasterCard Amex

Card no. _____ Expiration Date _____

Signature _____

I would like to receive the report as a PDF. (Please include both an email for delivery and a mailing address for billing purposes). Shipping and Handling will not be charged.

Pricing information:		
No of copies	Price	Shipping & Handling
1-3 copies	\$7.00 ea.	\$ 3.50
4-19 copies	\$5.50 ea.	\$ 7.50
20-29 copies	\$4.50 ea.	\$10.50
30-99 copies	\$3.50 ea.	\$12.50
100 and over	\$2.75 ea.	calculated per order

Additional shipping charges apply on all foreign orders.

Quantity	Unit Price	Amount
		\$
	S & H	\$
	Total	\$

Ship to (Please print):

Name _____

Address _____

City/State/Zip Code _____

Daytime Phone No. _____

Email _____

Yes, I would like to receive the *American Values Reporter*, the Institute’s electronic newsletter.