

Amount Originally Borrowed	Years in Repayment Until Any Remaining Student Debt is Canceled
\$12,000 or less	10
\$12,001 to \$13,000	11
\$13,001 to \$14,000	12
\$14,001 to \$15,000	13
\$15,001 to \$16,000	14
\$16,001 to \$17,000	15
\$17,001 to \$18,000	16
\$18,001 to \$19,000	17
\$19,001 to \$20,000	18
\$20,001 to \$21,000	19
\$21,001 to \$22,000	20
\$22,001 to \$23,000	20 (for borrowers with only undergraduate loans), 21 (for borrowers with at least one loan for graduate school)
\$23,001 to \$24,000	20 (for borrowers with only undergraduate loans), 22 (for borrowers with at least one loan for graduate school)
\$24,001 to \$25,000	20 (for borrowers with only undergraduate loans), 23 (for borrowers with at least one loan for graduate school)
\$25,001 to \$26,000	20 (for borrowers with only undergraduate loans), 24 (for borrowers with at least one loan for graduate school)
\$26,001 or more	20 (for borrowers with only undergraduate loans), 25 (for borrowers with at least one loan for graduate school)

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CL Gary

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the 'CL Gary' text.

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comprehensive indictment of modern finance The Captured Republic is a powerful meticulously researched examination of how a cartel of Wall Street megabanks has systematically dismantled financial regulations captured the mechanisms of government and set the stage for the next global economic crisis This ambitious work delivers a clear and compelling thesis that the American republic has been compromised by a handful of financial institutions which have institutionalized moral hazard and turned the state into a guarantor for their private risk taking With the sharp prose of an investigative journalist and the authority of a financial historian Luberisse crafts a devastating narrative that is essential reading for anyone concerned about the intersection of finance politics and democracy The book s power lies in its masterful structure which guides the reader through a logical and damning progression It begins by chronicling the decades long campaign to demolish the post Depression regulatory framework that once ensured financial stability It then moves into a forensic analysis of the mechanisms of modern financial misconduct offering detailed case studies on the creation of exotic derivatives the alchemy of subprime mortgage securitization the manipulation of global benchmarks like LIBOR and the facilitation of cross border money laundering What sets The Captured Republic apart is its crucial connection of abstract financial crime to its tangible human consequences The Captured Republic moves beyond balance sheets to document the stories of foreclosed families the gutting of municipal services through austerity and the raiding of public pensions presenting the steep social costs of Wall Street s impunity The narrative is further strengthened by its focus on the anatomy of influence exposing the machinery of legislative capture through lobbying Super PACs and the relentless revolving door between Washington and Wall Street Looking ahead the book identifies the current structural fault lines from the shadow banking system and private credit boom to climate exposed securities arguing persuasively that the next crisis is not a matter of if but when Yet far from being a simple story of doom the final chapters pivot to provide a robust and detailed blueprint for reform Lub risse outlines a sweeping set of structural remedies from reinstating a modern Glass Steagall and breaking up the banks to overhauling campaign finance and establishing credible criminal liability for executives Supported by extensive evidence from court filings government reports bank disclosures and whistle blower testimonies and complete with comprehensive appendices The Captured Republic is a landmark work It is an essential resource for students policymakers journalists and every citizen who wishes to understand the forces shaping our economy and democracy It is not just an anatomy of a captured system but a call to action to reclaim it

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web this method is designed to highlight key elements of the rhetorical situation and help students with reading comprehension and treatment of source materials in their writing this précis is a highly structured four sentence paragraph that records the essential rhetorical elements in any spoken or written discourse

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