Debt is not only part of the national political discourse but also a personal issue for many of us. Most people have some kind of debt – mortgage, credit cards, student loans or credit card debt that must be paid on a monthly basis. Hyman's book, "Debtor Nation," was published in 2009. He is a visiting scholar at the University of Illinois and a fellow at the Economic Policy Institute. He has also served as a research fellow at the Brookings Institution and the Center for American Progress. Hyman's work has been published in leading academic journals and he has testified before congressional committees.

According to Hyman, the extension of credit to consumers was the result of the post-war boom, which enabled companies to sell goods and people to buy them without having to pay cash up front. Hyman explains that the government and banks lobbied hard to convince consumers that they didn't need to worry about paying off their debts in full. Instead, they could continue to accumulate debt and pay interest on it. Hyman argues that this system was designed to benefit banks and corporations, not consumers. He points out that banks and corporations benefit from the interest payments that are made on debt, while consumers are burdened with the high cost of paying off their debts.

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