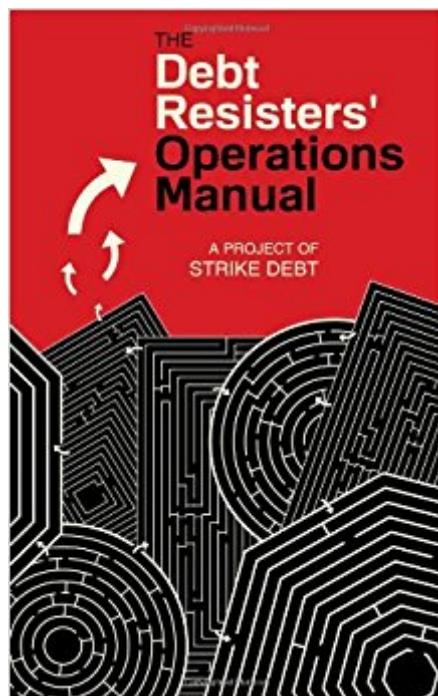


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# The Debt Resisters' Operations Manual (Common Notions)



## Synopsis

For debtors everywhere who want to understand how the system really works, this handbook provides practical tools for fighting debt in its most exploitative forms. Over the last 30 years as wages have stagnated across the country, average household debt has more than doubled. Increasingly, people are forced to take on debt to meet their needs; from housing to education and medical care. The resultsâ "wrecked lives, devastated communities, and an increasing reliance on credit to maintain basic living standardsâ "reveal an economic system that enriches the few at the expense of the many. Detailed strategies, resources, and insider tips for dealing with some of the most common kinds of debt are covered in this manual, including credit card debt, medical debt, student debt, and housing debt. It also contains tactics for navigating the pitfalls of personal bankruptcy, as well as information on how to be protected from credit reporting agencies, debt collectors, payday lenders, check-cashing outlets, rent-to-own stores, and more. Additional chapters cover tax debt, sovereign debt, the relationship between debt and climate, and an expanded vision for a movement of mass debt resistance.

## Book Information

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## Customer Reviews

â œThat debt is neither inevitable nor ethical is one of the powerful assertions of Strike Debt, whose brilliant manual is both a practical handbook and a manifesto for a true debt jubilee: an economic rebirth in which the indebted are freed and financial institutions are reinvented.â • Â "Rebecca

Solnit, author, *A Paradise Built in Hell: The Extraordinary Communities That Arise in Disaster* • Two tasks for those who care about the health of the society: change the design, and find ways to cope as effectively with the failures it imposes. This valuable monograph by Strike Debt provides a good guide to undertake both. • "Noam Chomsky, author, *Hopes and Prospects* "A powerful tool for resistance and creation. It shows how we can say No! to debt" "resist and refuse" "while at the same time opens the possibility of alternative ways of relating and creating real value together" "based on solidarity and care." • "Marina Sitrin, author, *Everyday Revolutions: Horizontalism and Autonomy in Argentina* "A practical guide that will aid anyone who is struggling with debt. But even more important it is a political guide that illuminates the myriad kinds of debt relationships that define our society and helps us imagine how we can begin to organize collectively against debt." • "Michael Hardt, author, *Commonwealth* "A sober, practical book that will save its readers much money and many sleepless nights. At the same time it is a visionary text that goes into the bowels of the debt machine to chart a collective way out of the state of debt-induced indentured servitude that millions of Americans face. Get a copy and join the movement." • "Silvia Federici, author, *Revolution at Point Zero: Housework, Reproduction, and Feminist Struggle*" We pored through a debt-resistance manual created by former Occupiers to bring you these practical tips. by Liz Pleasant Last month PM Press published the *Debt Resisters' Operations Manual* "also known as the DROM." • But don't let that menacing-sounding acronym fool you: this is a book written in plain English and filled with tips and tactics for dealing with debt." "Yes! Magazine

Strike Debt emerged out of thematic assemblies held in May 2012 in solidarity with the student strikes in Montreal. Occupy Theory, Occupy Student Debt Campaign, and Free University collaborated to hold an assembly on Education and Debt. Several weeks later, the group continued to meet under the name "Strike Debt." Strike Debt quickly realized that organizing around all forms of debt provided much-needed energy and systematic analysis to the movement. In addition to this manual, Strike Debt initiatives include launching the "Rolling Jubilee," a mutual-aid project that buys debt at steeply discounted prices and then abolishes it; hosting debtors' assemblies; and planning direct actions across the country, ranging from debt burnings to targeted shutdowns of predatory lenders. Each project is seen as a strike against the predatory debt system.

Every American should read this book. You will not be disappointed! Take back your life and control those criminal debtors.

Super read with tremendously useful info. Highly recommended!

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