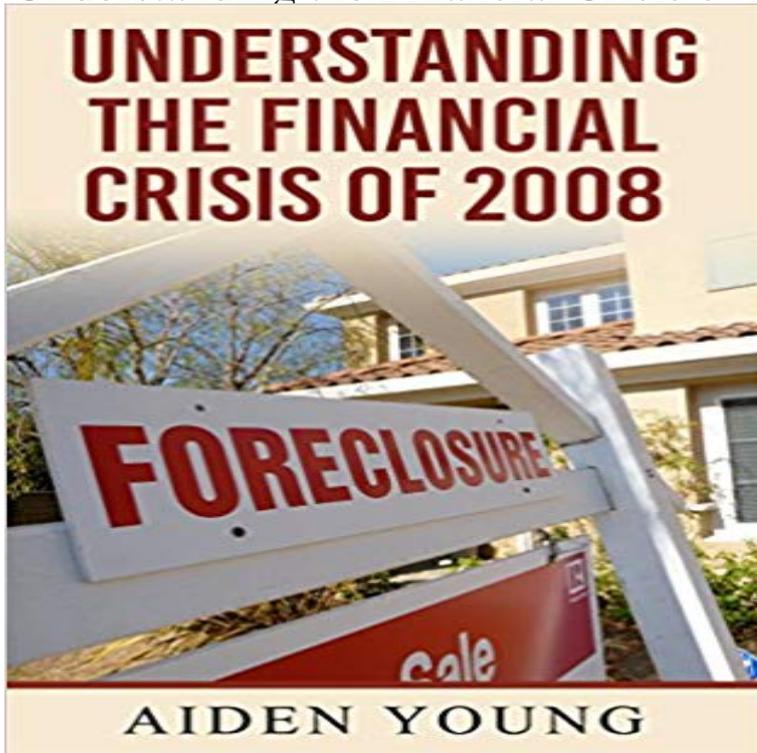


Understanding the Financial Crisis of 2008



The roots of the 2008 financial crisis go back several decades. Now, a number of people are wondering not only whether it could have been prevented, but also what we can do to ensure it won't happen again. The global crisis of 2007 and 2008 is widely recognized as the worst financial crisis since the Great Depression in the 1930s. Massive financial institutions went bust around the world, while others were saved by government bailouts. Countless companies went bankrupt, especially those involved in the mortgage industry, and consumer health and confidence plummeted to unforeseeable lows. Meanwhile, millions of people in the United States lost their homes. It would be impossible to blame a single entity for what took place in 2008, since so many different factors contributed to the crisis. From the deregulation of Wall Street to the predatory nature of certain mortgage companies, there was plenty of blame to go around. Some deemed the government too lax, while others accused Wall Street banks and hedge funds of triggering the crisis due to their careless speculation and enormous greed. In reality, every economic bubble will eventually burst. The United States housing market was in the midst of an enormous bubble in 2008, and at the time, people had access to more loans than ever before. When this bubble burst, it triggered a domino effect that impacted every financial institution in the country. And while the rest of the world observed the crisis unfolding, they began to experience financial problems of their own. By the end of 2008, we were in a global recession that threatened every facet of the world economy. Despite an international effort to halt the crisis in 2008 and 2009, the global recession did not end until 2012. Our objective in this book is to clarify the root causes of the financial crisis, and to explain how the disastrous economic situation unfolded. Readers will also find

descriptions of complex financial terms and schemes that eventually led to the 2008 financial meltdown.

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