



TITLE:
Bad Paper

AUTHOR:
Jake Halpern

READ BY:
Qarie Marshall

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Bad Paper

by Jake Halpern

Read by Qarie Marshall

Welcome to underworld of debt collection, where few rules apply...

Jake Halpern introduces us to a former banking executive and a former armed robber who become partners and go in quest of "paper" - the uncollected debts that are sold off by banks for pennies on the dollar. As Halpern shows, the world of consumer debt collection is a wild and unregulated shadowland, where operators may misrepresent a debtor's situation, make illegal threats, and even lay claim to debts that are not theirs to collect in the first place. Halpern follows his collectors as they intimidate competitors with weapons, manage high-pressure call centers, and scheme new ways to benefit from Americans' debt-industrial complex. He also explores the history of collection agencies and reveals the human cost of a system that leaves hardworking Americans with little opportunity to retire their debts in a reasonable way.

AUTHOR

Jake Halpern is a frequent contributor to The New Yorker and The New York Times Magazine, the author of Fame Junkies and Braving Home, and the coauthor of two young adult novels. He is a fellow of Morse College at Yale University. His hour-long radio story "Switched at Birth" is one of This American Life's seven most popular shows ever.

READ BY



Qarie Marshall has narrated over thirty series for the Discovery Channel and the BBC. He has also been a guest voice on Comedy Central's Drawn Together and has recorded BBC radio plays, the in-flight programming for Virgin Atlantic Airlines, over eighty video games for the PlayStation and Xbox, and numerous audiobooks. In 2007, he was made an Associate Artist of The Purple Rose Theatre.