



The Debt Resisters' Operations Manual (Common Notions)

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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 results—wrecked lives, devastated communities, and an increasing reliance on credit to maintain basic living standards—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.

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