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Michael R. King

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Kids at Work Emir Estrada, 2019-07-16 Winner 2020 Outstanding Scholarly Contribution Award given by the Children and Youth Section of the American Sociological Association Winner 2020 Early Career Book Award from the American Association of Hispanics in Higher Education How Latinx kids and their undocumented parents struggle in the informal street food economy Street food markets have become wildly popular in Los Angeles and behind the scenes Latinx children have been instrumental in making these small informal businesses grow In *Kids at Work* Emir Estrada shines a light on the surprising labor of these young workers providing the first ethnography on the participation of Latinx children in street vending Drawing on dozens of interviews with children and their undocumented parents as well as three years spent on the streets shadowing families at work Estrada brings attention to the unique set of hardships Latinx youth experience in this occupation She also highlights how these hardships can serve to cement family bonds develop empathy towards parents encourage hard work and support children and their parents in their efforts to make a living together in the United States *Kids at Work* provides a compassionate up close portrait of Latinx children detailing the complexities and nuances of family relations when children help generate income for the household as they peddle the streets of LA alongside their immigrant parents

Democratizing Finance Marion Laboure, Nicolas Deffrennes, 2022-01-01 We are only in the early stages of a broader revolution that will impact every aspect of the global economy including commerce and government services Coming financial technology innovations could improve the quality of life for all people Over the past few decades digital technology has transformed finance Financial technology fintech has enabled more people with fewer resources in more places around the world to take advantage of banking insurance credit investment and other financial services Marion Laboure and Nicolas Deffrennes argue that these changes are only the tip of the iceberg A much broader revolution is under way that if steered correctly will lead to huge and beneficial social change The authors describe the genesis of recent financial innovations and how they have helped consumers in rich and poor countries alike by reducing costs increasing accessibility and improving convenience and efficiency They connect the dots between early innovations in financial services and the wider revolution unfolding today Changes may disrupt traditional financial services especially banking but they may also help us address major social challenges opening new career paths for millennials transforming government services and expanding the gig economy in developed markets Fintech could lead to economic infrastructure developments in rural areas and could facilitate emerging social security and healthcare systems in developing countries The authors make this case with a rich combination of economic theory and case studies including microanalyses of the effects of fintech innovations on individuals as well as macroeconomic perspectives on fintech's impact on societies While celebrating fintech's achievements to date Laboure and Deffrennes also make recommendations for overcoming the obstacles that remain The stakes improved quality of life for all people could not be higher

I-Bytes Financial Services Industry V Gupta, 2019-12-11 This document brings together a

set of latest data points and publicly available information relevant for Financial Services Industry We are very excited to share this content and believe that readers will benefit from this periodic publication immensely *Fintech Explained* Michael R. King,2023-10-02 Fintech Explained provides a rigorous accessible introduction to the landscape of fintech Michael R King explains the customer focus innovation strategy business model and valuation of leading fintechs in cryptocurrencies and decentralized finance DeFi crowdfunding and online lending robo advice and digital wealth management payments and insurtech digital banking and bigtech The book profiles the successes and failures of over thirty high profile fintechs combining insights from founders early stage investors financial incumbents and other stakeholders in this dynamic ecosystem Combining clear descriptions and case studies with the latest findings from academic research Fintech Explained provides a complete course for educating undergraduate and graduate students executives and interested professionals

The Economics of FinTech Michael Iberman, Frank J. Fabozzi, 2025-04-22 A groundbreaking comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Iberman and Frank Fabozzi distill the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies

Venmo an Easy Guide for Beginners Scott Casterson, 2016-03-09 With cash becoming a thing of the past many companies are trying to appease such a new age phenomenon These apps allow you to enjoy a night out with dinner and a show with friends without having a dime in your pocket Venmo is one such app It is a digital wallet that gives users the opportunity to send money from your bank account for free to either pay bills or repay a friend by sending money back to their Venmo account It came about in March 2009 as a system through which funds could be paid through text messages and is said to be safe for users but has since been refined and is now very popular among the social class

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