



Smart Money: How High-Stakes Financial Innovation is Reshaping Our World—For the Better

Andrew Palmer

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Six years after the financial crisis, investment bankers remain villains in the public mind. But as *Economist* editor Andrew Palmer reveals in *Smart Money*, this vilified industry is capable of doing great good for society. In this sweeping account of the history, present, and future of financial innovation, Palmer argues that we need bankers today more than ever before. From social-impact bonds that fund safety net programs for the homeless to human-capital contracts that send lower-class youth to college, and from start-ups that invest in cancer research to financial products that encourage people to save more money for retirement, bankers are building better lives for people across the world—and across the income spectrum.

While acknowledging the role of complex financial products in causing the Great Recession, Palmer convincingly argues that the financial sector is the nevertheless the source of surprisingly effective solutions to the most intractable problems of the twenty-first century.

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