

# LendingTree®

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Robert D. Manning is a professor of finance at the Rochester Institute of Technology and the author of *Credit Card Nation*. Dr. Manning is a specialist in consumer finance, social inequality, and retail banking deregulation and has testified at U.S. Congressional hearings on the use of credit. He is involved in developing financial literacy programs for college students, community-based alternatives to high cost rent-to-own stores, and an informal bankruptcy option for consumers who seek to retain their homes.

Dr. Manning earned his PhD from Johns Hopkins University (Comparative International Development), MA from Northern Illinois University (Economic History), and BA from Duke University (Comparative Political Systems). He is a past Senior Social Science Analyst at the Smithsonian Institution and Senior Fulbright Lecturer to Mexico.

Dr. Manning's next book, *Give Yourself Credit*, will be released in spring 2006. Visit his web site at [www.creditcardnation.com](http://www.creditcardnation.com).