

1. Record Nr.	UNISA996212920803316
Titolo	The American Music Research Center journal
Pubbl/distr/stampa	Boulder, CO : , : American Music Research Center, College of Music, University of Colorado at Boulder, , [1991]-
Descrizione fisica	1 online resource (28 volumes) : illustrations
Disciplina	780 780/.973/05
Soggetti	Music - United States Composers - United States Musique - États-Unis Compositeurs - États-Unis Composers Music Periodicals. United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Periodico
Note generali	Refereed/Peer-reviewed

2. Record Nr.	UNISA996197936503316
Titolo	Budget Budget speech
Pubbl/distr/stampa	[Québec], : Gouvernement du Québec, Ministère des finances, 1998-
Descrizione fisica	1 online resource
Disciplina	352.4/9714/005
Soggetti	Budget - Québec (Province) Finance, Public - Québec (Province) Fiscal policy - Québec (Province) Finances publiques - Québec (Province) Politique fiscale - Québec (Province) Budget Economic history Finance, Public Fiscal policy Periodicals. Québec (Province) Economic conditions Periodicals Québec (Province) Conditions économiques Périodiques Québec
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Periodico

3. Record Nr.	UNINA9910315358803321
Autore	Mills Karen G
Titolo	Fintech, Small Business & the American Dream : How Technology Is Transforming Lending and Shaping a New Era of Small Business Opportunity // by Karen G. Mills
Pubbl/distr/stampa	Cham : , : Springer International Publishing : , : Imprint : Palgrave Macmillan, , 2018
ISBN	9783030036201 3030036200
Edizione	[1st ed. 2018.]
Descrizione fisica	1 online resource (202 pages) : illustrations
Disciplina	338.6420973
Soggetti	Finance Financial services industry Business enterprises - Finance Technological innovations Financial Economics Financial Services Corporate Finance Innovation and Technology Management
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Nota di contenuto	1. The Story of Small Business Lending -- Part I The Problem -- 2. Small Businesses Are Important to the Economy -- 3. Small Businesses and Their Banks: The Impact of the Great Recession -- 4. Structural Obstacles Slow Small Business Lending -- 5. What Small Businesses Want -- Part II The New World of Fintech Innovation -- 6. The Fintech Innovation Cycle -- 7. The Early Days of Fintech Lending -- 8. Technology Changes the Game: Small Business Utopia -- 9. A Playbook for Banks -- Part III The Role of Regulation -- 10. Regulatory Obstacles: Confusion, Omission, and Overlap -- 11. The Regulatory System of the Future -- Conclusion -- 12. The Future of Fintech and the American Dream. .
Sommario/riassunto	Small businesses are the backbone of the U.S. economy. They are the biggest job creators and offer a path to the American Dream. But for

many, it is difficult to get the capital they need to operate and succeed. In the Great Recession, access to capital for small businesses froze, and in the aftermath, many community banks shuttered their doors and other lenders that had weathered the storm turned to more profitable avenues. For years after the financial crisis, the outlook for many small businesses was bleak. But then a new dawn of financial technology, or "fintech," emerged. Beginning in 2010, new fintech entrepreneurs recognized the gaps in the small business lending market and revolutionized the customer experience for small business owners. Instead of Xeroxing a pile of paperwork and waiting weeks for an answer, small businesses filled out applications online and heard back within hours, sometimes even minutes. Banks scrambled to catch up. Technology companies like Amazon, PayPal, and Square entered the market, and new possibilities for even more transformative products and services began to appear. In *Fintech, Small Business & the American Dream*, former U.S. Small Business Administrator and Senior Fellow at Harvard Business School, Karen G. Mills, focuses on the needs of small businesses for capital and how technology will transform the small business lending market. This is a market that has been plagued by frictions: it is hard for a lender to figure out which small businesses are creditworthy, and borrowers often don't know how much money or what kind of loan they need. New streams of data have the power to illuminate the opaque nature of a small business's finances, making it easier for them to weather bumpy cash flows and providing more transparency to potential lenders. Mills charts how fintech has changed and will continue to change small business lending, and how financial innovation and wise regulation can restore a path to the American Dream. An ambitious book grappling with the broad significance of small business to the economy, the historical role of credit markets, the dynamics of innovation cycles, and the policy implications for regulation, *Fintech, Small Business & the American Dream* is relevant to bankers, fintech investors, and regulators; in fact, to anyone who is interested in the future of small business in America. .
