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Sommario/riassunto	The crash of 2008, when financial markets came to a standstill, has had profound effects that are still being felt globally. Five years after those dramatic events, countries such as Greece, Spain, Italy, Portugal, and Cyprus are still reeling from the aftereffects of the financial crash, while the USA and the UK continue to be in the grip of a long slump.  The crash exposed criminal swindles and the more rampant risky practices that have become the norm with the major banks. It has also revealed the failure of policy to curb unbridled risk taking with other people's money and the fa