



Financial Regulation: Law and Policy (University Casebook Series)

Michael Barr, Howell Jackson, Margaret Tahyar

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This textbook approaches the teaching of financial regulation in an entirely new way, as is appropriate in the aftermath of the most systemic Financial Crisis in the last 70 years followed by a shift in the regulatory paradigm. We examine and compare the regulatory architecture of the entire U.S. financial sector as it exists today, from banks, insurance companies, broker-dealers, asset managers, payment systems, short-term wholesale funding, consumer products, derivatives and to the government sponsored enterprises that dominate the mortgage markets. We also compare, where appropriate, the U.S. financial regulatory framework and choices to those in other places around the globe, especially the European Union. Our goal is to give students the tools to understand how American history and political economy have shaped the regulatory perimeter, that different policy choices have been made at different times across different parts of the financial sector and that these choices, whether crisis-driven, accidental or made in the constant dialectic between the regulators, markets, technological changes and the users of financial services, matter enormously in shaping not only financial stability but how the financial sector supports the economy and society.

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