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At this very moment, the United State's national debt is somewhere in the vicinity of \$12 trillion. While the exact amount fluctuates with short-term government expenditures and movements in the bond market, there is no debating the fact that collectively, Americans owe a lot of money to a lot of people.

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In *Understanding the National Debt: What Every American Needs to Know*, economic historian Carl Lane urges that the national debt must be addressed in ways beyond program cuts or tax increase alternatives, but change can only occur when more Americans understand what constitutes our debt and the problems it causes.

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