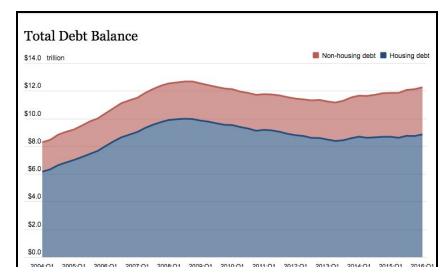


ANALYZE: Household Debt and Credit Report

Every quarter the Federal Reserve Bank of New York collects data and compiles the Household Debt and Credit Report. Use the three interactive graphs, provided in this link [Household Debt and Credit Report](#) to answer the questions below.

Graph I - Total Debt Balance



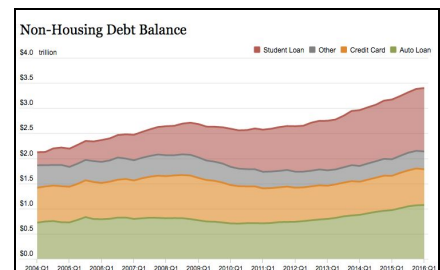
1. What is the total household debt (non-housing and housing combined) figure for the most recent quarter?

2. How would you describe the trend for total household debt in the last 15 years?

3. How much larger is the housing debt than the non-housing debt for the most recent quarter?

4. Why do you think housing debt is so much higher than non-housing debt?

Graph II - Non-Housing Debt Balance



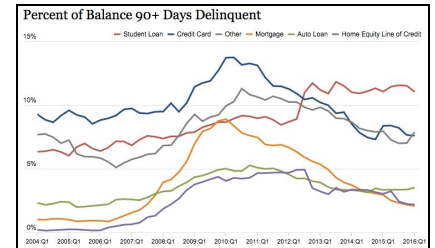
5. How would you describe the trend for non-housing debt balances in the last 15 years?

6. For the most recent quarter, rank the four categories of non-housing debt in order from largest to smallest.

7. Compared to the media coverage that “debt in America” gets, does the ranking in question 6 surprise you? Why or why not?

8. Predict what this graph will look like in the future. Describe what trends you’re likely to see in all four categories.

Graph III - Percent of Balance 90+ Days Delinquent



9. On what type of debt are Americans most likely to be 90 or more days behind on payment?

10. Brainstorm at least 3 potential causes for the high rate of delinquency in the category listed for question 9.

11. On what types of debt are Americans least likely to be 90 or more days behind on payment?

12. Brainstorm at least 3 potential causes for the low rates of delinquency in the categories listed for question 11.

13. If someone asked you, "Are debt and delinquency a problem in America?" what other information would you want to know in order to give an accurate answer?