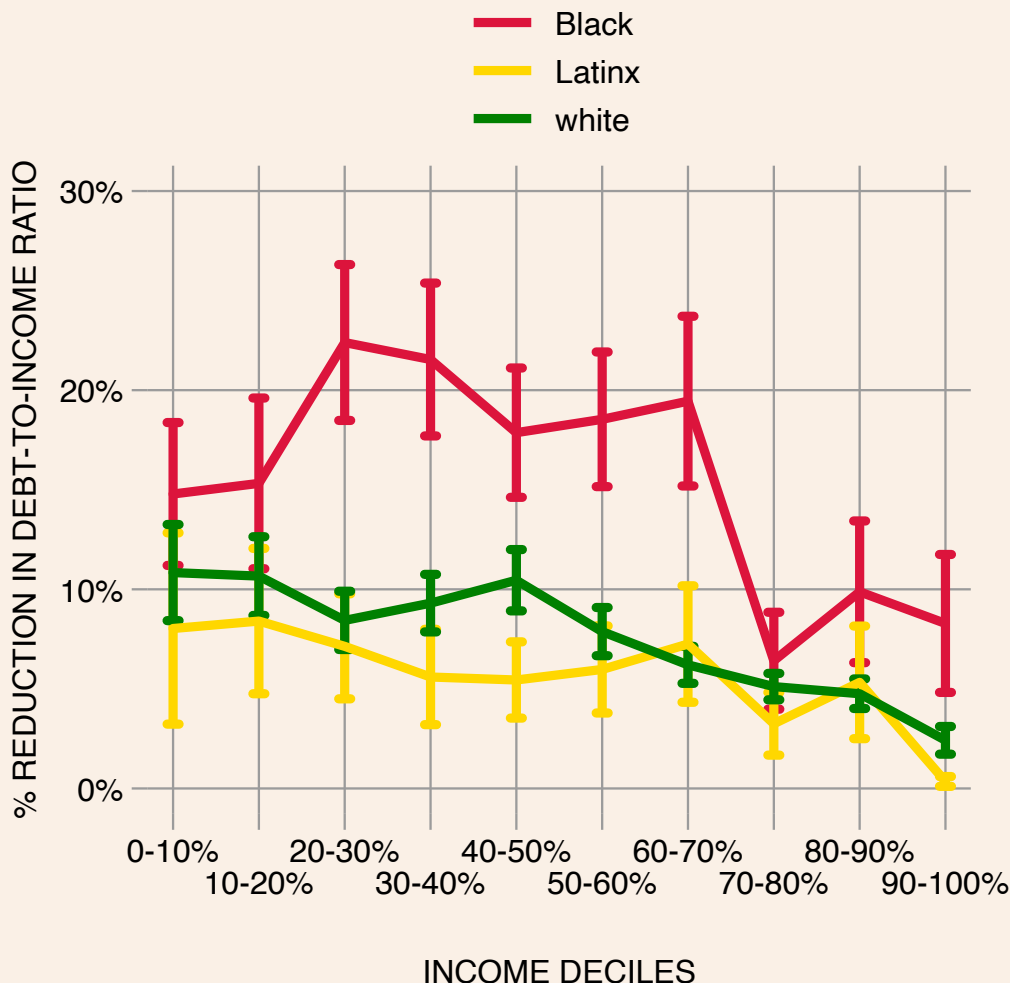


FIGURE 4: DEBT-TO-INCOME RATIO REDUCTION



Note: Data from Survey of Consumer Finances 2019. Excludes debt of adult children living with parents. Excludes non-parent loans that are within the grace period for students who are currently enrolled or recently left school. Estimates are for a \$50,000 maximum for debt cancellation.