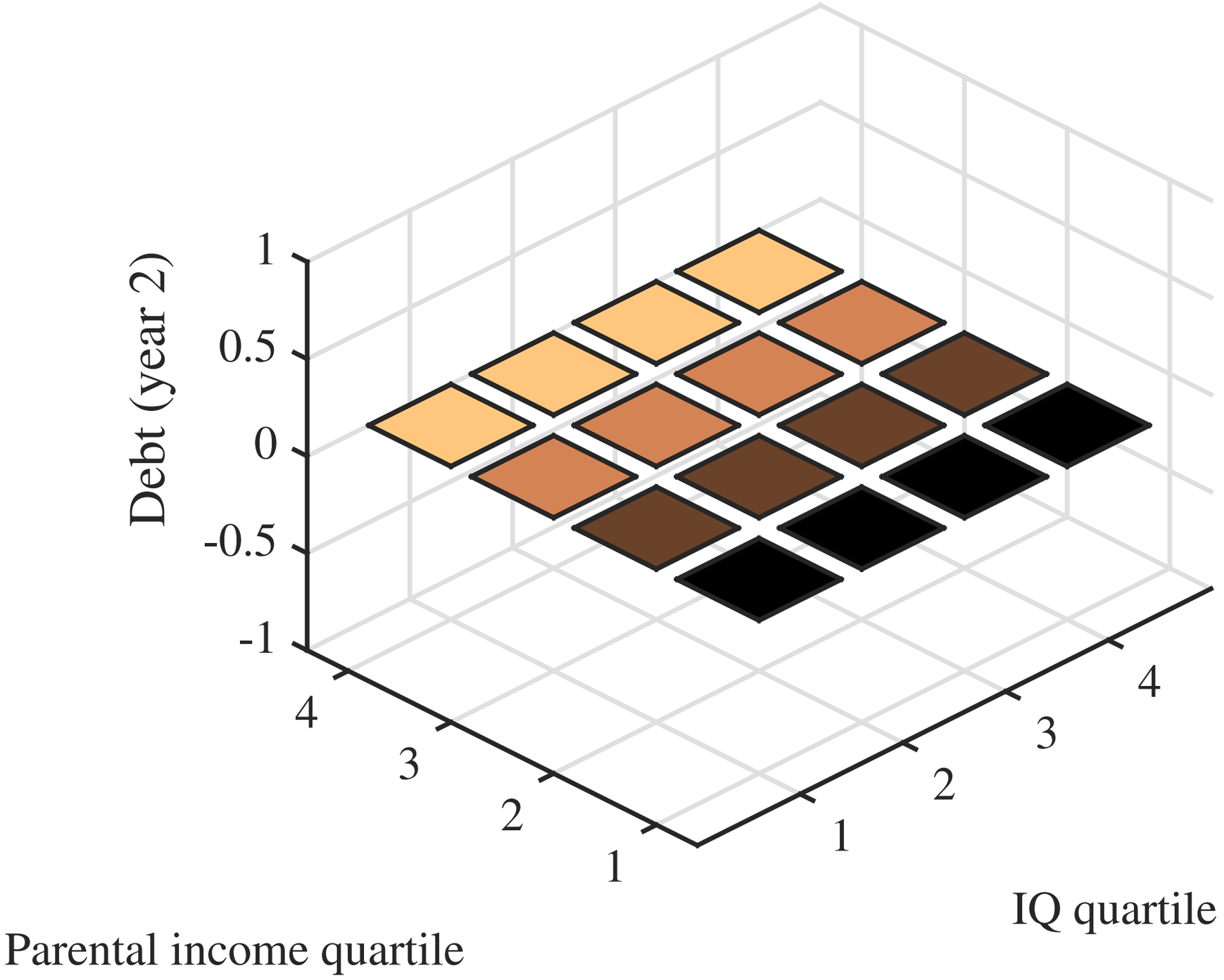
Debt (year 2)
1
0.5
0
-0.5
-1
4
3
2
1
Parental income quartile
1
2
3
4
IQ quartile