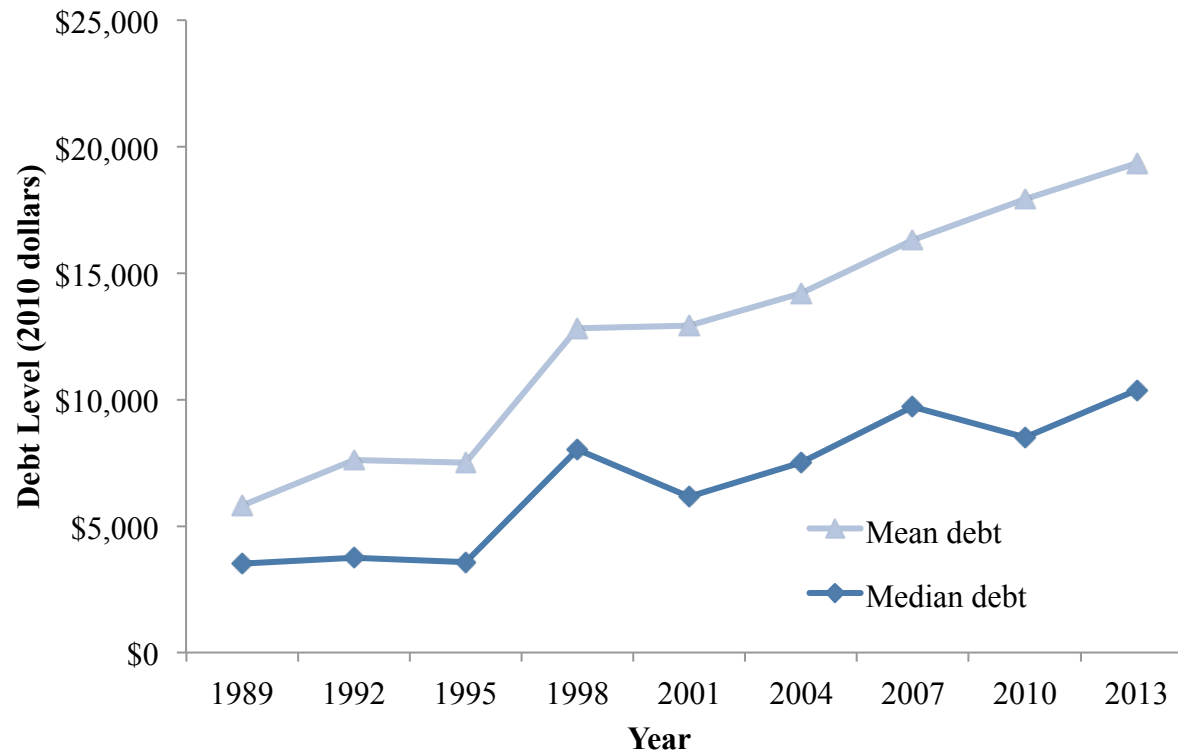
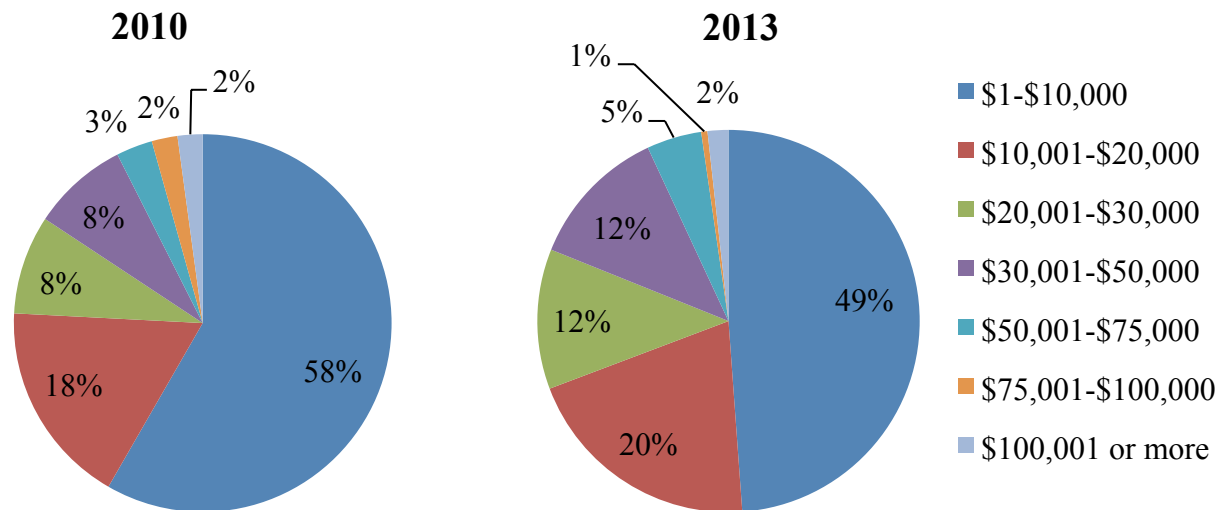


Trends in Debt over Time, 1989-2013



Source: Akers and Chingos (2014), Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt.

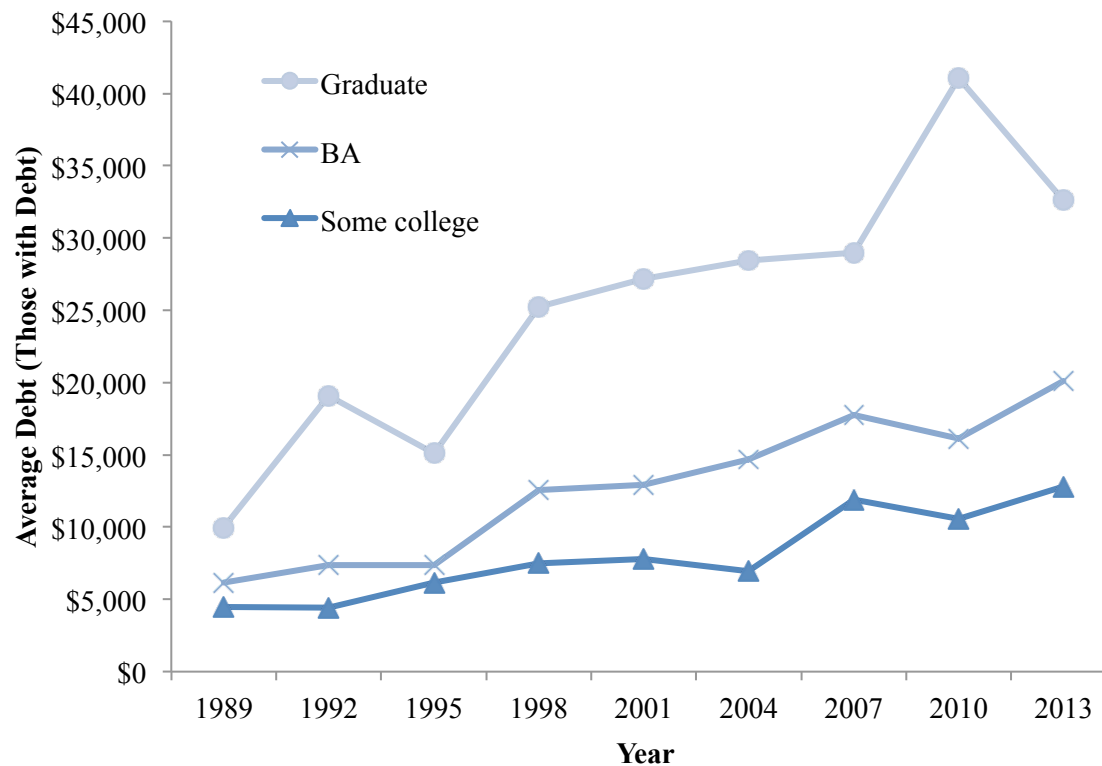
Distribution of Debt, 2010 and 2013



Source: Akers and Chingos (2014), Survey of Consumer Finances

Notes: Based on households age 20-40 with education debt. All amounts are in 2010 dollars.

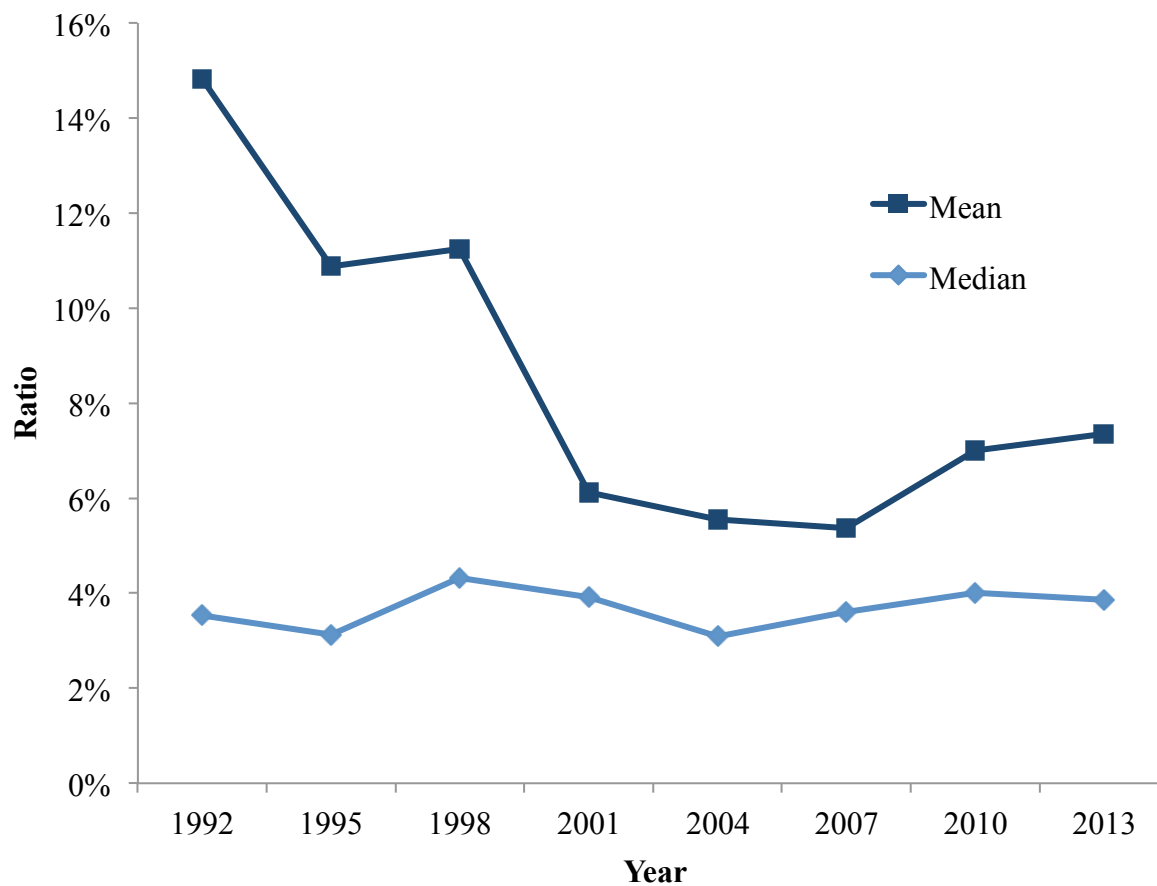
Average Debt by Educational Attainment, 1989-2013



Source: Akers and Chingos (2014), Survey of Consumer Finances

Notes: Based on households age 20-40 with education debt. All amounts are in 2010 dollars.

Monthly Payment-to-Income Ratios, 1992-2013



Source: Akers and Chingos (2014), Survey of Consumer Finances

Notes: Based on households age 20-40 with education debt, wage income of at least \$1,000, and that were making positive monthly payments.