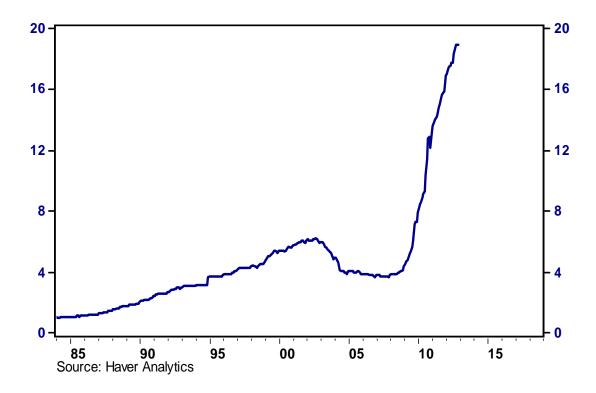
## Student Loans as % of Total Consumer Credit



## AND DELINQUENCIES ARE RISING FAST

## Student Loans 90+ Days Delinquent: Percent of Balance

