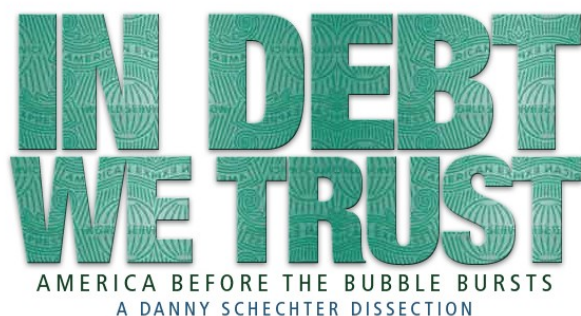


The money we owe, and the bill that's coming due.



The True Cost of Debt in America

In Debt We Trust Facts Sheet

Total number of Americans:	300,000,000
Total consumer debt of Americans:	\$3,000,000,000,000
Average debt per U.S. household:	\$30,000
Number of households not paying off their credit card balances each month:	6 in 10
Average length of time, in months, spent paying off credit card debt:	43
Consumer bankruptcies in 1980:	287,463
Consumer bankruptcies in 2004:	1,500,000
Percent increase in bankruptcies:	422
Amount the average college student owes in loans by graduation:	\$30,000
Amount that same student owes in additional consumer debt:	\$20,000
Amount \$1 invested in stocks in 1963 would have compounded to today:	\$12.36
Amount \$1 invested in real estate in 1963 would have compounded to today:	\$1.79
Total in 2005 and 2006 lenders wrote in new home mortgages:	\$3,200,000,000,000
Net profit percentage annually by the major credit card companies:	54
Years it took for America to move from a society based on production to a nation driven by consumption:	25
Date when the first baby boomer will be eligible for early retirement:	1/1/2008