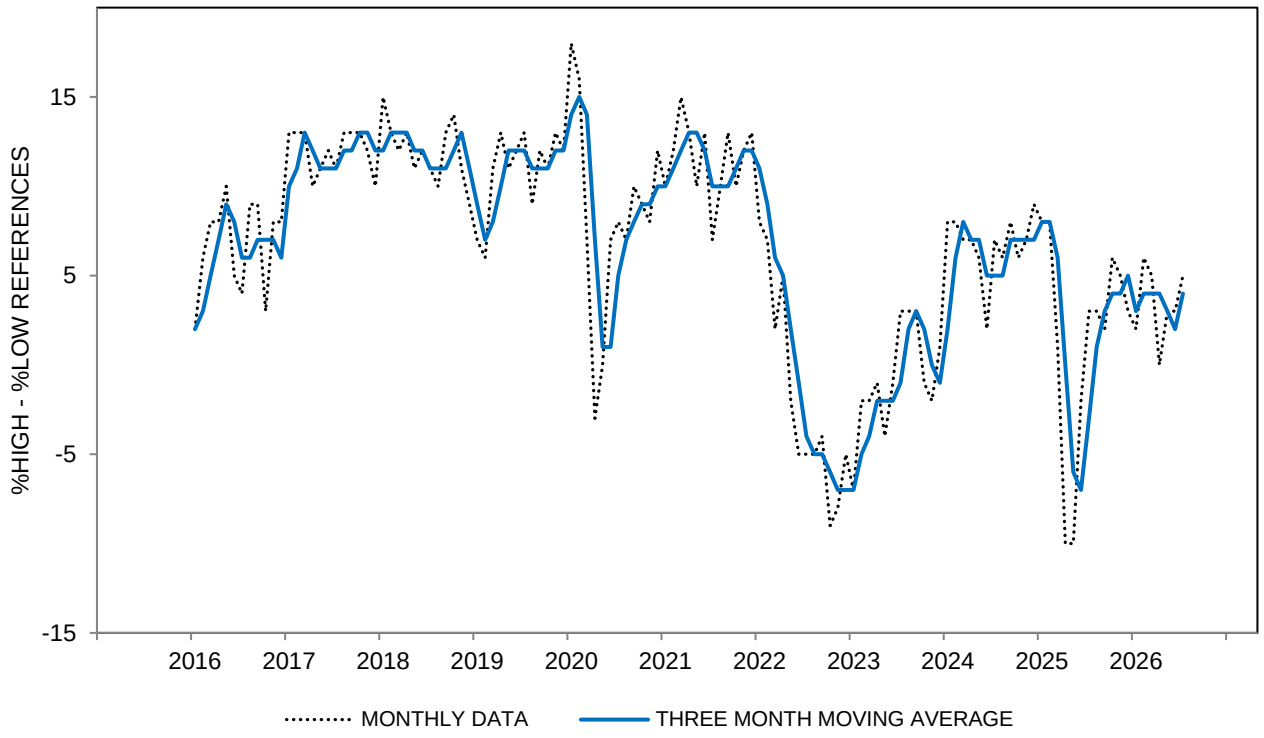CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES: NET CHANGE IN ASSETS AND DEBTS (HIGHER ASSETS + LOWER DEBTS) - (LOWER ASSETS + HIGHER DEBTS)