

EDUCATION COLLEGE DEGREE

1

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		Personal Finances		Business Conditions		Buying Conditions		
		Current	Expected	12 months	5 years			
March	1978	114	124	103	96	144	100.4	81.5
April	1978	112	120	105	90	151	102.5	79.1
May	1978	115	120	101	90	154	104.3	78.5
June	1978	118	121	103	89	158	107.1	78.9
July	1978	115	116	101	84	152	103.5	76.1
August	1978	111	115	93	81	148	100.4	73.0
September	1978	104	114	87	76	143	96.1	70.2
October	1978	101	114	86	84	144	95.1	71.8
November	1978	98	114	79	77	139	92.7	68.4
December	1978	102	110	66	70	136	93.1	62.6
January	1979	112	112	56	63	138	97.5	59.0
February	1979	113	107	61	68	147	101.1	60.0
March	1979	114	107	67	71	149	102.3	62.3
April	1979	106	106	63	67	147	98.3	60.2
May	1979	105	105	56	62	144	97.2	56.7
June	1979	104	106	58	62	146	97.6	57.5
July	1979	106	105	51	60	148	98.9	55.2
August	1979	107	106	46	61	143	97.5	54.3
September	1979	105	104	44	62	138	94.6	53.8
October	1979	101	102	45	64	133	91.2	54.2
November	1979	99	104	45	65	130	89.5	54.7
December	1979	95	107	39	66	126	86.6	54.1
January	1980	96	113	43	62	127	87.0	55.6
February	1980	98	113	47	63	129	88.6	56.9
March	1980	100	111	46	60	126	88.5	55.6
April	1980	97	103	39	62	111	81.2	52.3
May	1980	93	104	31	55	89	71.7	48.7
June	1980	94	103	28	54	88	71.7	47.8
July	1980	98	110	34	61	96	76.3	52.5
August	1980	103	113	49	69	118	86.4	59.1
September	1980	107	119	63	77	121	89.3	65.7
October	1980	111	117	76	83	127	93.0	69.6
November	1980	105	119	88	92	123	89.3	75.4
December	1980	95	118	84	91	123	85.2	73.8
January	1981	92	121	82	95	124	84.2	75.1
February	1981	92	119	70	90	125	85.0	70.5
March	1981	97	121	75	91	125	86.7	72.4
April	1981	92	118	77	82	122	83.6	70.1
May	1981	90	120	86	80	120	82.0	72.0
June	1981	94	123	97	86	121	84.0	77.1
July	1981	104	133	100	91	126	89.3	81.6
August	1981	112	135	98	92	129	93.8	82.0
September	1981	115	134	96	90	132	96.4	80.7
October	1981	116	126	91	90	134	97.3	77.3
November	1981	112	122	77	86	128	93.4	71.8
December	1981	108	122	64	78	121	89.3	66.5
January	1982	107	125	60	78	118	87.1	66.1
February	1982	106	128	60	79	121	87.9	66.7
March	1982	105	126	55	79	124	88.4	65.4

EDUCATION COLLEGE DEGREE

2

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		Personal Finances		Business Conditions		Buying Conditions		
		Current	Expected	12 months	5 years			
April	1982	101	125	51	74	118	84.8	62.7
May	1982	104	125	57	77	115	85.1	64.9
June	1982	101	124	64	79	113	83.2	66.9
July	1982	106	123	61	80	111	84.4	66.0
August	1982	103	121	63	78	109	82.4	65.6
September	1982	107	126	67	78	109	83.8	67.9
October	1982	107	129	82	83	108	83.5	73.5
November	1982	109	129	85	86	116	87.3	75.1
December	1982	109	128	87	87	121	89.1	75.6
January	1983	109	126	85	84	130	92.3	73.8
February	1983	109	126	86	81	130	92.7	73.2
March	1983	112	129	97	82	133	94.9	77.0
April	1983	121	136	115	92	136	99.0	85.5
May	1983	118	141	134	104	142	100.4	93.9
June	1983	122	140	146	110	151	105.1	98.0
July	1983	122	138	149	111	158	107.8	98.8
August	1983	128	141	149	112	161	111.4	99.8
September	1983	131	143	147	112	156	110.8	99.5
October	1983	127	144	141	111	153	107.8	98.2
November	1983	132	140	140	106	149	108.4	95.9
December	1983	131	137	137	104	143	105.8	93.9
January	1984	136	138	148	107	147	109.0	97.6
February	1984	138	140	155	113	152	111.7	100.9
March	1984	139	144	161	121	167	117.7	105.5
April	1984	141	147	152	120	165	117.6	103.8
May	1984	140	143	142	117	166	117.7	99.9
June	1984	139	141	136	110	165	117.0	96.1
July	1984	140	140	137	110	167	117.9	96.1
August	1984	141	144	145	118	165	117.8	100.9
September	1984	140	146	149	124	164	117.3	103.7
October	1984	144	146	148	124	164	118.5	103.6
November	1984	143	146	146	120	161	117.0	102.1
December	1984	141	141	139	118	161	116.0	98.9
January	1985	138	136	143	122	161	115.0	99.4
February	1985	134	135	146	122	167	116.0	100.0
March	1985	136	132	149	124	169	117.6	100.5
April	1985	135	138	148	118	173	118.6	100.2
May	1985	139	136	141	120	169	118.4	98.6
June	1985	140	141	140	118	169	119.2	98.9
July	1985	132	133	135	116	167	115.1	95.4
August	1985	129	134	136	115	166	113.7	95.4
September	1985	129	135	133	114	163	112.5	94.5
October	1985	133	139	130	115	163	114.3	95.1
November	1985	132	137	127	114	165	114.7	94.0
December	1985	131	136	131	112	164	113.7	94.3
January	1986	135	135	138	110	169	117.3	95.0
February	1986	137	136	143	109	169	117.7	96.4
March	1986	139	136	146	113	171	119.2	97.9
April	1986	137	141	151	113	167	117.2	100.3

EDUCATION COLLEGE DEGREE

3

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
May	1986	139	141	153	112	168	118.3	100.5
June	1986	139	139	155	112	171	119.3	100.5
July	1986	141	137	150	116	175	121.4	99.9
August	1986	144	139	145	112	175	123.0	98.1
September	1986	146	143	138	104	175	123.6	95.4
October	1986	143	142	135	101	172	121.5	93.9
November	1986	141	138	133	98	169	119.0	91.8
December	1986	136	136	128	99	167	116.6	90.2
January	1987	136	137	126	95	160	113.9	89.0
February	1987	134	140	124	94	161	113.4	89.0
March	1987	134	139	129	98	157	112.2	90.8
April	1987	130	136	126	101	164	113.3	90.5
May	1987	127	133	122	104	162	111.8	89.4
June	1987	125	131	116	102	169	113.3	86.8
July	1987	130	131	118	99	166	114.1	86.8
August	1987	134	135	127	100	166	116.0	90.2
September	1987	140	139	133	100	164	117.4	92.6
October	1987	141	141	128	101	160	116.1	91.8
November	1987	138	135	106	96	150	110.7	83.7
December	1987	131	131	96	97	142	105.2	80.7
January	1988	131	130	97	94	143	105.8	80.1
February	1988	133	136	108	100	153	110.3	85.4
March	1988	139	141	116	102	157	114.2	89.2
April	1988	134	141	120	102	161	113.9	90.2
May	1988	133	142	128	102	165	114.8	92.5
June	1988	130	138	129	101	166	114.1	91.3
July	1988	134	136	124	103	170	117.1	90.3
August	1988	142	139	123	106	170	120.1	91.4
September	1988	149	141	129	111	170	122.8	94.6
October	1988	149	143	137	110	165	120.6	96.9
November	1988	141	140	137	108	161	116.1	95.7
December	1988	132	140	130	108	159	112.3	94.0
January	1989	128	140	128	112	162	111.7	94.3
February	1989	136	139	127	108	161	114.5	92.9
March	1989	135	143	126	108	164	115.0	93.6
April	1989	136	143	124	102	162	114.7	91.5
May	1989	133	143	118	103	161	113.5	90.3
June	1989	136	138	117	98	160	113.9	87.7
July	1989	137	137	121	103	163	115.5	89.8
August	1989	133	134	118	101	163	113.7	87.9
September	1989	136	136	124	103	165	115.9	90.3
October	1989	136	140	122	99	158	113.6	89.7
November	1989	138	142	129	105	157	113.7	93.2
December	1989	133	143	124	104	151	109.2	92.3
January	1990	131	140	123	107	155	110.3	92.0
February	1990	125	140	119	103	158	109.1	90.1
March	1990	128	139	119	105	164	112.3	90.4
April	1990	132	143	116	104	162	113.0	90.3
May	1990	137	145	123	108	161	114.7	93.3

EDUCATION COLLEGE DEGREE
TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
June	1990	138	142	117	102	159	114.2	89.9
July	1990	135	139	114	96	159	113.3	86.9
August	1990	130	137	83	86	152	108.5	76.4
September	1990	124	132	67	82	147	104.8	70.4
October	1990	117	125	43	73	134	97.1	60.6
November	1990	115	124	40	69	129	94.2	58.7
December	1990	109	123	32	63	122	89.4	55.0
January	1991	111	128	34	67	117	88.1	57.7
February	1991	111	125	39	68	120	89.1	58.2
March	1991	116	128	66	82	126	93.7	69.0
April	1991	114	130	84	90	139	97.6	76.0
May	1991	122	137	97	100	140	101.3	82.9
June	1991	121	135	94	93	135	99.0	80.2
July	1991	126	132	95	94	135	100.9	80.0
August	1991	122	128	103	94	137	100.1	81.1
September	1991	124	129	99	97	139	101.3	81.2
October	1991	117	131	95	90	136	97.6	78.9
November	1991	110	130	81	84	132	93.6	73.6
December	1991	100	128	67	75	126	87.6	67.7
January	1992	97	125	55	73	123	85.2	63.6
February	1992	101	126	52	73	119	85.1	63.0
March	1992	101	125	68	75	119	85.4	67.2
April	1992	105	130	82	74	117	86.4	71.4
May	1992	109	134	100	79	130	92.4	78.0
June	1992	118	141	98	81	137	98.5	79.8
July	1992	119	137	97	86	146	102.1	80.0
August	1992	113	134	85	85	138	97.2	76.0
September	1992	110	131	80	85	134	94.3	73.9
October	1992	108	131	75	82	126	90.3	72.0
November	1992	113	133	84	85	127	92.8	75.3
December	1992	114	135	103	92	133	95.5	82.2
January	1993	117	136	115	98	143	100.5	86.7
February	1993	116	137	119	100	147	101.7	88.6
March	1993	118	132	109	99	152	104.2	84.6
April	1993	119	130	104	102	156	106.2	83.5
May	1993	117	121	93	95	157	105.6	76.9
June	1993	114	123	91	95	150	101.9	77.1
July	1993	110	118	87	86	145	98.6	72.8
August	1993	109	121	88	88	140	96.3	74.0
September	1993	111	115	79	77	143	98.2	67.9
October	1993	113	120	81	82	148	100.5	70.5
November	1993	118	123	81	84	151	103.9	71.8
December	1993	123	128	96	95	152	106.1	79.5
January	1994	127	129	115	103	154	108.3	86.4
February	1994	129	129	131	103	162	112.1	90.5
March	1994	126	129	135	105	167	112.7	91.7
April	1994	125	130	131	100	171	114.0	89.8
May	1994	120	129	128	105	170	112.1	89.8
June	1994	121	131	123	102	167	110.7	88.5

EDUCATION COLLEGE DEGREE
TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
July	1994	120	131	115	101	161	108.2	86.3
August	1994	123	131	114	101	164	110.3	86.0
September	1994	124	132	115	105	163	110.5	87.5
October	1994	127	134	122	109	167	113.3	90.6
November	1994	128	135	125	110	164	112.4	91.7
December	1994	127	135	125	110	165	112.1	91.9
January	1995	126	133	130	112	164	111.3	93.4
February	1995	125	134	130	113	166	112.1	93.6
March	1995	131	133	130	118	172	116.6	94.5
April	1995	131	133	127	115	169	115.5	92.9
May	1995	131	132	126	115	164	113.7	92.7
June	1995	128	135	127	107	160	110.9	91.9
July	1995	128	137	130	110	160	111.0	93.4
August	1995	132	139	134	112	164	114.0	95.6
September	1995	131	134	130	110	167	114.3	93.2
October	1995	132	131	124	107	168	115.4	90.2
November	1995	125	131	122	100	164	111.4	87.7
December	1995	122	133	124	105	164	110.0	90.1
January	1996	118	137	121	100	162	108.1	89.0
February	1996	119	134	118	103	162	108.3	88.4
March	1996	119	134	126	98	160	107.7	89.1
April	1996	126	131	135	105	159	109.9	92.1
May	1996	129	135	138	105	161	111.8	94.0
June	1996	134	134	132	111	160	113.3	93.7
July	1996	130	134	128	109	163	112.4	92.3
August	1996	131	135	128	114	159	111.7	93.6
September	1996	129	135	132	116	158	110.8	95.1
October	1996	128	134	134	117	157	110.1	95.7
November	1996	128	133	139	118	161	111.2	96.9
December	1996	128	135	140	117	163	112.1	97.2
January	1997	127	137	143	118	164	112.2	98.8
February	1997	123	138	144	121	166	111.2	99.9
March	1997	127	140	147	123	169	113.9	101.5
April	1997	137	140	148	129	168	117.4	103.6
May	1997	139	142	150	129	172	119.5	104.6
June	1997	140	139	155	132	175	121.3	105.6
July	1997	137	143	164	138	178	121.3	110.0
August	1997	140	142	167	140	176	121.5	111.3
September	1997	145	145	168	141	173	122.3	112.2
October	1997	144	144	165	137	170	121.0	110.3
November	1997	146	144	163	139	170	121.4	110.5
December	1997	140	147	161	135	169	118.6	109.7
January	1998	137	150	158	132	170	118.2	108.9
February	1998	143	148	157	130	169	119.9	107.9
March	1998	147	143	164	134	170	122.2	109.0
April	1998	152	140	170	135	173	125.0	110.1
May	1998	149	140	171	130	171	123.3	109.1
June	1998	148	141	165	127	171	122.5	107.0
July	1998	146	143	159	121	169	121.1	104.6

EDUCATION COLLEGE DEGREE
TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
August	1998	146	143	151	121	175	123.6	103.0
September	1998	145	143	143	124	172	122.0	101.5
October	1998	144	138	128	121	166	118.9	95.9
November	1998	140	134	125	123	164	116.9	94.7
December	1998	140	135	124	114	167	118.0	92.6
January	1999	145	136	137	119	173	122.7	97.4
February	1999	146	140	145	120	171	122.2	100.5
March	1999	142	141	151	128	172	121.0	104.0
April	1999	141	140	154	131	169	119.7	105.4
May	1999	142	139	151	129	174	121.3	104.0
June	1999	146	139	154	134	175	123.6	105.9
July	1999	145	141	155	133	180	124.8	106.2
August	1999	146	142	154	139	179	125.1	107.6
September	1999	148	143	154	135	179	125.9	107.1
October	1999	147	142	152	133	175	123.8	105.8
November	1999	147	142	153	129	173	123.0	105.1
December	1999	147	140	155	135	170	121.7	106.4
January	2000	151	144	165	143	173	124.6	111.7
February	2000	149	144	170	148	175	124.7	114.3
March	2000	151	148	171	148	175	125.7	115.6
April	2000	150	147	165	146	175	125.2	113.5
May	2000	149	147	160	146	175	124.9	112.2
June	2000	146	145	156	140	175	123.8	109.4
July	2000	143	146	155	143	173	121.6	110.2
August	2000	142	145	159	146	171	120.7	111.6
September	2000	139	144	159	151	170	119.2	112.3
October	2000	142	140	157	149	171	120.5	110.4
November	2000	145	141	149	142	171	121.5	106.9
December	2000	146	140	136	134	167	120.3	101.6
January	2001	139	137	122	131	161	115.5	96.9
February	2001	132	135	106	124	153	109.8	90.9
March	2001	130	134	101	120	146	106.5	88.4
April	2001	125	138	93	113	141	102.5	85.9
May	2001	125	139	97	121	141	102.6	88.9
June	2001	125	139	101	130	143	103.3	91.8
July	2001	127	140	112	129	143	104.1	94.7
August	2001	124	139	114	125	144	103.4	93.8
September	2001	120	137	102	116	139	100.2	88.4
October	2001	118	133	86	114	139	99.1	83.0
November	2001	111	135	78	111	139	96.7	80.8
December	2001	111	141	84	116	146	99.0	85.1
January	2002	112	145	97	124	149	100.7	91.1
February	2002	116	146	103	120	147	101.7	91.7
March	2002	115	145	115	121	147	101.2	94.6
April	2002	116	140	118	119	146	100.9	93.8
May	2002	116	139	128	128	152	103.6	97.9
June	2002	117	139	126	123	151	103.7	96.3
July	2002	117	141	116	121	151	103.5	94.0
August	2002	117	140	102	115	145	101.4	88.7

EDUCATION COLLEGE DEGREE

7

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		Personal Finances		Business Conditions		Buying Conditions		
		Current	Expected	12 months	5 years			
September	2002	112	137	93	109	144	98.9	84.4
October	2002	108	136	87	104	142	96.9	81.6
November	2002	103	136	89	101	143	95.4	81.1
December	2002	108	138	88	100	140	95.7	81.2
January	2003	114	134	91	101	141	98.9	81.3
February	2003	114	131	82	100	137	96.8	78.3
March	2003	112	129	72	99	137	96.1	75.1
April	2003	110	130	75	99	134	94.5	75.8
May	2003	110	134	91	105	135	94.9	82.5
June	2003	110	136	109	110	139	96.3	88.4
July	2003	111	138	115	109	144	98.7	89.9
August	2003	116	136	116	107	149	102.3	89.0
September	2003	123	133	114	110	151	105.9	88.8
October	2003	123	132	116	117	151	105.7	90.7
November	2003	123	132	119	118	154	106.6	91.6
December	2003	118	130	127	119	151	103.8	93.3
January	2004	121	133	137	121	158	107.6	97.3
February	2004	125	134	139	126	159	109.2	99.2
March	2004	129	135	135	124	165	113.1	97.9
April	2004	125	133	124	120	161	109.9	93.6
May	2004	127	132	119	116	160	110.3	91.0
June	2004	129	134	122	117	160	111.2	92.6
July	2004	132	135	126	120	161	112.8	94.6
August	2004	134	136	128	121	162	113.9	95.6
September	2004	131	134	127	121	158	111.7	95.0
October	2004	129	130	122	116	158	110.7	91.5
November	2004	121	128	121	117	158	107.6	90.9
December	2004	120	130	118	116	161	108.4	90.6
January	2005	125	134	119	117	164	111.5	91.9
February	2005	131	136	120	114	167	114.9	92.0
March	2005	135	134	114	109	166	115.8	88.5
April	2005	132	128	109	108	162	113.1	85.8
May	2005	126	127	100	105	159	109.9	82.6
June	2005	125	126	103	109	162	110.4	84.2
July	2005	126	130	107	109	170	113.7	86.1
August	2005	130	128	111	104	171	115.9	85.4
September	2005	127	125	98	95	166	112.7	79.2
October	2005	121	119	83	86	152	105.1	72.1
November	2005	118	118	76	87	149	103.3	70.2
December	2005	123	123	93	94	156	107.6	77.5
January	2006	129	126	107	100	166	113.8	83.2
February	2006	134	125	111	104	171	117.2	84.9
March	2006	134	124	105	104	166	115.3	83.3
April	2006	135	127	101	108	164	115.0	83.6
May	2006	129	127	97	104	156	109.8	81.8
June	2006	131	127	95	100	160	111.8	80.2
July	2006	129	127	94	94	159	111.0	78.6
August	2006	132	128	93	99	165	114.4	80.0
September	2006	122	126	95	100	160	108.8	80.0

EDUCATION COLLEGE DEGREE

8

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
October	2006	124	130	104	106	160	109.4	84.6
November	2006	125	132	112	107	156	108.1	87.3
December	2006	136	136	118	113	161	114.2	91.1
January	2007	137	132	120	115	165	116.3	91.1
February	2007	142	134	124	120	168	119.4	93.9
March	2007	138	132	123	121	164	116.0	93.5
April	2007	139	133	111	115	156	113.6	89.4
May	2007	133	132	107	110	157	111.5	86.6
June	2007	131	129	103	107	159	111.8	84.3
July	2007	129	129	111	108	162	112.0	86.7
August	2007	128	128	105	105	158	110.4	84.1
September	2007	131	126	100	104	152	109.1	82.4
October	2007	129	123	92	104	148	106.7	79.5
November	2007	126	122	88	102	144	104.0	77.9
December	2007	120	120	81	99	143	101.4	75.0
January	2008	115	118	73	98	142	99.0	72.3
February	2008	113	118	64	99	136	96.0	70.1
March	2008	112	118	52	96	130	93.3	66.5
April	2008	110	111	43	90	119	88.8	61.4
May	2008	104	105	39	86	116	85.2	57.7
June	2008	94	99	39	79	111	79.8	54.9
July	2008	86	102	36	76	107	75.1	54.2
August	2008	85	109	42	77	108	75.0	57.6
September	2008	91	116	48	82	107	76.8	61.7
October	2008	84	119	53	83	104	73.2	63.9
November	2008	73	117	45	74	95	65.6	59.3
December	2008	59	112	38	69	103	63.1	55.1
January	2009	64	113	34	65	111	68.4	53.4
February	2009	69	112	29	68	121	73.9	52.9
March	2009	75	112	29	68	116	74.2	52.8
April	2009	76	113	36	74	117	74.8	56.2
May	2009	76	115	53	80	121	76.2	62.5
June	2009	75	121	63	88	125	77.4	68.0
July	2009	73	115	69	87	124	76.8	67.9
August	2009	69	118	67	83	120	73.6	67.3
September	2009	72	119	78	88	123	75.7	71.2
October	2009	73	126	79	90	126	77.1	73.6
November	2009	76	124	79	90	128	79.5	73.2
December	2009	75	122	75	85	129	79.1	70.6
January	2010	81	118	80	86	133	83.1	71.2
February	2010	85	114	86	88	138	86.6	72.1
March	2010	86	113	86	89	139	87.3	72.2
April	2010	79	113	86	89	139	84.8	72.0
May	2010	82	117	90	90	139	86.0	74.2
June	2010	87	119	92	89	142	88.5	75.0
July	2010	89	118	85	87	133	86.2	72.2
August	2010	91	114	76	85	132	86.4	68.6
September	2010	92	110	69	83	128	85.3	65.5
October	2010	92	112	69	84	129	85.4	66.3

EDUCATION COLLEGE DEGREE

9

TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		Personal Finances		Business Conditions		Buying Conditions		
		Current	Expected	12 months	5 years			
November	2010	92	118	73	84	130	86.2	68.9
December	2010	92	118	80	87	137	88.7	71.2
January	2011	95	119	89	88	140	91.2	74.0
February	2011	100	117	95	94	142	93.7	76.6
March	2011	103	117	90	92	139	93.6	74.6
April	2011	107	115	87	92	144	96.8	73.6
May	2011	104	113	87	89	139	94.0	72.3
June	2011	104	115	91	92	134	92.3	74.6
July	2011	102	111	79	88	128	89.1	69.6
August	2011	95	107	60	74	123	84.6	60.4
September	2011	91	104	43	59	122	82.6	52.1
October	2011	90	106	42	55	122	82.4	51.6
November	2011	95	109	43	59	125	85.1	53.5
December	2011	91	110	56	71	126	84.0	59.7
January	2012	92	112	67	82	131	86.4	65.4
February	2012	91	113	81	94	134	87.0	72.1
March	2012	99	116	87	101	136	90.9	75.9
April	2012	101	116	91	102	137	92.2	77.2
May	2012	106	120	96	101	139	94.7	79.3
June	2012	103	118	96	97	137	92.6	77.7
July	2012	98	117	91	92	136	90.7	74.8
August	2012	95	111	80	87	139	90.5	69.6
September	2012	99	112	79	91	142	93.1	70.4
October	2012	105	116	85	102	139	94.3	75.6
November	2012	108	121	95	106	138	95.1	80.0
December	2012	106	117	94	101	136	93.6	77.6
January	2013	100	113	90	89	136	91.1	72.9
February	2013	96	111	90	90	138	90.6	72.7
March	2013	101	114	94	96	142	94.3	75.7
April	2013	106	113	94	98	144	96.6	76.1
May	2013	112	115	96	97	147	100.0	77.0
June	2013	117	117	103	99	147	101.8	79.4
July	2013	118	118	110	102	151	104.1	82.3
August	2013	118	119	113	102	153	104.7	83.1
September	2013	111	117	105	95	152	101.8	78.9
October	2013	112	117	92	90	147	99.8	74.6
November	2013	108	113	86	90	139	95.4	72.3
December	2013	111	113	90	94	145	98.7	74.3
January	2014	113	115	101	95	151	101.6	77.9
February	2014	112	117	104	93	156	103.3	78.3
March	2014	113	121	103	90	154	102.8	78.3
April	2014	117	122	104	91	154	104.3	79.2
May	2014	118	119	109	96	153	104.4	80.7
June	2014	119	115	109	99	148	103.0	80.5
July	2014	113	112	107	103	147	100.7	80.2
August	2014	116	115	101	97	149	102.2	78.1
September	2014	120	116	103	99	152	104.9	79.5
October	2014	122	123	108	101	155	106.9	82.6
November	2014	122	122	114	109	155	106.9	85.8

EDUCATION COLLEGE DEGREE
TABLE 5
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		INDEX COMPONENTS					Current Index	Expected Index
		<u>Personal Finances</u>		<u>Business Conditions</u>		Buying Conditions		
		Current	Expected	12 months	5 years			
December	2014	118	125	120	115	157	106.4	89.6
January	2015	123	123	129	120	160	109.3	92.6
February	2015	127	127	132	120	163	111.9	94.2
March	2015	130	128	132	121	162	112.8	94.5
April	2015	131	130	129	120	159	111.9	94.0
May	2015	128	130	128	119	157	110.0	93.5
June	2015	130	129	132	119	160	112.0	94.4
July	2015	131	128	129	115	162	113.0	92.3
August	2015	132	127	128	112	163	113.6	91.4
September	2015	127	128	120	111	160	111.0	89.2
October	2015	122	127	116	112	161	109.3	88.3
November	2015	121	126	115	118	166	110.5	89.3
December	2015	122	125	114	119	169	112.1	88.9
January	2016	122	127	114	119	170	112.6	89.5
February	2016	123	130	108	114	166	111.4	87.6
March	2016	125	131	108	112	162	110.4	87.5
April	2016	127	130	104	107	158	109.9	84.8
May	2016	129	129	109	110	160	111.5	86.6
June	2016	130	132	109	107	165	113.8	86.5
July	2016	133	132	108	107	168	116.0	86.3
August	2016	133	129	104	106	170	116.8	84.6
September	2016	131	127	103	109	165	114.2	84.5
October	2016	129	128	105	111	164	113.1	85.7
November	2016	130	132	109	112	162	112.2	87.9
December	2016	133	131	110	107	165	114.7	86.6
January	2017	136	129	113	106	166	116.2	86.6
February	2017	136	125	106	101	167	116.3	82.7
March	2017	136	124	107	102	168	117.0	82.9
April	2017	137	125	109	101	169	117.7	83.4
May	2017	140	129	115	103	169	118.7	86.3
June	2017	138	131	113	98	166	117.0	85.3
July	2017	137	130	112	93	165	116.0	83.5
August	2017	136	133	113	94	165	116.0	84.5
September	2017	137	132	114	96	167	116.9	85.2
October	2017	137	133	116	102	167	117.2	87.4
November	2017	135	130	116	99	169	116.9	85.6
December	2017	132	127	119	93	170	116.1	84.5
January	2018	131	128	120	90	169	115.6	84.1
February	2018	136	129	121	93	169	117.3	85.5