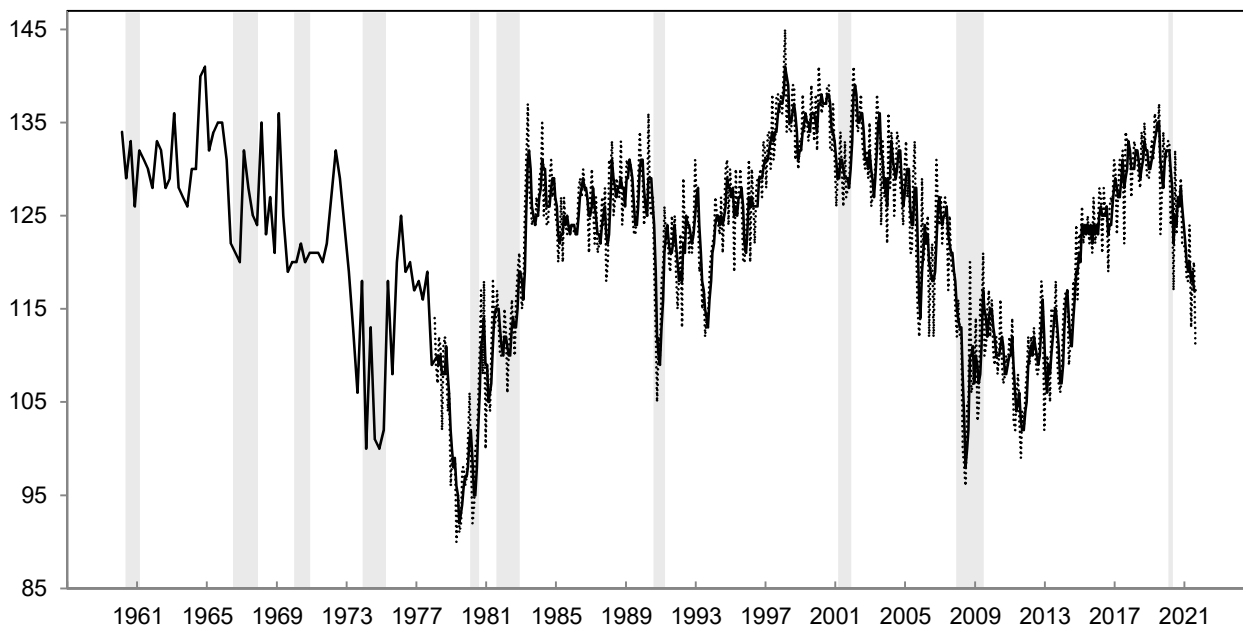


Personal Financial Prospects for Year Ahead (%Better - %Worse + 100)



University of Michigan 2021