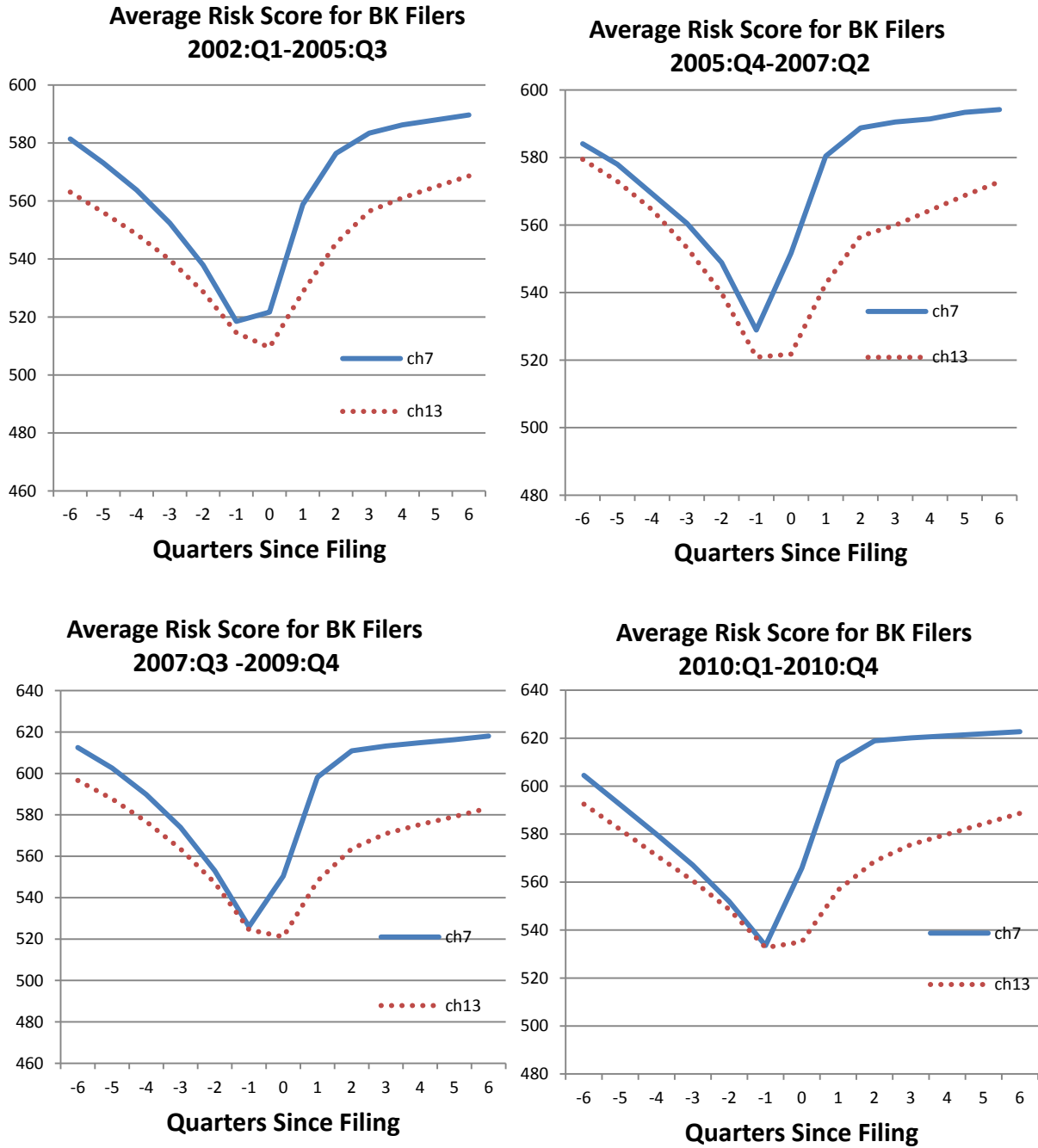


Figure 1: Credit Score Before and After Bankruptcy Filing



Sources: Federal Reserve Bank of Philadelphia Equifax Consumer Credit Panel and Federal Reserve Bank of New York Consumer Credit Panel/ Equifax