

MORTGAGE ELEMENTS®

	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C ³⁰ Conforming Fixed	F ³⁰ FHA Fixed	V ³⁰ VA Fixed	J ³⁰ Jumbo Fixed	R ³⁰ Refi Plus Fixed	O ³⁰ Open Access Fixed	Ca ¹⁻¹ Conforming ARM	Fa ¹⁻¹ FHA ARM	Va ¹⁻¹ VA ARM	Ja ¹⁻¹ Jumbo ARM	Ra ¹⁻¹ Refi Plus ARM	Oa ¹⁻¹ Open Access ARM	1/1 ARM
25 Year Fixed	C ²⁵ Conforming Fixed	F ²⁵ FHA Fixed	V ²⁵ VA Fixed	J ²⁵ Jumbo Fixed	R ²⁵ Refi Plus Fixed	O ²⁵ Open Access Fixed	Ca ³⁻¹ Conforming ARM	Fa ³⁻¹ FHA ARM	Va ³⁻¹ VA ARM	Ja ³⁻¹ Jumbo ARM	Ra ³⁻¹ Refi Plus ARM	Oa ³⁻¹ Open Access ARM	3/1 ARM
20 Year Fixed	C ²⁰ Conforming Fixed	F ²⁰ FHA Fixed	V ²⁰ VA Fixed	J ²⁰ Jumbo Fixed	R ²⁰ Refi Plus Fixed	O ²⁰ Open Access Fixed	Ca ⁵⁻¹ Conforming ARM	Fa ⁵⁻¹ FHA ARM	Va ⁵⁻¹ VA ARM	Ja ⁵⁻¹ Jumbo ARM	Ra ⁵⁻¹ Refi Plus ARM	Oa ⁵⁻¹ Open Access ARM	5/1 ARM
15 Year Fixed	C ¹⁵ Conforming Fixed	F ¹⁵ FHA Fixed	V ¹⁵ VA Fixed	J ¹⁵ Jumbo Fixed	R ¹⁵ Refi Plus Fixed	O ¹⁵ Open Access Fixed	Ca ⁷⁻¹ Conforming ARM	Fa ⁷⁻¹ FHA ARM	Va ⁷⁻¹ VA ARM	Ja ⁷⁻¹ Jumbo ARM	Ra ⁷⁻¹ Refi Plus ARM	Oa ⁷⁻¹ Open Access ARM	7/1 ARM
10 Year Fixed	C ¹⁰ Conforming Fixed	F ¹⁰ FHA Fixed	V ¹⁰ VA Fixed	J ¹⁰ Jumbo Fixed	R ¹⁰ Refi Plus Fixed	O ¹⁰ Open Access Fixed	Ca ¹⁰⁻¹ Conforming ARM	Fa ¹⁰⁻¹ FHA ARM	Va ¹⁰⁻¹ VA ARM	Ja ¹⁰⁻¹ Jumbo ARM	Ra ¹⁰⁻¹ Refi Plus ARM	Oa ¹⁰⁻¹ Open Access ARM	10/1 ARM

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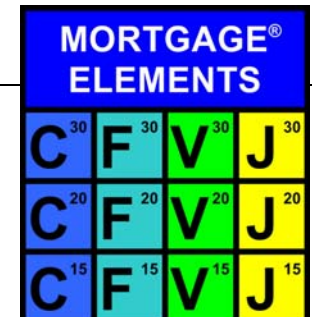
Economic CALENDAR

January 2019

Monday	Tuesday	Wednesday	Thursday	Friday
	1 New Year's Day Markets Closed	2 ADP Employment Report PMI Manufacturing Index	3 Challenger Job Cuts, Vehicle Sales, ISM Manufacturing, MBA Mortgage Applications, Jobless Claims, Construction Spending	4 Employment Report PMI Service Index
7 ISM Non-Manufacturing Index Factory Orders	8 JOLTS NFIB Business Optimism Trade Balance Consumer Credit	9 FOMC Minutes MBA Mortgage Applications	10 Wholesale Trade Weekly Jobless Claims	11 CPI Fed Budget
14	15 PPI Empire State Report	16 Retail Sales , NAHB Index Beige Book, Import - Export Prices, Mortgage Applications Business Inventories, TIC	17 Housing Starts & Permits Philly Fed Report Weekly Jobless Claims	18 Industrial Production Consumer Sentiment
21 Martin Luther King Jr. Birthday Markets Closed	22 Existing Home Sales	23 FHFA Home Price Index Richmond Fed Report MBA Mortgage Applications	24 Leading Indicators Kansas Fed Report Weekly Jobless Claims	25 New Home Sales Durable Goods Orders
28 Chicago Fed Report Dallas Fed Report	29 FOMC Meeting Consumer Confidence S&P Case Shiller HPI	30 FOMC Rate Decision GDP, Pending Home Sales ADP Employment Report MBA Mortgage Applications	31 Challenger Job Cuts, Chicago PMI, Employment Cost Index, Personal Income & Spending, Weekly Jobless Claims	

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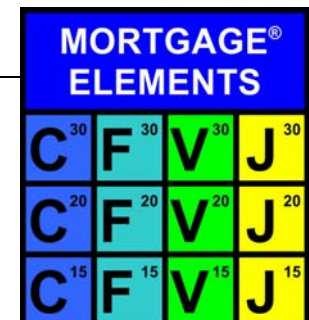
Economic CALENDAR

February
2019

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Employment Report, ISM & PMI Manufacturing Index, Vehicle Sales, Construction Spending, Consumer Sentiment
4 Factory Orders	5 Trade Balance ISM Non-Manufacturing PMI Service Index	6 Productivity MBA Mortgage Applications	7 Consumer Credit Weekly Jobless Claims	8 Wholesale Trade
11	12 JOLTS NFIB Business Optimism Fed Budget	13 CPI MBA Mortgage Applications	14 PPI Weekly Jobless Claims	15 Retail Sales, Import - Export Prices, Consumer Sentiment, Industrial Production, Business Inventories, Empire State Report
18 Presidents' Day Markets Closed	19 NAHB Index	20 FOMC Minutes Housing Starts & Permits MBA Mortgage Applications	21 Existing Home Sales Leading Indicators Philly Fed Report Weekly Jobless Claims	22
25 Chicago Fed Report Dallas Fed Report	26 New Home Sales, FHFA HPI, S&P Case Shiller HPI, Consumer Confidence, Richmond Fed Report	27 Pending Home Sales Durable Goods Orders MBA Mortgage Applications	28 GDP Chicago PMI Kansas Fed Report Weekly Jobless Claims	

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Economic CALENDAR

March
2019

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Consumer Sentiment, Personal Income & Spending, Vehicle Sales, Construction Spending, ISM & PMI Manufacturing Index
4	5 ISM Non-Manufacturing Index PMI Service Index	6 Beige Book ADP Employment Report Factory Orders MBA Mortgage Applications	7 Challenger Job Cuts, Consumer Credit, Trade Balance, Productivity Weekly Jobless Claims	8 Employment Report Wholesale Trade
11	12 CPI NFIB Business Optimism Fed Budget	13 PPI MBA Mortgage Applications	14 Retail Sales Business Inventories Import - Export Prices Weekly Jobless Claims	15 Quadruple Witching, JOLTS, Consumer Sentiment, TIC, Industrial Production, Empire State Report
18 NAHB Index	19 FOMC Meeting Housing Starts & Permits	20 FOMC Rate Decision FOMC Forecast MBA Mortgage Applications	21 Leading Indicators Philly Fed Report Current Account Weekly Jobless Claims	22 Existing Home Sales
25 New Home Sales Chicago Fed Report Dallas Fed Report	26 FHFA HPI, S&P Case Shiller HPI, Consumer Confidence, Durable Goods Orders, Richmond Fed Report	27 MBA Mortgage Applications	28 GDP, Pending Home Sales Corporate Profits Kansas Fed Report Weekly Jobless Claims	29 Consumer Sentiment Chicago PMI Personal Income & Spending

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Economic CALENDAR

April
2019

Monday	Tuesday	Wednesday	Thursday	Friday
1 ISM Manufacturing PMI Manufacturing Index Construction Spending	2 Vehicle Sales	3 ADP Employment Report, Trade Balance, Factory Orders, PMI Service Index, ISM Non-Mfg Index, Mortgage Applications	4 Challenger Job Cuts Weekly Jobless Claims	5 Employment Report Consumer Credit
8	9 JOLTS NFIB Business Optimism	10 CPI, FOMC Minutes Wholesale Trade Fed Budget MBA Mortgage Applications	11 PPI Weekly Jobless Claims	12 Consumer Sentiment Import - Export Prices
15 Empire State Report TIC	16 Retail Sales NAHB index Industrial Production Business Inventories	17 Housing Starts & Permits Beige Book MBA Mortgage Applications	18 Leading Indicators Philly Fed Report Weekly Jobless Claims	19 Good Friday Markets Closed
22 Existing Home Sales Chicago Fed Report	23 New Home Sales FHFA HPI Richmond Fed Report	24 MBA Mortgage Applications	25 Durable Goods Orders Kansas Fed Report Weekly Jobless Claims	26 GDP Consumer Sentiment
29 Personal Income & Spending Dallas Fed Report	30 FOMC Meeting, Pending Home Sales, S&P Case Shiller HPI, Employment Cost Index, Consumer Confidence			

Mortgage Elements

	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C ³⁰	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

May
2019

Monday	Tuesday	Wednesday	Thursday	Friday
		1 FOMC Rate Decision, ADP Employment Report, MBA Mortgage Apps, ISM & PMI Manufacturing Index, Vehicle Sales, Construction Spending	2 Challenger Job Cuts Factory Orders Productivity Weekly Jobless Claims	3 Employment Report ISM Non-Manufacturing Index PMI Service Index
6	7 JOLTS Consumer Credit Trade Balance	8 MBA Mortgage Applications	9 PPI Wholesale Trade Weekly Jobless Claims	10 CPI Fed Budget
13	14 NFIB Business Optimism Import-Export Prices	15 Retail Sales, NAHB Index, TIC, Industrial Production, Empire State Report, MBA Mortgage Apps, Business Inventories	16 Housing Starts & Permits Philly Fed Report Weekly Jobless Claims	17 Consumer Sentiment Leading Indicators
20 Chicago Fed Report	21 Existing Home Sales	22 FOMC Minutes MBA Mortgage Applications	23 New Home Sales Kansas Fed Report Weekly Jobless Claims	24 Durable Goods Orders
27 Memorial Day Markets Closed	28 FHFA HPI S&P Case Shiller HPI Consumer Confidence Dallas Fed Report	29 Richmond Fed Report MBA Mortgage Applications	30 GDP Pending Home Sales Corporate Profits Weekly Jobless Claims	31 Consumer Sentiment Personal Income & Spending Chicago PMI

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Economic CALENDAR

June
2019

Monday	Tuesday	Wednesday	Thursday	Friday
3 ISM Manufacturing Index PMI Manufacturing Index Construction Spending Vehicle Sales	4 Factory Orders	5 Beige Book, ADP Employment Report, ISM Non-Manufacturing Index, PMI Service Index, MBA Mortgage Applications	6 Productivity Trade Balance Challenger Job Cuts Weekly Jobless Claims	7 Employment Report Consumer Credit Wholesale Trade
10 JOLTS	11 PPI NFIB Business Optimism	12 CPI Fed Budget MBA Mortgage Applications	13 Import - Export Prices Weekly Jobless Claims	14 Retail Sales Consumer Sentiment Industrial Production Business Inventories
17 NAHB Index Empire State Report TIC	18 FOMC Meeting Housing Starts & Permits	19 FOMC Rate Decision FOMC Forecast MBA Mortgage Applications	20 Leading Indicators Philly Fed Report Current Account Weekly Jobless Claims	21 Existing Home Sales Quadruple Witching
24 Chicago Fed Report Dallas Fed Report	25 New Home Sales , FHFA HPI, S&P Case Shiller HPI, Consumer Confidence, Richmond Fed Report	26 Durable Goods Orders MBA Mortgage Applications	27 GDP, Pending Home Sales , Corporate Profits Kansas Fed Report Weekly Jobless Claims	28 Consumer Sentiment Personal Income & Spending Chicago PMI

Mortgage Elements													
	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C ³⁰	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

July
2019

Monday	Tuesday	Wednesday	Thursday	Friday
1 ISM Manufacturing Index PMI Manufacturing Index Construction Spending	2 Vehicle Sales	3 ADP Employment Report, Challenger Job Cuts, ISM Non-Mfg Index, PMI Service Index, Trade Balance, MBA Mortgage Apps, Factory Orders, Jobless Claims, Markets Close Early	4 Independence Day Markets Closed	5 Employment Report
8 Consumer Credit	9 JOLTS NFIB Business Optimism	10 FOMC Minutes Wholesale Trade MBA Mortgage Applications	11 CPI Fed Budget Weekly Jobless Claims	12 PPI
15 Empire State Report	16 Retail Sales , NAHB Index, Import - Export Prices, Industrial Production, TIC, Business Inventories	17 Housing Starts & Permits Beige Book MBA Mortgage Applications	18 Leading Indicators Philly Fed Report Weekly Jobless Claims	19 Consumer Sentiment
22 Chicago Fed Report	23 Existing Home Sales FHFA HPI Richmond Fed Report	24 New Home Sales MBA Mortgage Applications	25 Durable Goods Orders Kansas Fed Report Weekly Jobless Claims	26 GDP
29 Dallas Fed Report	30 FOMC Meeting, Pending Home Sales , S&P Case Shiller HPI, Consumer Confidence, Personal Income & Spending	31 FOMC Rate Decision , ADP Employment Report, Chicago PMI, Employment Cost Index, MBA Mortgage Applications		

Mortgage Elements													
	Fixed Programs					Adjustable Programs							
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C 30	F 30	V 30	J 30	R 30	O 30	Ca 1-1	Fa 1-1	Va 1-1	Ja 1-1	Ra 1-1	Oa 1-1	1/1 ARM
25 Year Fixed	C 25	F 25	V 25	J 25	R 25	O 25	Ca 3-1	Fa 3-1	Va 3-1	Ja 3-1	Ra 3-1	Oa 3-1	3/1 ARM
20 Year Fixed	C 20	F 20	V 20	J 20	R 20	O 20	Ca 5-1	Fa 5-1	Va 5-1	Ja 5-1	Ra 5-1	Oa 5-1	5/1 ARM
15 Year Fixed	C 15	F 15	V 15	J 15	R 15	O 15	Ca 7-1	Fa 7-1	Va 7-1	Ja 7-1	Ra 7-1	Oa 7-1	7/1 ARM
10 Year Fixed	C 10	F 10	V 10	J 10	R 10	O 10	Ca 10-1	Fa 10-1	Va 10-1	Ja 10-1	Ra 10-1	Oa 10-1	10/1 ARM

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Economic CALENDAR

August
2019

Monday	Tuesday	Wednesday	Thursday	Friday
			1 Challenger Job Cuts, ISM & PMI Manufacturing Index, Vehicle Sales, Construction Spending, Weekly Jobless Claims	2 Employment Report Consumer Sentiment Trade Balance Factory Orders
5 ISM Non-Manufacturing Index PMI Service Index	6 JOLTS	7 Consumer Credit MBA Mortgage Applications	8 Wholesale Trade Weekly Jobless Claims	9 PPI
12 Fed Budget	13 CPI NFIB Business Optimism	14 Import-Export Prices MBA Mortgage Applications	15 Retail Sales , NAHB Index, Productivity, Industrial Production, Business Inventories, Philly Fed Report, Empire State Report, TIC, Weekly Jobless Claims	16 Housing Starts & Permits Consumer Sentiment
19	20	21 Existing Home Sales FOMC Minutes MBA Mortgage Applications	22 Leading Indicators Kansas Fed Report Weekly Jobless Claims	23 New Home Sales
26 Durable Goods Orders Chicago Fed Report Dallas Fed Report	27 S&P Case Shiller HPI FHFA HPI Consumer Confidence Richmond Fed Report	28 MBA Mortgage Applications	29 GDP Pending Home Sales Corporate Profits Weekly Jobless Claims	30 Consumer Sentiment Personal Income & Spending Chicago PMI

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Economic CALENDAR

September
2019

Monday	Tuesday	Wednesday	Thursday	Friday
2 Labor Day Markets Closed	3 ISM Manufacturing Index PMI Manufacturing Index Construction Spending	4 Beige Book, Vehicle Sales, ADP Employment Report, Trade Balance, MBA Mortgage Applications	5 Challenger Job Cuts, ISM Non- Manufacturing Index, PMI Service Index, Factory Orders, Productivity, Jobless Claims	6 Employment Report
9 Consumer Credit	10 JOLTS NFIB Business Optimism	11 PPI Wholesale Trade MBA Mortgage Applications	12 CPI Fed Budget Weekly Jobless Claims	13 Retail Sales Consumer Sentiment Import-Export Prices Business Inventories
16 Empire State Report	17 FOMC Meeting NAHB Index Industrial Production TIC	18 FOMC Rate Decision FOMC Forecast Housing Starts & Permits MBA Mortgage Applications	19 Existing Home Sales, Leading Indicators, Philly Fed Report, Current Account, Weekly Jobless Claims	20 Quadruple Witching
23 Chicago Fed Report	24 Consumer Confidence FHFA HPI S&P Case Shiller HPI Richmond Fed Report	25 New Home Sales MBA Mortgage Applications	26 GDP, Pending Home Sales Corporate Profits Kansas Fed Report Weekly Jobless Claims	27 Durable Goods Orders Consumer Sentiment Personal Income & Spending
30 Chicago PMI Dallas Fed Report				

Mortgage Elements													
	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C ³⁰	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

October 2019

Monday	Tuesday	Wednesday	Thursday	Friday
	1 ISM Manufacturing Index PMI Manufacturing Index Construction Spending Vehicle Sales	2 ADP Employment Report MBA Mortgage Applications	3 Challenger Job Cuts, Factory Orders, PMI Service Index, ISM Non-Manufacturing Index, Weekly Jobless Claims	4 Employment Report Trade Balance
7 Consumer Credit	8 PPI NFIB Business Optimism	9 FOMC Minutes JOLTS Wholesale Trade MBA Mortgage Applications	10 CPI Fed Budget Weekly Jobless Claims	11 Import-Export Prices Consumer Sentiment
14 Columbus Day Stock Markets Open Bond Markets Closed	15 Empire State Report	16 Retail Sales , Beige Book, NAHB Index, Business Inventories, TIC, MBA Mortgage Applications	17 Housing Starts & Permits Industrial Production Philly Fed Report Weekly Jobless Claims	18 Leading Indicators
21	22 Existing Home Sales Richmond Fed Report	23 FHFA HPI MBA Mortgage Applications	24 New Home Sales Durable Goods Orders Kansas Fed Report Weekly Jobless Claims	25 Consumer Sentiment
28 Chicago Fed Report Dallas Fed Report	29 FOMC Meeting Pending Home Sales Consumer Confidence S&P Case Shiller HPI	30 FOMC Rate Decision GDP ADP Employment MBA Mortgage Applications	31 Challenger Job Cuts, Chicago PMI, Personal Income & Spending, Employment Cost Index, Weekly Jobless Claims	

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C ³⁰	F ³⁰	V ³⁰	J ³⁰
C ²⁰	F ²⁰	V ²⁰	J ²⁰
C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵

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Economic CALENDAR

November
2019

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Employment Report, Construction Spending, ISM & PMI Manufacturing Index, Vehicle Sales
4 Factory Orders	5 JOLTS ISM Non-Manufacturing Index PMI Service Index Trade Balance	6 Productivity MBA Mortgage Applications	7 Consumer Credit Weekly Jobless Claims	8 Consumer Sentiment Wholesale Trade
11 Veterans Day Stock Markets Open Bond Markets Closed	12 NFIB Business Optimism	13 CPI Fed Budget MBA Mortgage Applications	14 PPI Weekly Jobless Claims	15 Retail Sales, Import-Export Prices, Industrial Production, Business Inventories, Empire State Report
18 TIC	19 Housing Starts & Permits NAHB Index	20 FOMC Minutes MBA Mortgage Applications	21 Existing Home Sales Leading Indicators Philly Fed Report Weekly Jobless Claims	22 Consumer Sentiment Kansas Fed Report
25 Chicago Fed Report Dallas Fed Report	26 New Home Sales, FHFA HPI, S&P Case Shiller HPI, Consumer Confidence, Richmond Fed Report	27 GDP, Pending Home Sales, Beige Book, Corp Profits, Durable Goods Orders, Personal Income & Spending, Weekly Jobless Claims, MBA Mortgage Applications	28 Thanksgiving Markets Closed	29 Chicago PMI Markets Close Early

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Economic CALENDAR

December
2019

Monday	Tuesday	Wednesday	Thursday	Friday
2 ISM Manufacturing Index PMI Manufacturing Index Construction Spending	3 Vehicle Sales	4 ADP Employment Report ISM Non-Manufacturing Index PMI Service Index MBA Mortgage Applications	5 Challenger Job Cuts Trade Balance Factory Orders Weekly Jobless Claims	6 Employment Report Consumer Sentiment Consumer Credit Wholesale Trade
9	10 FOMC Meeting NFIB Business Optimism Productivity	11 FOMC Rate Decision FOMC Forecast CPI , Fed Budget MBA Mortgage Applications	12 PPI Weekly Jobless Claims	13 Retail Sales Import-Export Prices Business Inventories
16 NAHB Index Empire State Report TIC	17 Housing Starts & Permits JOLTS Industrial Production	18 MBA Mortgage Applications	19 Existing Home Sales , Philly Fed Report, Leading Indicators, Current Account, Weekly Jobless Claims	20 GDP , Quadruple Witching, Consumer Sentiment, Corp Profits, Personal Income, Kansas Fed Report
23 New Home Sales Chicago Fed Report	24 Markets Close Early Durable Goods Orders Richmond Fed Report	25 Christmas Day Markets Closed	26 MBA Mortgage Applications Weekly Jobless Claims	27
30 Pending Home Sales Dallas Fed Report	31 Bond Market Closes Early S&P Case Shiller HPI FHFA HPI Consumer Confidence	1 New Year's Day Markets Closed	2 FOMC Minutes	3

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ELEMENTS**

C ³⁰	F ³⁰	V ³⁰	J ³⁰
C ²⁰	F ²⁰	V ²⁰	J ²⁰
C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵

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Economic Indicator Description / Definition

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ADP Employment	A national jobs report that derives its statistics from the actual monthly payrolls of employers in the non-farm private sector.	
Beige Book	Prepared by the Federal Reserve, it is a survey of economic conditions in each of the Fed's regions.	
Business Inventories	This report includes inventory levels and statistics from various stages of the manufacturing process.	
Chicago PMI	The Chicago Purchasing Managers Index is prepared monthly by ISM (Institute of Supply Management) and indicates regional manufacturing activity. It comes out before other ISM surveys and is closely watched as a precursor to the other ISM Reports.	
CPI - Consumer Price Index	The CPI Measures the change in the cost of a basket of goods and services (about 200) in each month. This is one of the biggest and most closely watched indicators along with the PPI.	
Consumer Confidence	Measures how confident Consumers feel about their individual spending plans and the economy in general.	
Consumer Sentiment	Published twice monthly by the University of Michigan, this index is based on over 500 phone interviews with participants who are asked 50 questions.	
Construction Spending	A monthly estimate of the total dollar value of all construction work in the country.	
Consumer Credit	Released monthly by the Federal Reserve Board, it estimates the changes of outstanding credit to individuals for the purchase of consumer goods and services. It contains revolving and non revolving credit, like car loans but not mortgages or equity lines.	
Current Account	Measures the money flows and cash transfers into and out of the country. Consists of the Trade Balance (exports minus imports of goods and services) plus the net Capital Account (income from foreign investments - payments to foreign investors).	
Durable Goods Orders	This report measures how much spending is occurring on goods expected to last over three years, like appliances and cars.	
ECB Announcement	The European Central Bank's (ECB) first meeting of the month typically covers monetary policy. After the meeting, they make an announcement that discloses the issues discussed and decisions made.	
Empire State Survey	Prepared by the Federal Reserve Bank of New York, this survey summarizes general business conditions of manufacturers in New York state.	
Employment Report	Also called the Jobs Report , the Current Employment Situation Report covers general employment conditions which includes the Unemployment Rate , number of new jobs created, average hours worked per week, Labor Force Participation Rate , and Average Hourly Earnings . Like the CPI and PPI, this is a very closely watched and a major market mover.	
Employment Cost Index	This index measures the general cost of labor which includes wages, benefits, and bonuses.	
Existing Home Sales	Reports the number of existing homes that were CLOSED during the month both nationally and regionally.	
Factory Orders	Indicates the activity of the country's manufacturing sector and includes new orders, unfilled orders, shipments, and inventories.	
FOMC Meeting	The Federal Open Market Committee meets every 6 weeks to set monetary policy.	
FOMC Announcement	Issued by the Fed after the FOMC meetings summarizing topics discussed, economic outlook, and policy decisions.	

Economic Indicator Description / Definition

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Gross Domestic Product	The GDP is an all encompassing measure of the economy that includes the Value of all goods and services produced in the entire country.
Housing Starts	This report includes housing starts, building permits, and housing completions with data obtained from surveys of homebuilders.
Import - Export Prices	The U.S. Import and Export Price Indexes measure average changes in prices of goods and services that are imported or exported.
Industrial Production	Measures volume of goods produced by all industrial firms including factories, mines, and utilities.
International Trade (Trade Balance)	Also called Trade Balance , it measures the trade deficit - value of exports minus the value of imports.
ISM Manufacturing Index	The Institute for Supply Management publishes this index by surveying over 400 purchasing managers from all over the country and compiling their opinions of manufacturing conditions. It is diversified and weighted by industry and geography.
ISM Non-Manufacturing	Same as the above index but for the service sector which encompasses a larger portion of real GDP.
JOLTS	Job Openings and Labor Turnover Survey includes employment, job openings, hires, quits, layoffs and discharges, and other separations.
Leading Indicators	Also called The Leading Economic Index , it is a leading economic indicator used to forecast future economic activity. Calculated by The Conference Board, it determines the index from the values of ten key variables.
New Home Sales	Report on the number of newly constructed homes sold in the previous month.
NFIB Small Business	Published by the National Federation of Independent Business , the Small Business Optimism Index is an indicator of the health of small businesses. It is calculated by surveying its members on their plans and activities.
Personal Income & Spending	Personal Income and Outlays report provides data on consumer behavior and total economic consumption.
Philly Fed Survey	Published by the Philadelphia Federal Reserve , this survey summarizes economic activity in its district.
PPI - Producer Price Index	Measures the change in the price of goods from producers and includes everything from raw materials to wholesale items sold to retailers. Since it is published before the CPI, this indicator is very closely watched as a precursor to the CPI.
Productivity	The report measures how much output is created by a unit of labor.
Retail Sales	Measures goods sold by retailers. This is fairly closely watched as it indicates general spending attitudes of Consumers.
S&P CoreLogic Case Shiller HPI	This Home Price Index (HPI) uses a three-month moving average to calculate its numbers giving it a two month lag.
TIC Flows	Treasury International Capital shows the flows of money across US borders for sales of ALL securities and financial instruments.
Weekly Jobless Claims	This report shows the number of Newly Unemployed Workers filing unemployment claims for the first time with their State Unemployment Bureaus. The data is seasonally adjusted and aggregated on a national basis.
Vehicle Sales	Reports the number of light vehicle sold including cars and light trucks.