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Consumer Instalment Financing

These studies are part of a broad program of research in finance inaugurated by the National Bureau of Economic Research in 1938 under grants from the Association of Reserve City Bankers and the Rockefeller Foundation. They have been prepared with the cooperation of public agencies, private enterprises and university specialists.

Industrial Banking Companies and Their Credit Practices, the fourth volume in the series, is one of five institutional surveys prepared under this project. The first, Personal Finance Companies and Their Credit Practices, was published in January, 1940; the second, Sales Finance Companies and Their Credit Practices, appeared in July, 1940; the third, Commercial Banks and Consumer Instalment Credit, came out in June, 1940; and the fifth is appearing under the title Government Agencies of **Consumer Instalment Credit. The Pat**tern of Consumer Debt, 1935-36 and The Volume of Consumer Instalment Credit, 1929-38, the sixth and seventh volumes, respectively, in the series, were undertaken as special statistical studies and were published in September, 1940.

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The following additional studies are in preparation: a comparative analysis of the operating experience of instalment financing agencies in 1929, 1933 and 1936; a study of the relation between consumer instalment financing and economic fluctuations; an investigation of risk factors in instalment financing; and a summary of findings.