

Comment in response to 30-day Federal Register Notice dated Sep 7, 2016 for the information collection request titled, Generic Information Collection Plan for Surveys Using the Consumer Credit Panel (Docket Number: CFPB-2016-0044-0005).

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The acquisition, use, and consideration of consumer financial data in this project appear to be very sound and protective of individuals and households whose data is being used and studied. The model itself, aiming toward a longitudinal study is promising and provide much needed input for policy-makers and households in making healthy informed financial decisions. The questions centering on 1 - path persistence, 2 - persistence, 3 - behavior patterns and consumer types, and 4 - modeling optimal and actual behavior are right on target.

<https://www.regulations.gov/docket?D=CFPB-2016-0044>