

# Economic CALENDAR

# 2024

Fixed Rate Mortgages				MORTGAGE ELEMENTS®					Adjustable Rate Mortgages					
Conventional	FHA	VA	Jumbo						Conventional	FHA	VA	Jumbo		
30 Year Fixed	<b>C<sup>30</sup></b> Conventional	<b>F<sup>30</sup></b> FHA	<b>V<sup>30</sup></b> VA	<b>J<sup>30</sup></b> Jumbo	<b>N<sup>QM</sup></b> Non-QM	<b>B<sup>nk</sup></b> Bank Statements	<b>Ad</b> Asset Depletion	<b>R<sup>d</sup></b> USDA Rural Development	<b>2<sup>nd</sup></b> Seconds & Equity Lines	<b>Ca<sup>1</sup></b> Conventional	<b>Fa<sup>1</sup></b> FHA	<b>Va<sup>1</sup></b> VA	<b>Ja<sup>1</sup></b> Jumbo	1 Year ARM
25 Year Fixed	<b>C<sup>25</sup></b> Conventional	<b>F<sup>25</sup></b> FHA	<b>V<sup>25</sup></b> VA	<b>J<sup>25</sup></b> Jumbo	<b>Io</b> Interest Only	<b>C<sup>ondo</sup></b> Non-Warrantable	<b>Mh</b> Manufactured & Mobile Homes	<b>Ag</b> Agricultural	<b>Inv</b> Investor	<b>Ca<sup>3</sup></b> Conventional	<b>Fa<sup>3</sup></b> FHA	<b>Va<sup>3</sup></b> VA	<b>Ja<sup>3</sup></b> Jumbo	3 Year ARM
20 Year Fixed	<b>C<sup>20</sup></b> Conventional	<b>F<sup>20</sup></b> FHA	<b>V<sup>20</sup></b> VA	<b>J<sup>20</sup></b> Jumbo	<b>Fn</b> Foreign National	<b>Np</b> Non-Prime	<b>Lot</b> Lot Loans	<b>Hm</b> Hard Money	<b>Sp</b> Specialty Mortgages	<b>Ca<sup>5</sup></b> Conventional	<b>Fa<sup>5</sup></b> FHA	<b>Va<sup>5</sup></b> VA	<b>Ja<sup>5</sup></b> Jumbo	5 Year ARM
15 Year Fixed	<b>C<sup>15</sup></b> Conventional	<b>F<sup>15</sup></b> FHA	<b>V<sup>15</sup></b> VA	<b>J<sup>15</sup></b> Jumbo	The Mortgage Periodic Table Interface to Mortgage Elements Database of Lenders					<b>Ca<sup>7</sup></b> Conventional	<b>Fa<sup>7</sup></b> FHA	<b>Va<sup>7</sup></b> VA	<b>Ja<sup>7</sup></b> Jumbo	7 Year ARM
10 Year Fixed	<b>C<sup>10</sup></b> Conventional	<b>F<sup>10</sup></b> FHA	<b>V<sup>10</sup></b> VA	<b>J<sup>10</sup></b> Jumbo						<b>Ca<sup>10</sup></b> Conventional	<b>Fa<sup>10</sup></b> FHA	<b>Va<sup>10</sup></b> VA	<b>Ja<sup>10</sup></b> Jumbo	10 Year ARM
Construction & Rehab Loans									Warehouse, Reverse, Commercial					
<b>Cr</b> Construction	<b>Rh</b> Rehab Loans	<b>K</b> FHA 203K	<b>Fix</b> Fix & Flip	<b>Wl</b> Warehouse Lines	<b>Rv</b> Reverse	<b>Mi</b> Mortgage Insurance	<b>Cm</b> Commercial							

Discover the Mortgage Periodic Table and Explore over 300 Wholesale, Correspondent, Warehouse, Construction, and Rehab Mortgage Lenders

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# Economic CALENDAR

## January 2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>1</b> <b>New Year's Day</b> Markets Closed	<b>2</b> Construction Spending	<b>3</b> FOMC Minutes JOLTS ISM Manufacturing Index MBA Mortgage Applications	<b>4</b> ADP Employment Weekly Jobless Claims	<b>5</b> <b>Employment Report</b> ISM Non-Manufacturing Index Factory Orders Trade Balance
<b>8</b> Consumer Credit	<b>9</b> NFIB Business Optimism	<b>10</b> MBA Mortgage Applications	<b>11</b> <b>CPI</b> Fed Budget Weekly Jobless Claims	<b>12</b> <b>PPI</b>
<b>15</b> <b>Martin Luther King Birthday</b> Markets Closed	<b>16</b>	<b>17</b> <b>Retail Sales</b> , NAHB Index, Industrial Production, Business Inventories, Import-Export Prices, MBA Mortgage Apps	<b>18</b> <b>Housing Starts &amp; Permits</b> Weekly Jobless Claims	<b>19</b> <b>Existing Home Sales</b> Consumer Sentiment
<b>22</b> Leading Economic Indicators	<b>23</b>	<b>24</b> MBA Mortgage Applications	<b>25</b> <b>GDP</b> <b>New Home Sales</b> Durable Goods Weekly Jobless Claims	<b>26</b> <b>PCE</b> Pending Home Sales Personal Income & Spending
<b>29</b>	<b>30</b> <b>FOMC Meeting</b> , JOLTS Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>31</b> <b>FOMC Meeting &amp; Statement</b> ADP Employment MBA Mortgage Applications		

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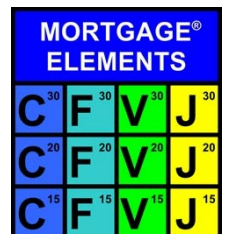
# Economic CALENDAR

February  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> ISM Manufacturing Index Construction Spending Productivity Weekly Jobless Claims	<b>2</b> <b>Employment Report</b> Factory Orders Trade Balance Consumer Sentiment
<b>5</b> ISM Non-Manufacturing Index	<b>6</b>	<b>7</b> Consumer Credit MBA Mortgage Applications	<b>8</b> Weekly Jobless Claims	<b>9</b>
<b>12</b> Fed Budget	<b>13</b> <b>CPI</b> NFIB Business Optimism	<b>14</b> MBA Mortgage Applications	<b>15</b> <b>Retail Sales</b> , NAHB Index Industrial Production, Business Inventories, Import-Export Prices Weekly Jobless Claims	<b>16</b> <b>PPI</b> <b>Housing Starts &amp; Permits</b> Consumer Sentiment
<b>19</b> <b>Presidents' Day</b> Markets Closed	<b>20</b> Leading Economic Indicators	<b>21</b> FOMC Minutes MBA Mortgage Applications	<b>22</b> <b>Existing Home Sales</b> Weekly Jobless Claims	<b>23</b>
<b>26</b> <b>New Home Sales</b>	<b>27</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index Durable Goods	<b>28</b> GDP MBA Mortgage Applications	<b>29</b> <b>PCE</b> <b>Pending Home Sales</b> Personal Income & Spending Weekly Jobless Claims	

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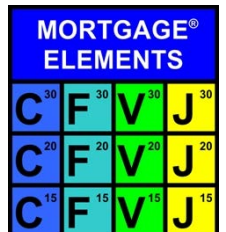
# Economic CALENDAR

March  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
				<b>1</b> Construction Spending ISM Manufacturing Index Consumer Sentiment
<b>4</b>	<b>5</b> ISM Non-Manufacturing Index Factory Orders	<b>6</b> JOLTS ADP Employment MBA Mortgage Applications	<b>7</b> Consumer Credit Weekly Jobless Claims	<b>8</b> <b>Employment Report</b> Trade Balance
<b>11</b>	<b>12</b> <b>CPI</b> NFIB Business Optimism Fed Budget	<b>13</b> MBA Mortgage Applications	<b>14</b> <b>PPI</b> <b>Retail Sales</b> Business Inventories Weekly Jobless Claims	<b>15</b> Industrial Production Import-Export Prices Consumer Sentiment
<b>18</b> NAHB Index	<b>19</b> <b>FOMC Meeting</b> <b>Housing Starts &amp; Permits</b>	<b>20</b> <b>FOMC Meeting &amp; Statement</b> MBA Mortgage Applications	<b>21</b> <b>Existing Home Sales</b> Leading Economic Indicators Weekly Jobless Claims	<b>22</b>
<b>25</b> <b>New Home Sales</b>	<b>26</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index Durable Goods	<b>27</b> MBA Mortgage Applications	<b>28</b> <b>GDP</b> Pending Home Sales Consumer Sentiment Weekly Jobless Claims	<b>29</b> <b>Good Friday</b> <b>PCE</b> Personal Income & Spending
<b>31</b>				

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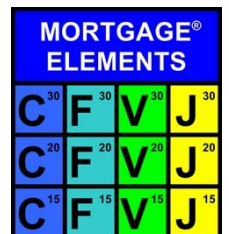
# Economic CALENDAR

April  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>1</b> Construction Spending ISM Manufacturing Index	<b>2</b> JOLTS Factory Orders	<b>3</b> ISM Non-Manufacturing Index ADP Employment MBA Mortgage Applications	<b>4</b> Weekly Jobless Claims	<b>5</b> <b>Employment Report</b> Trade Balance Consumer Credit
<b>8</b>	<b>9</b> NFIB Business Optimism	<b>10</b> <b>CPI</b> <b>FOMC Minutes</b> Fed Budget MBA Mortgage Applications	<b>11</b> <b>PPI</b> Weekly Jobless Claims	<b>12</b> Import-Export Prices Consumer Sentiment
<b>15</b> <b>Retail Sales</b> NAHB Index Business Inventories	<b>16</b> <b>Housing Starts &amp; Permits</b> Industrial Production	<b>17</b> MBA Mortgage Applications	<b>18</b> <b>Existing Home Sales</b> Leading Economic Indicators Weekly Jobless Claims	<b>19</b>
<b>22</b>	<b>23</b> <b>New Home Sales</b>	<b>24</b> Durable Goods MBA Mortgage Applications	<b>25</b> <b>GDP</b> <b>Pending Home Sales</b> Weekly Jobless Claims	<b>26</b> <b>PCE</b> Personal Income & Spending Consumer Sentiment
<b>29</b>	<b>30</b> <b>FOMC Meeting</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index			

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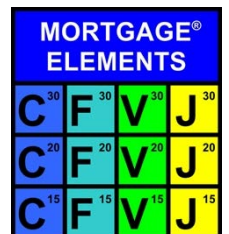
# Economic CALENDAR

May  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
		<b>1</b> FOMC Meeting & Statement JOLTS, ISM Manufacturing, Construction Spending, ADP Employment, Mortgage Apps	<b>2</b> Productivity Factory Orders Weekly Jobless Claims	<b>3</b> Employment Report ISM Non-Manufacturing Index Trade Balance
<b>6</b>	<b>7</b> Consumer Credit	<b>8</b> MBA Mortgage Applications	<b>9</b> Weekly Jobless Claims	<b>10</b> Fed Budget Consumer Sentiment
<b>13</b>	<b>14</b> PPI NFIB Business Optimism	<b>15</b> CPI, Retail Sales NAHB Index Business Inventories MBA Mortgage Applications	<b>16</b> Housing Starts & Permits Industrial Production Import-Export prices Weekly Jobless Claims	<b>17</b> Leading Economic Indicators
<b>20</b>	<b>21</b>	<b>22</b> Existing Home Sales FOMC Minutes MBA Mortgage Applications	<b>23</b> New Home Sales Weekly Jobless Claims	<b>24</b> Durable Goods Consumer Sentiment
<b>27</b> <b>Memorial Day</b> Markets Closed	<b>28</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>29</b> MBA Mortgage Applications	<b>30</b> GDP Pending Home Sales Weekly Jobless Claims	<b>31</b> PCE Personal Income & Spending

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# Economic CALENDAR

June  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>3</b> Construction Spending ISM Manufacturing Index	<b>4</b> JOLTS Factory Orders	<b>5</b> ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	<b>6</b> Weekly Jobless Claims	<b>7</b> <b>Employment Report</b> Trade Balance Consumer Credit
<b>10</b>	<b>11</b> <b>FOMC Meeting</b> NFIB Business Optimism	<b>12</b> <b>FOMC Meeting &amp; Statement</b> <b>CPI</b> Fed Budget MBA Mortgage Applications	<b>13</b> <b>PPI</b> Weekly Jobless Claims	<b>14</b> Import-Export Prices Consumer Sentiment
<b>17</b>	<b>18</b> <b>Retail Sales</b> Industrial Production Business Inventories	<b>19</b> <b>Juneteenth</b> Markets Closed NAHB Index	<b>20</b> <b>Housing Starts &amp; Permits</b> Weekly Jobless Claims	<b>21</b> <b>Existing Home Sales</b> Leading Economic Indicators
<b>24</b>	<b>25</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>26</b> <b>New Home Sales</b> MBA Mortgage Applications	<b>27</b> <b>GDP</b> <b>Pending Home Sales</b> Durable Goods Weekly Jobless Claims	<b>28</b> <b>PCE</b> Personal Income & Spending Consumer Sentiment

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# Economic CALENDAR

July  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>1</b> Construction Spending ISM Manufacturing Index	<b>2</b> JOLTS	<b>3</b> FOMC Minutes, Factory Orders, ADP Employment, ISM Non-Manufacturing Index MBA Mortgage Applications	<b>4</b> <b>Independence Day</b> Markets Closed	<b>5</b> Employment Report Trade Balance
<b>8</b> Consumer Credit	<b>9</b> NFIB Business Optimism	<b>10</b> MBA Mortgage Applications	<b>11</b> CPI Fed Budget Weekly Jobless Claims	<b>12</b> PPI Consumer Sentiment
<b>15</b>	<b>16</b> Retail Sales NAHB Index Business Inventories Import-Export Prices	<b>17</b> Housing Starts & Permits Industrial Production MBA Mortgage Applications	<b>18</b> Leading Economic Indicators Weekly Jobless Claims	<b>19</b>
<b>22</b>	<b>23</b> Existing Home Sales	<b>24</b> New Home Sales MBA Mortgage Applications	<b>25</b> GDP Durable Goods Weekly Jobless Claims	<b>26</b> PCE Personal Income & Spending Consumer Sentiment
<b>29</b>	<b>30</b> FOMC Meeting, JOLTS Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>31</b> FOMC Meeting & Statement Pending Home Sales ADP Employment MBA Mortgage Applications		

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# Economic CALENDAR

August  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Construction Spending ISM Manufacturing Index Productivity Weekly Jobless Claims	<b>2</b> <b>Employment Report</b> Factory Orders Trade Balance
<b>5</b> ISM Non-Manufacturing Index	<b>6</b>	<b>7</b> Consumer Credit MBA Mortgage Applications	<b>8</b> Weekly Jobless Claims	<b>9</b>
<b>12</b> Fed Budget	<b>13</b> <b>PPI</b> NFIB Business Optimism	<b>14</b> <b>CPI</b> MBA Mortgage Applications	<b>15</b> <b>Retail Sales</b> , NAHB Index, Business Inventories, Import- Export Prices, Industrial Production, Jobless Claims	<b>16</b> <b>Housing Starts &amp; Permits</b> Consumer Sentiment
<b>19</b> Leading Economic Indicators	<b>20</b>	<b>21</b> <b>FOMC Minutes</b> MBA Mortgage Applications	<b>22</b> <b>Existing Home Sales</b> Weekly Jobless Claims	<b>23</b> <b>New Home Sales</b>
<b>26</b> Durable Goods	<b>27</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>28</b> MBA Mortgage Applications	<b>29</b> <b>GDP</b> <b>Pending Home Sales</b> Weekly Jobless Claims	<b>30</b> <b>PCE</b> Personal Income & Spending Consumer Sentiment

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# Economic CALENDAR

September  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> <b>Labor Day</b> Markets Closed	<b>3</b> Construction Spending ISM Manufacturing Index	<b>4</b> JOLTS Factory Orders MBA Mortgage Applications	<b>5</b> ADP Employment ISM Non-Manufacturing Index Weekly Jobless Claims	<b>6</b> <b>Employment Report</b> Trade Balance
<b>9</b> Consumer Credit	<b>10</b> NFIB Business Optimism	<b>11</b> <b>CPI</b> MBA Mortgage Applications	<b>12</b> <b>PPI</b> Fed Budget Weekly Jobless Claims	<b>13</b> Import-Export Prices Consumer Sentiment
<b>16</b>	<b>17</b> <b>FOMC Meeting</b> <b>Retail Sales</b> , NAHB Index Industrial Production Business Inventories	<b>18</b> <b>FOMC Meeting &amp; Statement</b> <b>Housing Starts &amp; Permits</b> MBA Mortgage Applications	<b>19</b> <b>Existing Home Sales</b> Leading Economic Indicators Weekly Jobless Claims	<b>20</b>
<b>23</b>	<b>24</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>25</b> <b>New Home Sales</b> MBA Mortgage Applications	<b>26</b> <b>GDP</b> <b>Pending Home Sales</b> Durable Goods Weekly Jobless Claims	<b>27</b> <b>PCE</b> Personal Income & Spending Consumer Sentiment
<b>30</b>				

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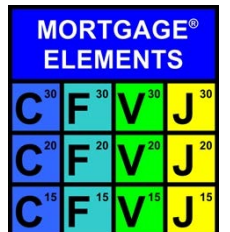
# Economic CALENDAR

October  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
	<b>1</b> JOLTS Construction Spending ISM Manufacturing Index	<b>2</b> ADP Employment MBA Mortgage Applications	<b>3</b> ISM Non-Manufacturing Index Factory Orders Weekly Jobless Claims	<b>4</b> Employment Report Trade Balance
<b>7</b> Consumer Credit	<b>8</b> NFIB Business Optimism	<b>9</b> FOMC Minutes MBA Mortgage Applications	<b>10</b> CPI Fed Budget Weekly Jobless Claims	<b>11</b> PPI Consumer Sentiment
<b>14</b> <b>Columbus Day</b> Bond Markets Closed	<b>15</b>	<b>16</b> Import-Export Prices MBA Mortgage Applications	<b>17</b> Retail Sales, NAHB Index Business Inventories Industrial Production Weekly Jobless Claims	<b>18</b> Housing Starts & Permits
<b>21</b> Leading Economic Indicators	<b>22</b>	<b>23</b> Existing Home Sales MBA Mortgage Applications	<b>24</b> New Home Sales Weekly Jobless Claims	<b>25</b> Durable Goods Consumer Sentiment
<b>28</b>	<b>29</b> JOLTS Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>30</b> GDP Pending Home Sales ADP Employment MBA Mortgage Applications	<b>31</b> PCE Personal Income & Spending Weekly Jobless Claims	

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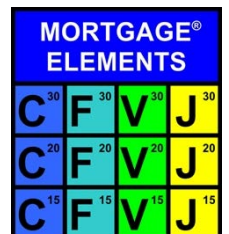
# Economic CALENDAR

November  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
				<b>1</b> <b>Employment Report</b> Construction Spending ISM Manufacturing Index Trade Balance
<b>4</b> Factory Orders	<b>5</b> ISM Non-Manufacturing Index	<b>6</b> <b>FOMC Meeting</b> MBA Mortgage Applications	<b>7</b> <b>FOMC Meeting &amp; Statement</b> Productivity Consumer Credit Weekly Jobless Claims	<b>8</b> Consumer Sentiment
<b>11</b> <b>Veterans Day</b> Bond Markets Closed	<b>12</b> NFIB Business Optimism	<b>13</b> <b>CPI</b> Fed Budget MBA Mortgage Apps	<b>14</b> <b>PPI</b> Weekly Jobless Claims	<b>15</b> <b>Retail Sales</b> Industrial Production Business Inventories Import-Export Prices
<b>18</b> NAHB Index	<b>19</b> <b>Housing Starts &amp; Permits</b>	<b>20</b> MBA Mortgage Applications	<b>21</b> <b>Existing Home Sales</b> Leading Economic Indicators Weekly Jobless Claims	<b>22</b> Consumer Sentiment
<b>25</b>	<b>26</b> <b>New Home Sales</b> Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<b>27</b> <b>GDP, PCE, FOMC Minutes</b> <b>Pending Home Sales</b> Personal Income, Durable Goods, MBA Mortgage Apps	<b>28</b> <b>Thanksgiving</b> (Markets Closed)	<b>29</b> <b>Black Friday</b>  Markets close early

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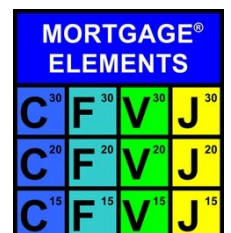
# Economic CALENDAR

December  
2024

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> Construction Spending ISM Manufacturing Index	<b>3</b> JOLTS	<b>4</b> Factory Orders ISM Non-Manufacturing Index ADP Employment MBA Mortgage Applications	<b>5</b> Weekly Jobless Claims	<b>6</b> <b>Employment Report</b> Trade Balance Consumer Credit Consumer Sentiment
<b>9</b>	<b>10</b> NFIB Business Optimism	<b>11</b> <b>CPI</b> Fed Budget MBA Mortgage Applications	<b>12</b> <b>PPI</b> Weekly Jobless Claims	<b>13</b> Import-Export Prices
<b>16</b>	<b>17</b> <b>FOMC Meeting</b> <b>Retail Sales</b> , NAHB Index Industrial Production Business Inventories	<b>18</b> <b>FOMC Meeting &amp; Statement</b> <b>Housing Starts &amp; Permits</b> MBA Mortgage Applications	<b>19</b> <b>GDP</b> <b>Existing Home Sales</b> Leading Economic Indicators Weekly Jobless Claims	<b>20</b> <b>PCE</b> Personal Income & Spending Consumer Sentiment
<b>23</b> Consumer Confidence	<b>24</b> <b>New Home Sales</b> Durable Goods	<b>25</b> <b>Christmas Day</b> Markets Closed	<b>26</b> Weekly Jobless Claims	<b>27</b>
<b>30</b> Pending Home Sales	<b>31</b> S&P CS Home Price Index FHFA Home Price Index	<b>1</b> <b>New Year's Day</b> Markets Closed	<b>2</b>	<b>3</b>

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# Economic Indicator Description / Definition

## MORTGAGE® ELEMENTS

<b>ADP Employment</b>	A national jobs report that derives its statistics from the actual monthly payrolls of employers in the non-farm private sector.	<b>C</b> <sup>30</sup>	<b>F</b> <sup>30</sup>	<b>V</b> <sup>30</sup>	<b>J</b> <sup>30</sup>
<b>Beige Book</b>	Prepared by the Federal Reserve, it is a survey of economic conditions in each of the Fed's regions.	<b>C</b> <sup>20</sup>	<b>F</b> <sup>20</sup>	<b>V</b> <sup>20</sup>	<b>J</b> <sup>20</sup>
<b>Business Inventories</b>	This report includes inventory levels and statistics from various stages of the manufacturing process.	<b>C</b> <sup>15</sup>	<b>F</b> <sup>15</sup>	<b>V</b> <sup>15</sup>	<b>J</b> <sup>15</sup>
<b>Chicago PMI</b>	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.				
<b>CPI - Consumer Price Index</b>	The <b>CPI</b> 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.				
<b>Consumer Confidence</b>	Measures how confident Consumers feel about their individual spending plans and the economy in general.				
<b>Consumer Sentiment</b>	Published twice monthly by the University of Michigan, this index is based on over 500 phone interviews with participants who are asked 50 questions.				
<b>Construction Spending</b>	A monthly estimate of the total dollar value of all construction work in the country.				
<b>Consumer Credit</b>	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.				
<b>Current Account</b>	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).				
<b>Durable Goods Orders</b>	This report measures how much spending is occurring on goods expected to last over three years, like appliances and cars.				
<b>ECB Announcement</b>	The <b>European Central Bank's</b> (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.				
<b>Empire State Survey</b>	Prepared by the Federal Reserve Bank of New York, this survey summarizes general business conditions of manufacturers in New York state.				
<b>Employment Report</b>	Also called the <b>Jobs Report</b> , the <b>Current Employment Situation Report</b> covers general employment conditions which includes the <b>Unemployment Rate</b> , number of new jobs created, average hours worked per week, <b>Labor Force Participation Rate</b> , and <b>Average Hourly Earnings</b> . Like the CPI and PPI, this is a very closely watched and a major market mover.				
<b>Employment Cost Index</b>	This index measures the general cost of labor which includes wages, benefits, and bonuses.				
<b>Existing Home Sales</b>	Reports the number of existing homes that were <b>CLOSED</b> during the month both nationally and regionally.				
<b>Factory Orders</b>	Indicates the activity of the country's manufacturing sector and includes new orders, unfilled orders, shipments, and inventories.				
<b>FOMC Meeting</b>	The <b>Federal Open Market Committee</b> meets every 6 weeks to set monetary policy.				
<b>FOMC Statement</b>	Issued by the Fed after the FOMC meetings summarizing topics discussed, economic outlook, and policy decisions.				

# Economic Indicator Description / Definition

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