

# PROMISES & PITFALLS

As Consumer Finance Options Multiply,  
Who Is Being Served and at What Cost?



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Who Is Being Served and at What Cost?

The Federal Reserve System's  
Fourth Community Affairs Research Conference

## SAVE THE DATE

**APRIL 7-8, 2005**

The Capital Hilton, Washington, D.C.

**KEYNOTE SPEAKER: ALAN GREENSPAN**

Topics will include evaluations of:

- Trends in consumer finance
- Household financial products and services
- Consumer financial service providers and markets
- Consumer debt burdens, loan foreclosures and bankruptcies
- Behavioral economics and consumer financial decision-making
- Credit bureaus and credit-scoring models
- Fair and equal access to credit
- Financial literacy
- Predatory lending

*Registration information coming soon.*



Division of Consumer  
and Community Affairs

Board of Governors  
Federal Reserve System  
Washington, D.C. 20551

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