ECONOMIC CALENDAR

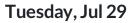
Stay Informed of Market-Moving Events

US Economic Calendar - This Week

Follow the latest US economic indicators as they're released with this real-time calendar.

Monday, Jul 28

Date	Event	Actual	Forecast	Prior
10:30AM	Jul Dallas Fed Manufacturing Index	0.9		-12.7
11:30AM	6-Month Bill Auction	4.120%		4.115%
11:30AM	2-Year Note Auction	3.920%		3.786%
11:30AM	26-Week Bill Auction (bl)	73		
11:30AM	2-Yr Note Auction (bl)	69		
1:00PM	52-Week Bill Auction (bl)	82		
1:00PM	3-Month Bill Auction	4.235%		4.240%
1:00PM	5-Year Note Auction	3.983%		3.879%
1:00PM	5-Yr Note Auction (bl) ★	70		
3:00PM	10-Year Note Auction			



Date	Event	Actual	Forecast	Prior
8:30AM	Jun Goods Trade Balance Adv	\$-85.99B	\$-98.4B	\$-96.59B
8:30AM	Jun Wholesale inventories mm (%) 🏠	0.2%	-0.1%	-0.3%
8:30AM	Jun Retail Inventories Ex Autos MoM Adv	0%		0.2%
8:55AM	Jul/26 Redbook yy (%)	4.9%		5.1%
9:00AM	May FHFA Home Prices y/y (%) 🏠	2.8%		3%
9:00AM	May House Price Index	434.4		434.9
9:00AM	May FHFA Home Price Index m/m (%)	-0.2%	-0.1%	-0.4%
9:00AM	May CaseShiller 20 mm nsa (%)	0.4%		0.8%
9:00AM	May Case Shiller Home Prices-20 y/y (%) 🏠	2.8%	3%	3.4%
10:00AM	Jul CB Consumer Confidence (%) 🏠	97.2	95.8	93.0
10:00AM	Jun JOLTs Job Quits (ml) 🏠	3.142M		3.293M
10:00AM	Jun USA JOLTS Job Openings (ml) ★	7.437M	7.55M	7.769M
10:30AM	Jul Dallas Fed Services Index	2.0		-4.4
10:30AM	Jul Dallas Fed Services Revenues Index	6.3		-4.1
11:30AM	26-Week Bill Auction (bl)	80		
11:30AM	2-Year FRN Auction (%)	0.159%		0.157%
11:30AM	2-Yr Note Auction (bl)	30		
1:00PM	7-Year Note Auction	4.092%		4.022%
1:00PM	7-Yr Note Auction (bl) 🚖	44		
4:30PM	Jul/25 API weekly crude stocks (ml)	1.539M	-2.5M	-0.577M



Dan Clifton

Mortgage Guru, Clifton Mortgage Solutions

CliftonMortgageSolutions.com P: (888) 681-0777 M: (407) 252-3039 dan@cliftonmortgagesolutions.con

1177 Louisiana Ave Winter Park FL 32789 NMLS #284174







Wednesday, Jul 30

Date	Event	Actual	Forecast	Prior
7:00AM	Jul/25 MBA Mortgage Applications	-3.8%		0.8%
7:00AM	Jul/25 MBA 30-yr mortgage rate (%)	6.83%		6.84%
7:00AM	Jul/25 Mortgage Market Index	245.7		255.5
7:00AM	Jul/25 MBA Refi Index	739.3		747.5
7:00AM	Jul/25 MBA Purchase Index	155.6		165.1
8:15AM	Jul ADP jobs (k) 🟠	104K	75K	-33K
8:30AM	Q2 GDP (%) 🖈	3%	2.4%	-0.5%
8:30AM	Q2 GDP deflator (%)	2%	2.2%	3.8%
8:30AM	Q2 GDP Final Sales (%)	6.3%		-3.1%
8:30AM	Q2 Core PCE Prices QoQ Final 🏠	2.5%	2.3%	3.5%
8:30AM	Q2 Real Consumer Spending QoQ Final	1.4%		0.5%
8:30AM	Q2 PCE Prices QoQ Final	2.1%	2.9%	3.7%
8:30AM	10-Year Note Auction			
10:00AM	Jun Pending Home Sales (%) 🏠	-0.8%	0.3%	1.8%
10:00AM	Jun Pending Home Sales YoY	-2.8%		1.1%
10:30AM	Jul/25 EIA Heating Oil Stocks Change	0.739M		0.003M
10:30AM	Jul/25 EIA Refinery Crude Runs Change	-0.025M		0.087M
10:30AM	Jul/25 EIA Cushing Crude Oil Stocks Change	0.69M		0.455M
10:30AM	Jul/25 EIA Gasoline Stocks Change	-2.725M	-0.5M	-1.738M
10:30AM	Jul/25 EIA Gasoline Production Change	0.676M		0.282M
10:30AM	Jul/25 EIA Crude Oil Imports Change	1.317M		-0.74M
10:30AM	Jul/25 EIA Distillate Stocks Change	3.635M	-0.3M	2.931M
10:30AM	Jul/25 Crude Oil Inventory (ml)	7.698M	-2M	-3.169M
10:30AM	Jul/25 EIA Distillate Fuel Production Change	0.13M		0.095M
11:30AM	17-Week Bill Auction	4.210%		4.225%
2:00PM	Fed Interest Rate Decision	4.5%	4.5%	4.5%
2:30PM	Fed Press Conference			
2:30PM	Powell Press Conference			

Thursday, Jul 31

Date	Event	Actual	Forecast	Prior
7:30AM	Jul Challenger layoffs (k)			47.999K
8:30AM	Jun Core PCE (m/m) (%)		0.3%	0.2%
8:30AM	Jun Core PCE Inflation (y/y) (%) 🖈		2.7%	2.7%
8:30AM	Jul/19 Continued Claims (ml)		1960K	1955K
8:30AM	Q2 Employment costs (%)		0.8%	0.9%
8:30AM	Q2 Employment Benefits qq (%)			1.2%
8:30AM	Q2 Employment Wages qq (%)			0.8%
8:30AM	Jun Personal Income (%)		0.2%	-0.4%
8:30AM	Jul/26 Jobless claims 4-wk avg (k)			224.5K
8:30AM	Jun Inflation-Adjusted Spending (Consumption) (%)		0.4%	-0.1%
8:30AM	Jul/26 Jobless Claims (k) ★		224K	217K
8:30AM	Jun PCE price index mm (%)		0.3%	0.1%
8:30AM	Jun PCE (y/y) (%)		2.5%	2.3%
9:45AM	Jul Chicago PMI 🏠		42	40.4
10:30AM	Jul/25 Nat gas-EIA, change bcf		38Bcf	23Bcf
11:30AM	4-Week Bill Auction			4.245%
11:30AM	8-Week Bill Auction			4.265%
12:00PM	Jul/31 30-Year Mortgage Rate			6.74%
12:00PM	Jul/3115-Year Mortgage Rate			5.87%
4:30PM	Jul/30 Central Bank Balance Sheet			\$6.66T

Friday, Aug 01

Date	Event	Actual	Forecast	Prior
8:30AM	Jul Average workweek hrs (hr)		34.2	34.2
8:30AM	Jul Average earnings mm (%) 📩		0.3%	0.2%
8:30AM	Jul Average Hourly Earnings YoY		3.8%	3.7%
8:30AM	Jul Unemployment rate mm (%) 🛧		4.2%	4.1%
8:30AM	Jul Non Farm Payrolls (k) 📩		110K	147K
8:30AM	Jul Private Payrolls (k)		100K	74K
8:30AM	Jul Participation Rate \overleftrightarrow			62.3%
8:30AM	Jul Manufacturing payrolls (k)		-3K	-7K
8:30AM	Jul Government Payrolls			73K
8:30AM	Jul U-6 Unemployment Rate			7.7%
9:45AM	Jul S&P Global Manuf. PMI 🏠		49.5	52.9
10:00AM	Jun Construction spending (%)		0.0%	-0.3%
10:00AM	Jul Sentiment: 1y Inflation (%) 🏠		4.4%	5%
10:00AM	Jul Sentiment: 5y Inflation (%) 🏠		3.6%	4%
10:00AM	Jul Consumer Sentiment (ip) 🏠		62	60.7
10:00AM	Jul ISM Manufacturing PMI 📩		49.5	49
10:00AM	Jul ISM Manufacturing Employment			45
10:00AM	Jul ISM Manufacturing New Orders			46.4
10:00AM	Jul ISM Mfg Prices Paid 🖈		70	69.7
10:00AM	Jul Michigan Consumer Expectations Final		58.6	58.1
10:00AM	Jul U Mich conditions 🚖		66.8	64.8
10:00AM	Jul Total Vehicle Sales (ml)		16.0M	15.3M
1:00PM	Aug/01 Baker Hughes Oil Rig Count			415
1:00PM	Aug/01 Baker Hughes Total Rig Count			542

Event Importance:

No Stars = Insignificant | 2 Low | 1 Moderate | 1 Important | 2 Very Important