

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			

Tuesday, Jul 29

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 Farmer

President & CEO,
Heartland Financial &
Mortgage

www.hfmkc.com

P: (844) 515-5626

M: (913) 709-5341

7315 West 79th Street
Overland Park Kansas 66204
779961



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 MBA Refi Index	739.3		747.5
7:00AM	Jul/25 Mortgage Market Index	245.7		255.5
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 PCE Prices QoQ Final	2.1%	2.9%	3.7%
8:30AM	Q2 Real Consumer Spending QoQ Final	1.4%		0.5%
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 Refinery Crude Runs Change	-0.025M		0.087M
10:30AM	Jul/25 EIA Heating Oil Stocks Change	0.739M		0.003M
10:30AM	Jul/25 EIA Gasoline Stocks Change	-2.725M	-0.5M	-1.738M
10:30AM	Jul/25 EIA Cushing Crude Oil Stocks Change	0.69M		0.455M
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 Crude Oil Inventory (ml)	7.698M	-2M	-3.169M
10:30AM	Jul/25 EIA Distillate Stocks Change	3.635M	-0.3M	2.931M
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 ★★			

Date	Event	Actual	Forecast	Prior
7:30AM	Jul Challenger layoffs (k)	62.075K		47.999K
8:30AM	Jun Core PCE (m/m) (%) ★★	0.3%	0.3%	0.2%
8:30AM	Jul/19 Continued Claims (ml)	1946K	1960K	1955K
8:30AM	Jun Core PCE Inflation (y/y) (%) ★	2.8%	2.7%	2.7%
8:30AM	Q2 Employment costs (%) ★★	0.9%	0.8%	0.9%
8:30AM	Q2 Employment Benefits qq (%)	0.7%		1.2%
8:30AM	Q2 Employment Wages qq (%)	1%		0.8%
8:30AM	Jun Personal Income (%)	0.3%	0.2%	-0.4%
8:30AM	Jul/26 Jobless claims 4-wk avg (k)	221K		224.5K
8:30AM	Jun Inflation-Adjusted Spending (Consumption) (%)	0.3%	0.4%	-0.1%
8:30AM	Jul/26 Jobless Claims (k) ★	218K	224K	217K
8:30AM	Jun PCE price index mm (%)	0.3%	0.3%	0.1%
8:30AM	Jun PCE (y/y) (%)	2.6%	2.5%	2.3%
9:45AM	Jul Chicago PMI ☆	47.1	42	40.4
10:30AM	Jul/25 Nat gas-EIA, change bcf	48Bcf	38Bcf	23Bcf
11:30AM	4-Week Bill Auction	4.290%		4.245%
11:30AM	8-Week Bill Auction	4.290%		4.265%
12:00PM	Jul/31 30-Year Mortgage Rate	6.72%		6.74%
12:00PM	Jul/31 15-Year Mortgage Rate	5.85%		5.87%
4:30PM	Jul/30 Central Bank Balance Sheet	\$6.64T		\$6.66T

Friday, Aug 01

Date	Event	Actual	Forecast	Prior
8:30AM	Jul Average workweek hrs (hr)	34.3	34.2	34.2
8:30AM	Jul Average earnings mm (%) ★	0.3%	0.3%	0.2%
8:30AM	Jul Average Hourly Earnings YoY	3.9%	3.8%	3.7%
8:30AM	Jul Unemployment rate mm (%) ★★	4.2%	4.2%	4.1%
8:30AM	Jul Non Farm Payrolls (k) ★★	73K	110K	147K
8:30AM	Jul Private Payrolls (k)	83K	100K	74K
8:30AM	Jul Participation Rate ☆	62.2%		62.3%
8:30AM	Jul Manufacturing payrolls (k)	-11K	-3K	-7K
8:30AM	Jul Government Payrolls	-10K		73K
8:30AM	Jul U-6 Unemployment Rate	7.9%		7.7%
9:45AM	Jul S&P Global Manuf. PMI ☆	49.8	49.5	52.9
10:00AM	Jun Construction spending (%)	-0.4%	0.0%	-0.3%
10:00AM	Jul Sentiment: 1y Inflation (%) ☆	4.5%	4.4%	5%
10:00AM	Jul Sentiment: 5y Inflation (%) ☆	3.4%	3.6%	4%
10:00AM	Jul Consumer Sentiment (ip) ☆	61.7	62	60.7
10:00AM	Jul ISM Manufacturing PMI ★★	48.0	49.5	49.0
10:00AM	Jul ISM Manufacturing Employment	43.4		45.0
10:00AM	Jul ISM Manufacturing New Orders	47.1		46.4
10:00AM	Jul ISM Mfg Prices Paid ★	64.8	70	69.7
10:00AM	Jul Michigan Consumer Expectations Final	57.7	58.6	58.1
10:00AM	Jul U Mich conditions ☆	68.0	66.8	64.8
1:00PM	Aug/01 Baker Hughes Oil Rig Count	410		415
1:00PM	Aug/01 Baker Hughes Total Rig Count	540		542
3:10PM	Fed Daly Speech ☆			

Event Importance:

No Stars = Insignificant | ☆ Low | ★ Moderate | ★★ Important | ★★★ Very Important