

# Table of Contents

	Page
<u>Foreword</u> .....	iii
I. <u>Background</u> .....	1
A. Credit Reform .....	1
B. Conclusion .....	2
II. <u>Methodology</u> .....	3
A. Overview .....	3
B. Explanation of the Template Categories .....	3
C. Researching the State Programs .....	4
D. Researching Federal and Provincial Canadian Programs .....	5
E. Categorizing the Programs .....	5
III. <u>Descriptive Tables</u> .....	7
IV. <u>Numerical Tables</u> .....	47
V. <u>Categorization</u> .....	79
VI. <u>Sources</u> .....	115