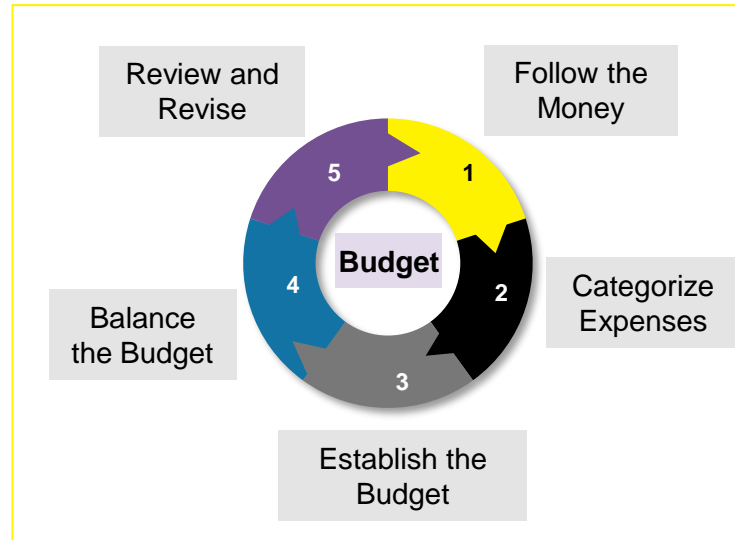
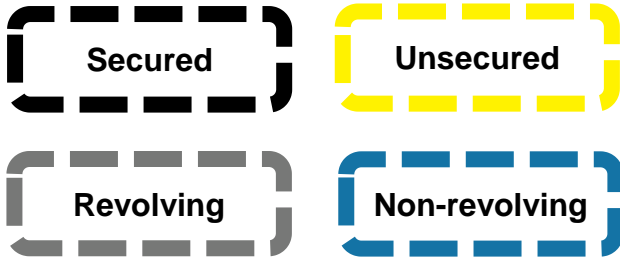


# Managing Your Debt

## Types of Debt

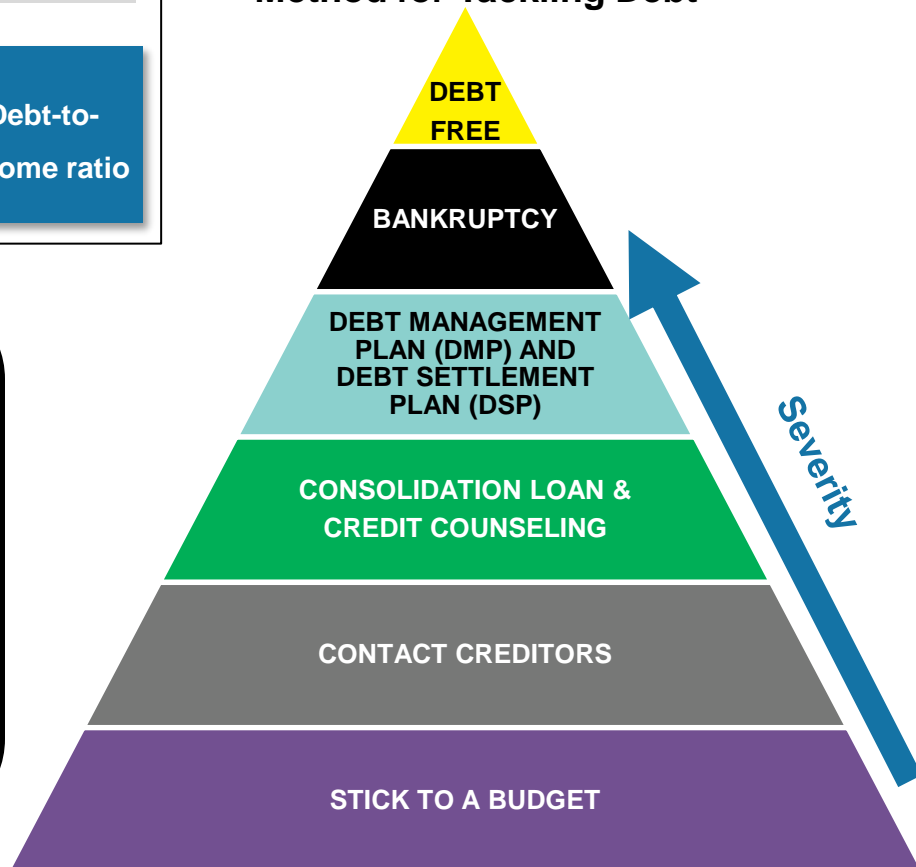


## Debt-to-Income Ratio (DTI)

A measure which compares personal debt payments to personal income.

$$\frac{\text{Total of monthly debt payments}}{\text{Gross monthly income}} = \text{Debt-to-Income ratio}$$

## Method for Tackling Debt



## Debt Resources<sup>2</sup>

### Credit Counseling Solutions (Clearpoint)

- Financial Education Center > Credit Counseling Solutions

### U.S. Department of Labor

- [dol.gov/agencies/ebsa](http://dol.gov/agencies/ebsa) > Retirement Savings Toolkit

### Consumer Financial Protection Bureau

- [consumerfinance.gov](http://consumerfinance.gov)

### America's Debt Help Organization

- [debt.org](http://debt.org)

Benefits website: [www.catbenefitscenter.com](http://www.catbenefitscenter.com)

Benefits Center: 1-877-228-4010 Mon-Fri, 8AM – 6PM CT

Investment Advisors: 1-877-228-4010 and select "Investment advice" Mon-Fri, 8AM – 8PM CT

Information here is provided solely to supplement the "Managing Your Debt" presentation. This information should not be considered advice, and your situation may warrant consideration of other alternatives. Please speak with a financial advisor and/or tax advisor.

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