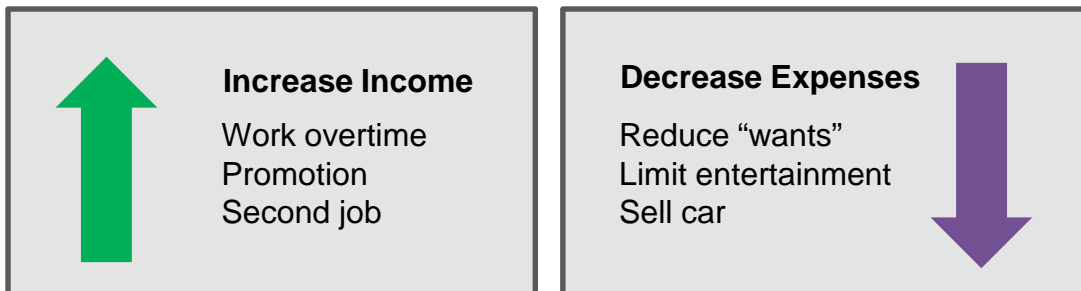


Money Available To Pay Your Debt

Now determine your debt-to-income (DTI) ratio. Under 43% is the target¹

Amounts	Total
Total monthly debt payments:	
Total monthly income:	
Debt $\frac{\circ}{\circ}$ Income:	

If your DTI is higher than you'd like, look for ways to increase your income or decrease your expenses. For example, you can look for promotion opportunities, take a second job, and even work overtime if your employer allows it. Likewise, you can decrease your expenses by eliminating non-necessary items, rethinking entertainment expenses, and changing transportation options. These are just a few ideas that can help improve your budget.



¹According to Consumer Finance Protection Bureau
Information here is provided solely to supplement the "Debt Management" 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.