

# Managing Your Debt

## Types of Debt

Secured

Unsecured

Revolving

Non-revolving

## Debt-to-Income Ratio (DTI)

A measure that compares personal debt payments to personal income.

Total of monthly debt payments

÷

Gross monthly income

=

Debt-to-Income ratio

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

### Credit Counseling Solutions (Clearpoint)

- Financial Education Center > Financial Basics > Credit Counseling Solutions

### Consumer Financial Protection Bureau

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

### U.S. government information, programs, and services on debt

- [usa.gov/debt](http://usa.gov/debt)
- [annualcreditreport.com](http://annualcreditreport.com)

### America's Debt Help Organization

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

Review and Revise

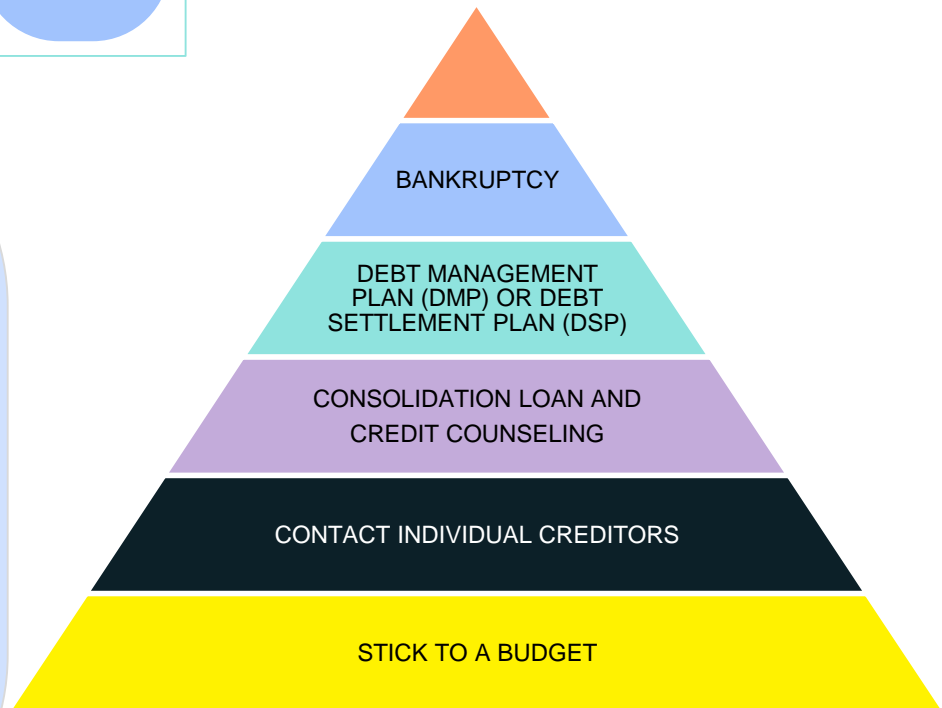
Follow the Money

Balance the Budget

Categorize Expenses

Establish a Budget

## Method for Tackling Debt



[CatBenefitsCenter.com](http://CatBenefitsCenter.com)

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

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