

MMA March Financial Well-Being



Debt

Strategies for Getting Out of Debt

When it comes to paying off debt, several strategies exist to make the process easier and more effective over the long term. You need to know your options and the possible benefits and downsides of each option. Here are several strategies which can be used.

[Click here to read the article](#)

Debt-to-Income Ratio Tool

Debt-to-Income Ratio is a crucial consideration for lenders when approving loans, especially home mortgages. Understand if your debt is healthy or needs work. See where your Debt-to-Income Ratio stands today!

[Click here to use the tool.](#)

Getting out of Debt (and avoiding it in the future) Course

Having debt is normal and sometimes even necessary for life's big moments, such as purchasing a home or pursuing an education. But what happens if you take on more than you can handle? This course begins with an exploration of why debt overload happens in the first place, including the many types of debt and how to recognize your personal relationship with debt.

[Click here to take the course](#)



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