DEBT-TO-INCOME RATIO Worksheet

DEBT

________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________

AMOUNT

________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________

TOTAL DEBT AMOUNT: ____________________________

The lower your Debt-to-Income Ratio is, the better. A lower DTI will make you less risky to lenders.

MONTHLY GROSS INCOME: ____________________________

TOTAL DEBT AMOUNT / GROSS MONTHLY INCOME = DEBT-TO-INCOME RATIO

Debt should include credit card payments, car payments, house payments, and any other loan payments.

Most lenders prefer your DTI to be 36% or lower.

My Debt-to-Income Ratio is: ______%