

DEBT-TO-INCOME RATIO

Worksheet



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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: _____ %