



Debt-to-Income Ratio Worksheet

Enter your information to calculate your debt-to-income ratio.

Income List gross monthly income (**before taxes**) for you and your co-applicant.

**Do not use commas*

Your Income: \$	<input type="text"/>	Rental Income: \$	<input type="text"/>
Co-Applicant's Income: \$	<input type="text"/>	Other Income: \$	<input type="text"/>
Child Support/Alimony: \$	<input type="text"/>	Total Monthly Income: \$	<input type="text"/>

Debt List all monthly household debt expenses here.

Projected monthly home payment

(principal, interest, property taxes, and homeowner's insurance, plus homeowners' association dues and private mortgage insurance, if applicable):

\$

Credit Card(s):

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Minimum Monthly Payment: \$

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Loan(s):

<input type="text"/>
<input type="text"/>
<input type="text"/>

Minimum Monthly Payment: \$

<input type="text"/>
<input type="text"/>
<input type="text"/>

Court-ordered monthly payment(s), including: child support, alimony, etc. \$

Debt Expenses: \$

Debt-to-Income Ratio: %

If you don't have Adobe Acrobat®, you can calculate your debt-to-income ratio manually by using this formula:
Debt Expenses ÷ Total Monthly Income = Debt-to-Income Ratio