

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: _____

ALL DEBTS % GROSS MONTHLY INCOME = DEBT TO INCOME RATIO

DEBTS 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:

_____ %