



Debt-to-Income Worksheet

So, how do you calculate your DTI? We'll want to take all of your debt payments and add them up. Next, we'll divide that number by your total gross income (meaning before taxes and deductions).

MONTHLY DEBT PAYMENTS

Rent/Current Mortgages \$ _____
Personal Loans \$ _____
Car Loans \$ _____
Lines of Credit \$ _____
Credit Cards (minimum) \$ _____
Student Loans \$ _____
Other \$ _____

TOTAL \$ _____

MONTHLY INCOME

Your Income \$ _____
Spouse's Income (if applicable) \$ _____
Other \$ _____

TOTAL \$ _____

GRAND TOTALS

TOTAL MONTHLY DEBT \$ _____
Divided by ÷
TOTAL INCOME \$ _____

DEBT-TO-INCOME RATIO _____ %