



Debt to Income Ratio Calculation

Monthly Debt Payments

Monthly Mortgage Payment or rent
(Include property taxes and insurance) _____

Monthly home equity loan _____

Monthly car payments(s) _____

Monthly revolving credit payments (furniture, appliances) _____

Monthly student loan payments _____

Monthly credit card payments _____

Other monthly loan amounts _____

Monthly Child Support paid by you _____

Total Debt _____

Monthly Income Payments

Monthly Gross Pay _____

Additional Income ie: bonuses, overtime (/12) _____

Other Annual Income ex: child support, alimony, SSN,
Pension (/12) _____

Total Income _____

DTI Ratio = Total Debt divided by Total Income _____ %