

Debt-to-Income Ratio Worksheet

Use this worksheet to calculate your Debt-to-Income (DTI) Ratio for your home application.

Step 1: Enter Your Monthly Gross Income

Gross Monthly Income

Additional Income (if any)

Step 2: List Your Monthly Debt Payments

Debt	Monthly Payment
Proposed Mortgage Payment	<input type="text" value="\$"/>
Car Loan(s)	<input type="text" value="\$"/>
Student Loan(s)	<input type="text" value="\$"/>
Credit Card Payments	<input type="text" value="\$"/>
Other Debts	<input type="text" value="\$"/>
Total Monthly Debt	<input type="text" value="\$"/>

Step 3: Calculate Your Debt-to-Income (DTI) Ratio

Total Monthly Income

Total Monthly Debt Payments

DTI Ratio (%)

DTI Ratio = (Total Monthly Debt Payments ÷ Total Gross Monthly Income) × 100%

Generally, a DTI ratio of 36% or lower is preferred by most lenders, though some may allow higher ratios.