

Debt-to-Income Ratio Worksheet

For Home Buyers

Monthly Gross Income

Your Total Monthly Gross Income:

Monthly Debt Payments

| Debt Type | Monthly Payment |
|------------------------------------|-----------------|
| Mortgage or Rent | |
| Car Loan(s) | |
| Credit Card Payments | |
| Student Loan(s) | |
| Other Loan(s) | |
| Alimony/Child Support | |
| Total Monthly Debt Payments | |

Debt-to-Income Ratio Calculation

Total Monthly Debt Payments:

Monthly Gross Income:

Debt-to-Income (DTI) Ratio:

DTI Ratio Formula:

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