

DEBT TO INCOME RATIO WORKSHEET

MONTHLY GROSS INCOME (annual income divided by twelve) \$ _____

MONTHLY CREDIT OBLIGATIONS

Rent/Mortgage \$ _____

Auto loan pmt \$ _____

Student loan \$ _____

Credit card (min) \$ _____

Other loans pmts \$ _____

Child support \$ _____

Total \$ _____

MONTHLY GROSS INCOME x 28% = \$ _____

(max income to support new debt)

MONTHLY GROSS INCOME x 36% = \$ _____

(max income to support new debt and existing debt)

Notes:

