

Debt-to-Income Ratio Calculator

Use this worksheet to calculate your debt-to-income ratio. Fill in your monthly take home income and all your monthly debt payments. Then use the calculation key to determine your ratio.

Monthly Take-Home Income

	You	Spouse	Total
Salary/Wages			
Social Security			
Military Pay			
Pension/Retirement Income			
Bank and Investment Interest			
Alimony			
Rental Income			
Unemployment			
Food Stamps			
Royalties			
Business Income			
Other			
Other			
Total Income			

Outstanding Monthly Debt Payments

	You	Spouse	Total
Credit Card Pmts			
Student Loans			
Car Payments			
Recreational Vehicle/ Boat Payments			
Bank/Credit Union/ Loan Payments			
Med/Dental Bills			
Computer/Electronic Bill Payments			
Other Credit Loans or Accounts			
Other			
Other			
Total Monthly Pmts			

Calculation Key

Monthly Debt Payment	
(divided by)	/
Monthly Income	
(equals)	=
Debt-to-Income Ratio	

How do you measure up for the creditors?

Less than 10%	Great Shape
10 - 20%	Good Credit Risk
20 - 35%	Questionable Risk
35% and higher	High Risk