

Debt to Income Ratio Worksheet



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Gross Monthly Income:	
Spouse's Gross Monthly Income:	
Other Monthly Income:	
Total Gross Monthly Income:	
Housing Expenses (Top Ratio)	
Rent or Mortgage:	
Property Taxes:	
Home Insurance:	
HOA fees:	
Total Housing Expenses:	
Debt (Bottom Ratio)	
Vehicle payments:	
Loan payments:	
Student loan payments:	
Minimum credit card payments:	
Other Monthly Payments:	
Total Monthly Debt:	
Top Ratio Calculation	
Housing Costs	
÷ Gross Monthly Income	
= Frontend Debt Ratio:	
Bottom Ratio Calculation	
Housing Costs	
+ Debt	
÷ Gross Monthly Income	
= Backend Debt Ratio:	