

## Debt to Income Ratio Calculator

We've created this spreadsheet to help calculate your debt to income ratio.

Simple list your monthly income in the appropriate spots, or change the categories if necessary.

Be sure to include ALL income and ALL monthly debt payments for an accurate result.

The white figures in the black boxes are calculated for you.

Monthly Income (Take Home)		Debt to Income Ratio (Calculated)	
Salary / Wages		Monthly Debt Payment	\$0.00
Social Security		(divided by)	
Military Pay		Monthly Income	\$0.00
Pension / Retirement Income		(Equals)	
Bank and Investment Interest		Debt to Income Ratio	
Alimony / Child Support		<b>How do you measure up for creditors?</b>  <div> <div>less than 10%</div> <div>Great Shape</div> </div> <div> <div>10-20%</div> <div>Good Credit Risk</div> </div> <div> <div>20-35%</div> <div>Questionable Credit</div> </div> <div> <div>35% or Higher</div> <div>High Credit Risk</div> </div>	
Rental Income			
Unemployment			
Food Stamps			
Royalties			
Business Income (Draw)			
Other			
Other			
<b>Total Income</b>	<b>\$0.00</b>		
<b>Outstanding Debt Payments (Monthly)</b>			
Credit Card Payments			
Student Loans			
Car Payments			
Recreational Vehicle / Boat Payments			
Bank/ Credit Union/Loan payments			
Medical Dental Bill Payments			
Computer / Electronic Bill Payments			
Furniture and Appliance Payments			
Other Credit Loans or Accounts			
Other Debt Payments			
Other Debt Payments			
<b>Total Monthly Payments</b>	<b>\$0.00</b>		