

# Calculate Your Debt to Income

Optimum 41% or .41 for Total Debt to Income

**Monthly Gross Income:** \$ \_\_\_\_\_

## Monthly Debts that are Included

House Payment PITI \$ \_\_\_\_\_

Car Payment \$ \_\_\_\_\_

Student Loans \$ \_\_\_\_\_

Minimum Credit card Payment (s) \$ \_\_\_\_\_

Personal Loan \$ \_\_\_\_\_

Other Installment Loans \$ \_\_\_\_\_

**Total Debt:** \$ \_\_\_\_\_

**DTI =** \_\_\_\_\_ %

Debt divided by Gross Income = DTI (Debt to Income)

## Making Homes Affordable Calculation

Multiply Gross Income by 31% =

Monthly Property Tax=

Monthly Home Ins. =

Total Escrow needed (taxes plus ins.) =

31% of gross income \$ \_\_\_\_\_ minus total needed for escrow= \$ \_\_\_\_\_