



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	
Social Security		(divided by)	
Military Pay		Monthly Income	
Pension / Retirement Income		(Equals)	
Bank and Investment Interest		Debt to Income Ratio	
Alimony / Child Support		How do you measure up for creditors?	
Rental Income		less than 10%	Great Shape
Unemployment		10-20%	Good Credit Risk
Food Stamps		20-35%	Questionable Credit
Royalties		35% or Higher	High Credit Risk
Business Income (Draw)		<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>ACCC 130 Rumford Ave., Suite 202 Newton, MA. 02466 1-800-769-3571 www.consumercredit.com</p> </div>	
Other			
Other			
Total Income			

Outstanding Debt Payments (Monthly)	
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	
Total Monthly Payments	