

HOME AFFORDABILITY WORKSHEET

GROSS MONTHLY INCOME

Biz Income \$ _____
Salary \$ _____
Part-time \$ _____
Alimony \$ _____
Total \$ _____

MONTHLY DEBTS

Car Payment \$ _____
Credit Cards \$ _____
Student Loans \$ _____
Child Support \$ _____
Other \$ _____
Total \$ _____

DEBT-TO-INCOME RATIO

Total Monthly
Debt Payment
----- = DTI %
Total Gross
Monthly Income

\$ _____ = _____ %
\$ _____

Note

Keep in mind that other monthly bills and financial obligations -- utilities, groceries, insurance premiums, healthcare expenses, etc. -- **are not part of the calculation.**

