

Calculating Your Consumer DTI

This includes all monthly debt payments — everything but your mortgage or rent — divided by your monthly income after taxes. Below 20% is ideal.

ADD UP YOUR MONTHLY:	
Car Payment(s)	\$
Credit Card Payment(s)	
Student Loan Payment(s)	
Any Other Non-Housing Debt Payments	
Total Payments:	= \$
Total Monthly Payments Divided by Your Monthly After-Tax Income	= \$
IS YOUR CONSUMER DTI RATIO BELOW 20%?	

Calculating Your Housing DTI

Your monthly housing payment divided by your pre-tax income. You want it to be under 28%.

Monthly Mortgage Payment(s) or Rent Divided by Your Monthly Pre-Tax Income	= \$
IS YOUR HOUSING DTI RATIO BELOW 28%?	

Calculating Your Total DTI

Combine your total monthly debt with your housing payment and divide by your pre-tax income. Under 36% is best.

ADD UP YOUR MONTHLY:	
All Monthly Payment(s)	\$
Mortgage Payment(s) or Rent	
Total Payments:	= \$
Total Monthly Payments Divided by Your Monthly Pre-Tax Income:	= \$
IS YOUR TOTAL DTI RATIO BELOW 36%?	