

## STEP 1

### Determine Your Estimated Gross Monthly Income

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**Line 1** Annual Income \$ \_\_\_\_\_

**Line 2** Estimated Gross  
Monthly Income  
(Line 1 divided by 12) \$ \_\_\_\_\_

## STEP 2

### Determine Your Total Estimated Monthly Debts

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**Line 3** Monthly car payment(s) \$ \_\_\_\_\_

**Line 4** Monthly rent/mortgage &/or  
home equity payment(s) \$ \_\_\_\_\_

**Line 5** Monthly bank  
loan payment(s) \$ \_\_\_\_\_

**Line 6** Monthly credit  
card payment(s) \$ \_\_\_\_\_

(Note: If no payment is reported to credit agency,  
2.5% of the outstanding balance will be calculated  
as part of the monthly debt.)

**Line 7** Multiply your requested  
loan amount by 2.5% \$ \_\_\_\_\_

**Line 8** Student Loan Payments \$ \_\_\_\_\_  
(Note: If no payment reported to credit agency,  
2.5% of the outstanding balance will be calculated  
as part of the monthly debt.)

**Line 9** Total Estimated  
Monthly Debts  
(add lines 3,4,5,6, 7 & 8) \$ \_\_\_\_\_

## STEP 3

### Calculate Your Debt-to-Income Ratio

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**Line 9** Total Estimated Monthly  
Debts divided by Estimated  
Gross Monthly Income  
(Line 8 divided by Line 2) \_\_\_\_\_

**Line 10** Estimated Monthly  
Debt-To-Income Ratio  
(Line 9 multiplied by 100)  
(Rounded to nearest whole number) % \_\_\_\_\_