



Debt-to-Income Ratio Calculator

Your Debt-to-Income (DTI) ratio is a fundamental indicator used by lenders to evaluate your ability to manage debt and make timely loan payments.* Understanding this ratio offers valuable insights into your financial standing, aligning your goals with reality.

*Information and interactive calculators are made available to you as self-help tools for your independent use and are for informational purposes only.

Your Gross Income	Co-Applicant's Gross Income	Other Income
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Monthly Debt Expenses

Note: When calculating Debt-to-Income ratios, please list your Minimum Monthly Payment, not your total debt amount.

Estimated Monthly Home Payment: _____ <small>Include principal, property taxes, homeowner's insurance, HOA dues, and PMI if applicable.</small>	Court-Ordered Monthly Payment(s): _____ <small>Including child support, alimony, etc.</small>
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Credit Card(s):	Min. Monthly Payment(s):	Loan(s):	Min. Monthly Payment(s):
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

_____	\div	_____	$=$	_____	OR	_____
Monthly Debt Expenses		Total Monthly Income		Debt-to-Income Ratio		DTI Percentage

Questions?

Give us a call: [800-342-3086](tel:800-342-3086) | Visit our website: ascend.org

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