

Diagnose Your Debt Worksheet

A good financial health checkup should include an examination of your debt.

It's easy to calculate your debt-to-income ratio — or DTI — to make sure your debt load falls within a healthy range.

What you need:

Online bill-paying history or checkbook register, monthly bills, most recent pay stub

Minimum monthly debt payments ÷ monthly income = DTI%

Minimum Monthly Debt Payments

Mortgage	\$	_____
Car loan	\$	_____
Credit cards	\$	_____
Student loan	\$	_____
Other payments	\$	_____
Total debt	\$	

Gross Monthly Income

Your salary	\$	_____
Spouse's salary	\$	_____
Interest/dividends	\$	_____
Other income	\$	_____
Total income	\$	

Seek credit assistance.

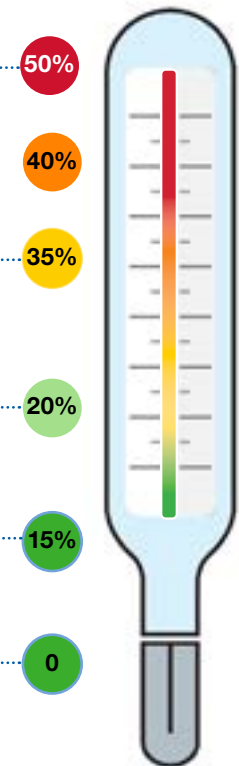
Your debt is excessive and you may be declined for loans, including a mortgage. Try not to take on more debt.

You're using much of your income to pay off debt, so make debt reduction a goal.

Most Americans are in this range.

With a mortgage, you're at the top of the healthy range. Focus on lowering your non-housing debt.

You're in excellent financial shape if you have a mortgage and in fair shape if you don't.



Example

Minimum Monthly Debt Payments		Gross Monthly Income	
Mortgage	\$1,300	Salary	\$4,000
Car loan	300	Spouse's salary	3,000
Visa	325	Interest/dividends	0
Student loan	175	Other income	0
Total \$2,000		Total \$7,000	

Debt-to-Income Ratio
 $\$2,000 \div \$7,000 = .285$ or 28.5%

Your debt-to-income ratio

Minimum monthly debt payments \$ _____ ÷ monthly income \$ _____ = _____ percent

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