

## INCOME TO DEBT WORKSHEET

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Monthly  
Payments: \_\_\_\_\_  
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Revolving  
Balances: \_\_\_\_\_  
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Total Monthly  
Debt(TMD) = \_\_\_\_\_

Gross Monthly  
Income (GMI) = \_\_\_\_\_

$\frac{TMD}{GMI} =$  \_\_\_\_\_

Traditional Debt Ratio

Total Revolving  
Debt (TRD) = \_\_\_\_\_

Gross Annual  
Income (GAI) = \_\_\_\_\_

$\frac{TRD}{GAI} =$  \_\_\_\_\_

Revolving Debt Ratio

Note: For Traditional Debt Ratio, include and additional monthly payment of \$75 (for Renters) or \$150 (for homeowners) for living expenses. For Student Loans in deferment, include 2% of the balance.