Ready. Set. *Go.*

Monthly Budget Worksheet

Before you can find the right loan program, you should figure out how much you can afford to spend on housing each month. Let's calculate your monthly housing budget and debt-to-income ratio!

Monthly Income

Base Pre-Tax Pay	
Variable Pre-Tax Pay *(Underestimate Recommended)*	
Other Income *(Disability, Social Security, Pensions, Child Support, Alimony, etc.)*	
Total Monthly Income	

Monthly Debts

Rent/Housing Payment	
Installment Loan Payments *(Including Student, Auto, Personal, and Other Loans)*	
Credit Card Payments *Use Minimum Required Payment*	
Alimony and Child Support Payments	
Total Monthly Debts	

Monthly Expenses

Total Monthly Debts *From Left Column*	
Groceries	
Transportation	
Health, Insurance & Personal Care	
Restaurants & Entertainment	
Retirement/Savings Contributions	
Other Expenses	
Total Monthly Expenses	

Monthly Savings Potential

Monthly Income ______________

\- *Monthly Expenses* ______________

Your Monthly Savings Potential ______________

Debt-to-Income (DTI) Ratio

______________ ÷ ______________ × 100 = ______________ %

Total Monthly Debts — *Total Monthly Income* — *Your DTI Ratio*

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EQUAL HOUSING LENDER