

# Managing Debt Worksheet

## Indicate Your Current Monthly Income

- Monthly Gross Income Resources before Taxes: \_\_\_\_\_

## Track Your Current Debt

<i>Type</i>	<i>Amount Owed</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>
<b>Total</b>			

## Debt to Income Ratio Calculation:

- Debt to Income Ratio: \_\_\_\_\_ %

## Debt to Income Ratio Results:

- 35% or less = **Good**
- 36% - 49% = **Improvement Needed**
- 50% or more = **Action is needed, borrowing is limited.**