A logo with colorful leaves

Description automatically generated

**Debt Awareness Week - Day 5: Debt-to-Income Ratio Worksheet**

**Task:** Add up your total monthly debt payments and divide that number by your monthly income to calculate your debt-to-income ratio. Understanding your DTI helps you see how much of your income goes toward debt.

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| --- | --- |
| **Debt** | **Monthly Payment Amount** |
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**Total Monthly Debts: \_\_\_\_\_\_\_\_\_**

**÷**

**Total Monthly Income: \_\_\_\_\_\_\_\_\_**

**=**

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