

# Debt Ratio Worksheet



Debt Ratio Analysis for:

Date:



Exceptional  
0-10%

Good  
11-20%

Fair  
21-30%

Immediate  
Assistance Needed  
31% or More

Total Monthly  
Debt (Excluding  
Mortgage - D):

Total Monthly  
Net Income (I):

Your Debt/Income  
Ratio (D/I):

Three grey rectangular input boxes for entering numerical values.

If you have a debt ratio higher than 10%, you should develop an action plan to reduce your expenses and eliminate your debt.