DEPARTMENT OF HOMELAND SECURITY

U.S. Coast Guard

DEBT TO INCOME RATIO CALCULATOR

Use this spreadsheet to calculate your debt to income ratio.

Blocks 1-3 reflect current information.

- Block 1. List your current net (after taxes) monthly income. Only use member income unless spouse income is secured.
- Block 2. List all your current debts paid on a monthly basis. As needed, re-figure a payment to equal a monthly amount. (eg: $300 paid every 03 months = $100/month; $600 paid annually = $50/month).
- Block 3. Automatic calculation of Debt to Income Ratio.

NOTE: The black boxes are auto-calculated.

Block 1. Monthly Income (take home)		Block 2. Outstanding Debt Payments (monthly)
Military Net Pay		Credit Card Payment(s)
Other Income		Student Loan(s)
Other		Car/RV/Boat Loan Payment(s)
Other		Other Loan Payment(s)
		Mortgage Payment(s)
Total Monthly Income		**Total Monthly Payments**
		NOTE: The calculation here is to determine total expenditures and outstanding debt.

Block 3. Debt to Income Ratio (Calculated)		
Military Debt Payment		*This tool is designed to generate information for use during an overseas location Command Interview.*
(divided by)		
Monthly Income		
(equals)		
Debt to Income Ratio		

MEMBER'S COMMENTS

Reset