

**Front-End Ratio = 28 percent Max**

\$ \_\_\_\_\_

Total monthly housing expenses\*

Divided by

Total monthly household income (gross)

\$ \_\_\_\_\_

Equals

\_\_\_\_\_ %

**Back-End Ratio = 36 percent Max**

Total monthly housing expenses\*

\$ \_\_\_\_\_

Plus all other monthly debt payments\*\*

\$ \_\_\_\_\_

Divided by

Total monthly household income (gross)

\$ \_\_\_\_\_

Equals

\_\_\_\_\_ %

\*Includes principal, interest, taxes, and insurance

\*\*Includes student loans, auto loans, credit card, and all other personal debt.