



*Snapshots*TM

CALCULATE YOUR TOTAL DEBT SERVICE RATIO (TDSR)

Your TDSR is calculated by dividing not just your monthly housing costs but also any other household debts such as auto and credit card debt by monthly gross income. As a general rule, this ratio should not exceed 40%. Here is a table which you can fill in to give yourself an idea of your TDSR.

HOUSEHOLD INCOME	
Pre-Tax Monthly Employment Income	
Estimated Ongoing Monthly Income from Other Sources	
Total Monthly Income	
HOUSEHOLD DEBT	
Estimated Mortgage Payment	
Estimated Property Taxes	
Home Costs (heat, electricity, water)	
50% of Condominium Fees* (where applicable)	
Monthly Credit Card Payment	
Monthly Car Loan Payment	
Other Monthly Debt Payments	
TOTAL	

Your TDSR ratio is ____%

* Enter \$0 if not applicable.