



Snapshots™

CALCULATE YOUR GROSS DEBT SERVICE RATIO (GDSR)

Your GDSR is calculated by dividing the monthly costs associated with your home, such as interest and principal on the mortgage, heating costs and property taxes, by your gross monthly income. As a general rule, this ratio should not exceed 32%. Here is a table that you can fill in to get an idea of your GDSR:

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)	
TOTAL	

Your GDSR is _____%

* Enter \$0 if not applicable.