



## 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)	\$
<b>TOTAL</b>	\$

Your GDSR is \_\_\_\_\_%

\* Enter \$0 if not applicable.