

This worksheet is NOT required to be turned in as part of the pre-application.

It is provided to assist applicants in calculating household income.

Household Income (From all sources)			
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Other (explain): _____			= \$ _____
Other (explain): _____			= \$ _____
Annual Gross Income			A \$ _____
Gross Monthly Income A/12			B \$ _____

Long Term Debts, Active Credit Cards, Loans, or Collections (payments 10 months or longer)

Liabilities

Debt owed to: _____ Balance: _____ Monthly Payment = \$ _____

Debt owed to: _____ Balance: _____ Monthly Payment = \$ _____

Debt owed to: _____ Balance: _____ Monthly Payment = \$ _____

Debt owed to: _____ Balance: _____ Monthly Payment = \$ _____

Debt owed to: _____ Balance: _____ Monthly Payment = \$ _____

Total monthly debt payments C \$ _____

*The ideal debt to income ratio is less than 10%

Debt to Income Ratio C/B _____ %

Monthly Housing Expense	Long-Term Debt
Rent Payments/Lot Fees \$ _____	Monthly Housing Expenses D \$ _____
Renter's Insurance \$ _____	Total Monthly Debt Payments C \$ _____
Utilities: Gas, Electric, Water (circle one) \$ _____	Other (Explain): _____ \$ _____
Utilities: Gas, Electric, Water (circle one) \$ _____	Other (Explain): _____ \$ _____
Other (Explain): _____ \$ _____	Other (Explain): _____ \$ _____
Monthly Housing Expenses D \$ _____	Total Long-Term Debt (w/ housing) E \$ _____
Total Housing / Income D/B _____ %	Total Debt to Income E/B _____ %
	Your Estimated Habitat Mortgage Payment \$ _____