

# Debt-to-Income Ratio Breakdown

Date: [Insert Date]

Client Name: [Insert Client Name]

Address: [Insert Client Address]

Email: [Insert Client Email]

**Dear [Client Name],**

As part of our financial counseling services, we have conducted a breakdown of your debt-to-income (DTI) ratio. This will help you understand your current financial situation and the steps necessary for improvement.

## Debt-to-Income Ratio Calculation

Description	Amount
Total Monthly Debt Payments	[\$[Insert Total Debt]]
Total Monthly Gross Income	[\$[Insert Total Income]]

## Debt-to-Income Ratio

Your DTI ratio is calculated as follows:

$$\text{DTI} = (\text{Total Monthly Debt Payments} / \text{Total Monthly Gross Income}) \times 100$$

Your current DTI ratio is **[Insert DTI ratio]**% .

## Recommendations

1. Review your monthly expenses.
2. Consider consolidating debts.
3. Increase your income through part-time work or freelancing.

If you have any questions or need further assistance, please feel free to contact me.

Sincerely,

[Your Name]

[Your Title]

[Your Organization]

[Your Contact Information]