

Debt-to-Income Ratio Review

Date: [Insert Date]

Recipient Name: [Insert Recipient Name]

Address: [Insert Recipient Address]

Dear [Recipient Name],

As part of our ongoing effort to assist you with your financial planning and budgeting, we are conducting a review of your debt-to-income (DTI) ratio. Understanding your DTI is essential for effective budgeting and future financial decisions.

Current Financial Snapshot

Total Monthly Income: \$[Insert Amount]

Total Monthly Debt Payments: \$[Insert Amount]

Debt-to-Income Ratio

Your current DTI ratio is [Insert Percentage]%, which is calculated by dividing your total monthly debt payments by your total monthly income.

Recommendations

- Review and consider paying down high-interest debts.
- Look for opportunities to increase your income.
- Develop a budgeting plan to manage your expenses better.

If you have any questions or would like to discuss this further, please feel free to reach out.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]