



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.

Important Information

Information contained herein is provided for information purposes only and should not be relied upon exclusively as estate, tax planning or investment advice, nor should it be construed as being specific to an individual's investment objectives, financial situation or particular needs. You should always obtain professional advice before acting on the basis of material contained herein. While Dynamic Funds® will endeavour to update this information from time to time as needed, information can change without notice and Dynamic Funds® does not guarantee the accuracy or completeness of this information, including information provided by third parties, at any particular time, nor does it accept any responsibility for any loss or damage that results from any information contained herein.

© 2012 DundeeWealth Inc. – all rights reserved. Reproduction in whole or in part of this content without the written consent of the copyright owner is forbidden. Snapshots™ is brought to you by Dynamic Funds®. Dynamic Funds® and Snapshots™ are trademarks of their owner, used under license. Dynamic Funds is a division of GCIC Ltd.