

Energy Efficient Credit Limit Worksheet

Applicant Information

- Name: _____
- Address: _____
- Phone Number: _____
- Email: _____



Section 1: Income Information

1. Annual Gross Income: \$_____
2. Monthly Gross Income (Annual Income ÷ 12): \$_____
3. Other Monthly Income (if applicable): \$_____
4. Total Monthly Income (Line 2 + Line 3): \$_____



Section 2: Existing Debt Obligations

1. Monthly Mortgage/Rent Payment: \$_____
2. Other Loan Payments (Car, Student, Personal, etc.): \$_____
3. Credit Card Minimum Payments: \$_____
4. Other Monthly Expenses (Utilities, Insurance, etc.): \$_____
5. Total Monthly Debt Payments (Sum of Lines 1-4): \$_____



Section 3: Energy Efficiency Project Details

1. Total Cost of Energy-Efficient Upgrades: \$_____
2. Estimated Monthly Savings from Upgrades: \$_____
3. Projected Loan Term (Years): _____
4. Estimated Interest Rate (%): _____
5. Estimated Monthly Payment for Loan: \$_____



Section 4: Credit Limit Calculation

1. Debt-to-Income Ratio (DTI) Calculation
 - Total Monthly Debt Payments (From Section 2, Line 5): \$_____
 - Total Monthly Income (From Section 1, Line 4): \$_____
 - Debt-to-Income Ratio (DTI) = (Total Debt Payments ÷ Total Monthly Income) × 100
 - DTI Percentage: _____%
2. Maximum Allowable DTI (%) (Based on Lender's Criteria): _____%
3. Available Income for Additional Credit: \$_____
4. Credit Limit Approved for Energy-Efficient Upgrades: \$_____



Section 5: Approval & Signature

- Lender/Financial Institution Name: _____
- Loan Officer Name: _____