

# Tenant Score Card Ratio Cheat Sheet

## Income Criteria

4. **How much monthly income should they make compared to their monthly rent?**  
(circle the option you want)
- a. **Their monthly income should equal at least 1 and a half times their rent**  
(example: rent = \$800, their monthly income must be = \$1,200)
  - b. **Their monthly income should equal at least 2 times their rent**  
(example: rent = \$800, their monthly income must be = \$1,600)
  - c. **Their monthly income should equal at least 3 times their rent**  
(example: rent = \$800, their monthly income must be = \$2,400)
  - d. **Their monthly income should equal at least 4 times their rent**  
(example: rent = \$800, their monthly income must be = \$3,200)

Ratio Cheat Sheet	
FAIL	APPOVE
a. 1.49:1	1.5:1
b. 1.99:1	2:1
c. 2.99:1	3:1
d. 3.99:1	4:1

## Debt Criteria

5. **How much income should they have compared to their debt?**  
(circle the option you want)
- a. **Their monthly income should be at least one and a half times as much as their debt.**  
(example: debt = \$1,000 and income = \$2,000 is OK)  
(example: debt = \$1,500 and income = \$2,000 is unacceptable)
  - b. **Their monthly income should be at least 2 times as much as their debt.**  
(example: debt = \$500 and income = \$2,000 is OK)  
(example: debt = \$1,000 and income = \$2,000 is Unacceptable)
  - c. **Their monthly income should be at least 3 times as much as their debt.**  
(example: debt = \$500 and income = \$2,000 is OK)  
(example: debt = \$700 and income = \$2,000 is Unacceptable)

Ratio Cheat Sheet	
FAIL	APPOVE
a. 1.49:1	1.5:1
b. 1.99:1	2:1
c. 2.99:1	3:1

## Debt Criteria Including Rent )

6. **How much monthly income should they have compared to debt plus rent?**  
(circle the option you want)
- a. **Their monthly income should be as much as their debt plus rent.**  
(example: debt = \$1,200 and rent = \$900 and income = \$2,000 is Unacceptable)
  - b. **Their monthly income should be at least one and a half times more than their debt plus rent.**  
(example: debt = \$600 and rent = \$800 and income = \$2,000 is Unacceptable)
  - c. **Their monthly income should be at least 2 times more than their debt plus rent**  
(example: debt = \$250 and rent = \$800 and income = \$2,000 is unacceptable)

Ratio Cheat Sheet	
FAIL	APPOVE
a. 0.99:1	1:1
b. 1.49:1	1.5:1
c. 1.99:1	2:1