

Download 12 Percent Income Guide

This topic contains information on the use of the debt-to-income (DTI) ratio, including: For additional information, see B3-1-01, Comprehensive Risk Assessment. Affluence in the United States has been attributed in many cases to inherited wealth amounting to "a substantial head start": in September 2012, the Institute for Policy Studies found that over 60 percent of the Forbes richest 400 Americans had grown up with substantial privilege.