



Validate Borrowers' Current Earnings with the **Pay Stub Decimal Calendar**

Correctly calculating income is vital to accurately qualifying a borrower. Use the **Pay Stub Decimal Calendar** to determine whether the borrower's year-to-date earnings are on track and support their base earnings.

Calculating Average Monthly Earnings

For borrowers with employment income, begin by taking the month and day of the pay period ending date on the paystub (the date through which the income was earned), and looking up the factor on the Pay Stub Decimal Calendar. The factor represents the amount of time that has passed for the year.

Pay Stub Decimal Calendar Example

The borrower is paid biweekly at a rate of \$3,672, making the monthly base income \$7,956.

The period ending date on the most recent paystub is June 20, and the year-to-date base earnings are \$27,625. The factor is 5.67.

Divide the year-to-date earnings by the factor ($\$27,625/5.67 = \$4,872$). This shows average earnings that are 38.76% lower than they should be.

More information and documentation should be obtained before a loan decision is made.

Additional Help

Determine income quickly and accurately using the [Arch MI Qualifying Income Calculator \(AMIQuiC\)](https://archmi.com/calculators), archmi.com/calculators.

Questions? Contact your [Account Manager](#).

Pay Stub Decimal Calendar

Hourly, Weekly, Biweekly

	Jan	Feb (28)	Feb (29)	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	0.03	1.04	1.03	2.03	3.03	4.03	5.03	6.03	7.03	8.03	9.03	10.03	11.03
2	0.06	1.07	1.07	2.06	3.07	4.06	5.07	6.06	7.06	8.07	9.06	10.07	11.06
3	0.10	1.11	1.10	2.10	3.10	4.10	5.10	6.10	7.10	8.10	9.10	10.10	11.10
4	0.13	1.14	1.14	2.13	3.13	4.13	5.13	6.13	7.13	8.13	9.13	10.13	11.13
5	0.16	1.18	1.17	2.16	3.17	4.16	5.17	6.16	7.16	8.17	9.16	10.17	11.16
6	0.19	1.21	1.21	2.19	3.20	4.19	5.20	6.19	7.19	8.20	9.19	10.20	11.19
7	0.23	1.25	1.24	2.23	3.23	4.23	5.23	6.23	7.23	8.23	9.23	10.23	11.23
8	0.26	1.29	1.28	2.26	3.27	4.26	5.27	6.26	7.26	8.27	9.26	10.27	11.26
9	0.29	1.32	1.31	2.29	3.30	4.29	5.30	6.29	7.29	8.30	9.29	10.30	11.29
10	0.32	1.36	1.34	2.32	3.33	4.32	5.33	6.32	7.32	8.33	9.32	10.33	11.32
11	0.35	1.39	1.38	2.35	3.37	4.35	5.37	6.35	7.35	8.37	9.35	10.37	11.35
12	0.39	1.43	1.41	2.39	3.40	4.39	5.40	6.39	7.39	8.40	9.39	10.40	11.39
13	0.42	1.46	1.45	2.42	3.43	4.42	5.43	6.42	7.42	8.43	9.42	10.43	11.42
14	0.45	1.50	1.48	2.45	3.47	4.45	5.47	6.45	7.45	8.47	9.45	10.47	11.45
15	0.48	1.54	1.52	2.48	3.50	4.48	5.50	6.48	7.48	8.50	9.48	10.50	11.48
16	0.52	1.57	1.55	2.52	3.53	4.52	5.53	6.52	7.52	8.53	9.52	10.53	11.52
17	0.55	1.61	1.59	2.55	3.57	4.55	5.57	6.55	7.55	8.57	9.55	10.57	11.55
18	0.58	1.64	1.62	2.58	3.60	4.58	5.60	6.58	7.58	8.60	9.58	10.60	11.58
19	0.61	1.68	1.66	2.61	3.63	4.61	5.63	6.61	7.61	8.63	9.61	10.63	11.61
20	0.65	1.71	1.69	2.65	3.67	4.65	5.67	6.65	7.65	8.67	9.65	10.67	11.65
21	0.68	1.75	1.72	2.68	3.70	4.68	5.70	6.68	7.68	8.70	9.68	10.70	11.68
22	0.71	1.79	1.76	2.71	3.73	4.71	5.73	6.71	7.71	8.73	9.71	10.73	11.71
23	0.74	1.82	1.79	2.74	3.77	4.74	5.77	6.74	7.74	8.77	9.74	10.77	11.74
24	0.77	1.86	1.83	2.77	3.80	4.77	5.80	6.77	7.77	8.80	9.77	10.80	11.77
25	0.81	1.89	1.86	2.81	3.83	4.81	5.83	6.81	7.81	8.83	9.81	10.83	11.81
26	0.84	1.93	1.90	2.84	3.87	4.84	5.87	6.84	7.84	8.87	9.84	10.87	11.84
27	0.87	1.96	1.93	2.87	3.90	4.87	5.90	6.87	7.87	8.90	9.87	10.90	11.87
28	0.90	2.0	1.97	2.90	3.93	4.90	5.93	6.90	7.90	8.93	9.90	10.93	11.90
29	0.94		2.0	2.94	3.97	4.94	5.97	6.94	7.94	8.97	9.94	10.97	11.94
30	0.97			2.97	4.0	4.97	6.0	6.97	7.97	9.0	9.97	11.0	11.97
31	1.0			3.0		5.0		7.0	8.0		10.0		12.0

Semi-Monthly

	Jan	Feb (28)	Feb (29)	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Day													
1-15	0.5	1.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5
16-31	1.0	2.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0

Monthly

	Jan	Feb (28)	Feb (29)	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Day													
1-31	1.0	2.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0