



Income Calculator Release Notes

Oct. 19, 2026

Web Interface Update

The free Income Calculator web interface now supports wage-earner income calculations, including paystub/W-2 and variable earnings such as overtime, bonuses, commissions, tips, and fluctuating hourly income. The web interface can be used to enter paystub and W-2 information to obtain fast, accurate calculations for wage earnings. When Income Calculator is used to calculate qualifying income, lenders may receive representation and warranty enforcement relief for the accuracy of the income calculation.

To calculate wage-earner income, Income Calculator currently requires borrowers to be actively employed and to have at least 24 months of employment history with their current employer. At a minimum, a wage-income calculation requires data from the year-to-date paystub and either the prior year-end paystub or the prior-year W-2. Providing the prior year-end paystub supports more complete calculations of bonus, commission, overtime, and tip income.

For More Information

See the Fannie Mae [Selling Guide](#) for important details about the relief from enforcement of representations and warranties offered with Income Calculator.

Visit the [Income Calculator](#) webpage to access the free web interface and the following resources:

- Recordings of Income Calculator webinars for self-employment and rental income
- Lender FAQs
- Web Interface User Guide and Tips & Tricks

Lenders may contact their Single-Family Market Engagement Team and mortgage brokers should contact their Desktop Originator® (DO®) sponsoring wholesale lender.