Here's how you figure how much yardage you can get by with

Take the width and length of the backing you will need. In my case that was 55″ x 55″.

Width of backing minus width of fabric = 55″- 44″ = 11″

2 x the width of fabric (44″) = 88″ (this is the same for all equations no matter the size of the quilt)

88″ minus width needed (55″) = 33″

Width needed x the difference between the width needed and the width of fabric (in this case that is 55″ x 11″) = 605

605 divided by 33 = 18.33 (for our sanity we are going to round up to 19″)

Now add 19″ to 55″ and that's how much yardage you can eek by with! 74″ to be exact.