

Easy Credit Limit Worksheet

Personal Information:

- Name: _____
- Date: _____
- Account Number: _____



Section 1: Income Information

1. Monthly Gross Income: \$ _____
2. Other Sources of Income (if any): \$ _____
3. Total Monthly Income (1+2): \$ _____

Section 2: Current Debt Obligations




4. Existing Credit Card Balances: \$ _____
5. Monthly Loan Payments (Car, Personal, Student Loans, etc.): \$ _____
6. Mortgage or Rent Payments: \$ _____
7. Other Fixed Monthly Expenses: \$ _____
8. Total Monthly Debt Payments (4+5+6+7): \$ _____

Section 3: Credit Utilization & Recommended Credit Limit



9. Current Credit Limit (if applicable): \$ _____
10. Total Available Credit (if multiple cards): \$ _____
11. Credit Utilization Percentage (Total Balances ÷ Total Credit x 100): _____ %
12. Recommended Credit Limit Increase Based on Income & Utilization: \$ _____

Section 4: Final Review & Approval

- Meets Recommended Credit Limit Criteria (Yes ) _____
- Suggested New Credit Limit: \$ _____
- Approved By (For Internal Use): _____

Notes & Considerations:

- Keep credit utilization below 30% for better credit scores.
- Ensure income is stable before requesting a credit limit increase.
- Consider debt-to-income (DTI) ratio before applying for new credit.
- Regularly check credit reports to maintain a healthy financial profile.

Signature: _____

Date: _____

This worksheet helps individuals assess their financial position before requesting a credit limit adjustment.