

CREDIT LIMIT WORKSHEET

Personal Information:


- Name: _____
- Date: _____



Section 1: Credit Account Details

Credit Account Name	Credit Limit (\$)	Current Balance (\$)	Available Credit (\$)	Due Date	Notes

Section 2: Summary & Analysis

- Total Credit Limit: \$ _____
- Total Current Balance: \$ _____ 
- Total Available Credit: \$ _____
- Credit Utilization Ratio: _____%
(Formula: Total Balance / Total Credit Limit x 100)
- Recommended Credit Utilization (Below 30%): Yes / No
- Notes & Action Plan:



Section 3: Monthly Credit Plan

Action Item	Target Date	Status
Pay off high-interest balances		
Reduce credit utilization		
Increase credit limits (if applicable)		
Set up payment reminders		
Review credit report		



Additional Notes: