Credit Limit Worksheet

Category	Details
Cardholder Name	_____
Credit Card Issuer	_____
Credit Card Number (Last 4 Digits)	___ ___ ___ ___
Total Credit Limit	$_____
Current Balance	$_____
Available Credit	$_____
Minimum Payment Due	$_____
Payment Due Date	___ / ___ / _____

Credit Utilization Calculation:

- **Credit Utilization (%)** = (Current Balance ÷ Total Credit Limit) × 100

- Recommended Utilization: **Below 30%** for a good credit score

Month	Total Credit Limit ($)	Current Balance ($)	Credit Utilization (%)
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

Key Notes:

✅ Keep your credit utilization below **30%** to maintain a healthy credit score.

✅ Make **on-time payments** to avoid late fees and interest charges.

✅ Regularly review your credit limit and balances to avoid **overutilization**.

✅ Set up **automatic payments** or reminders to prevent missing due dates.