

Credit Utilization Assessment

Date: [Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Counselor's Name]

[Financial Counseling Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Counselor's Name],

I hope this letter finds you well. I am writing to request a credit utilization assessment as part of my financial counseling sessions. My goal is to better understand my current credit utilization and to develop strategies for improvement.

Below is a summary of my current credit situation:

- Current Credit Card Balances: [Total Amount]
- Total Credit Limit: [Total Amount]
- Credit Utilization Ratio: [Percentage]

I would appreciate your insights and recommendations regarding how to manage my credit utilization effectively. Additionally, if there are specific documents or information you need from me prior to our next meeting, please let me know.

Thank you for your assistance. I look forward to your guidance.

Sincerely,

[Your Name]