Debt Payoff Progress Tracker

A printable monthly tracker for debt payments, remaining balances, milestones, and plan changes after you've picked a payoff plan.

Use this after your payoff plan is organized

1 Record payments
Write down what you actually paid, including extra payments and fees.

2 Update balances
Track your balance changes and account totals over time.

3 Recheck the plan
Compare progress, update estimates, and adjust again.

Quick progress snapshot

Starting total balance	Current total balance	Planned monthly payment
Starting payoff date	**Current payoff date**	**Payoff method**

Helpful calculators

Scan a QR code when you want to recheck your plan with updated balances, payments, rates, payoff order, lower-rate options, or utilization.

- **Credit Card Payoff Calculator**
- **Credit Card Interest Calculator**
- **Extra Payment Calculator**
- **Cost of Delay Calculator**
- **Debt Payoff Goal Calculator**
- **Snowball vs Avalanche Calculator**
- **Balance Transfer Savings Calculator**
- **Debt Consolidation Comparison Calculator**
- **Credit Utilization Calculator**

Privacy and safety note

Do not enter full account numbers in DebtOptimizerHub resources or save other sensitive account details in worksheets. This is a planning resource, not legal, tax, or financial advice.

1. Set your starting baseline

Use this page to write the main starting numbers. This gives you a clear baseline before you begin or compare against later.

Plan baseline

Starting total balance

Starting total minimum

Total planned monthly payment

Starting payoff date

Target payoff date

Payoff method

Debt baseline

List each account once. Use this as the comparison point for the progress pages that follow.

Account name	Starting balance	APR	Minimum	Planned payment	Notes

Total starting balance

Total minimums

Total planned monthly payment

2. Track months 1-6

Record what happened while you made debt payments, then update your balances and payoff estimate. Use the blank line under each label for the amount or date.

Progress check

Total balance after this section

Amount paid down so far

Current payoff date

Month 1

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 2

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 3

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 4

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 5

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 6

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

2. Track months 7-12

Keep tracking what happened over the next six months. If your plan changed, use the plan changes page and update your estimates. Use the blank line under each label for the amount or date.

Progress check

Total balance after this section

Amount paid down so far

Current payoff date

Month 7

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 8

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 9

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 10

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 11

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

Month 12

Statement date

Payment made

Extra payment

Interest/fees

Ending balance

Balance after payment

Notes

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When the plan changes

If your payment, APR, balance, or payoff projection shifts, record the reason and test the updated numbers again.

3. Track each debt's balance

Use this page to see which debts are shrinking and which ones need a closer look. Update it monthly, quarterly, or whenever a debt is paid off.

Balance progress by debt

Use one row for each debt you're tracking.

Debt name	Starting balance	Current balance	Paid down	Paid off date	Notes

? *Tip: Update regularly so you can see momentum, spot slowdowns early, and celebrate wins along the way.*

Paid-off debt log

When one debt is paid off, note when the finish happened and what helped you stay consistent.

Debt paid off	Date	Payoff method used	Notes that helped me keep going

4. Mark payoff milestones

Use this page for motivation and review. Milestones help you see progress before the final payoff date arrives.

Progress milestones

- [ ] $500 paid down
- [ ] $1,000 paid down
- [ ] $2,500 paid down
- [ ] $5,000 paid down
- [ ] $10,000 paid down
- [ ] First debt paid off
- [ ] Second debt paid off
- [ ] Highest APR debt below 50%
- [ ] 10% of starting balance paid down
- [ ] 25% of starting balance paid down
- [ ] 50% of starting balance paid down
- [ ] 75% of starting balance paid down
- [ ] No new debt for 30 days
- [ ] No new debt for 90 days
- [ ] Payment made before due date
- [ ] Plan reviewed this month

Paydown percentage checkpoints

Checkpoint	DATE REACHED	NOTES
☐ 25% paid down		
☐ 50% paid down		
☐ 75% paid down		
☐ 100% paid off		

Next milestone focus

Choose one milestone to work toward next so the tracker turns into a specific action step.

Next milestone	Target date	Action this month

5. Record plan changes

Debt payoff rarely stays exactly the same. Use this page to document the changes that happened and what you needed to adjust.

Why the plan changed

- [ ] Income changed
- [ ] Minimum payment changed
- [ ] Needed a lower payment
- [ ] Missed or late payment
- [ ] New balance added
- [ ] Expense changed
- [ ] Rate or promo ended
- [ ] Used a balance transfer
- [ ] Consolidation offer
- [ ] Emergency expense

Date	What changed	Payment / balance / APR	Calculator to recheck	Notes

Before changing the plan

Check whether the change affects payoff time, total cost, utilization, or payment fit. A small monthly change can matter more than it looks when the balance is large.

6. Review the plan monthly

Use this page to look back at what happened, recheck the numbers, then decide whether the payment, payoff date, target date, or lower-rate strategy still fits.

Monthly review checklist

- [ ] Did income or budget change?
- [ ] Did the minimum still fit?
- [ ] Did I make the planned payment?
- [ ] Did I add a new balance?
- [ ] Did I use extra cash this month?
- [ ] Did interest or fees increase?
- [ ] Is there a lower-rate option now?
- [ ] Did the payoff date still feel realistic?
- [ ] Did a transfer or consolidation option improve?
- [ ] Did I rerun the numbers this month?

Monthly review log

Date	Total balance	What changed?	Recheck tool	Notes

Quarterly reset

What changed?

What payment, rate, or goal needs to change?

Choices

What payment, order, or payoff option should I compare?

Check

Should I rerun payoff, extra payment, transfer, consolidation, or utilization calculations?

7. Calculator check-in and notes

Use this page when a change in payment, balance, or interest means you want to recheck the numbers. Use the boxes below to quickly return to the main resource page or rerun a payoff estimate.

Notes from this review

Date	What changed	Next step	Recheck result

Resource page

Find worksheets, calculators, guides, and updated links.

debtoptimizerhub.com/resources/

Quick payoff recheck

Return to the payoff calculator to test updated balances, APRs, or payments.

debtoptimizerhub.com/tools/debt-payoff-timeline

Important planning notes

These worksheets are simplified planning tools. Actual payoff results can change because of issuer minimum-payment rules, daily interest calculations, fees, new purchases, promotional terms, or missed payments.