

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



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

- | | |
|--|--|
| <input type="checkbox"/> \$500 paid down | <input type="checkbox"/> \$1,000 paid down |
| <input type="checkbox"/> \$2,500 paid down | <input type="checkbox"/> \$5,000 paid down |
| <input type="checkbox"/> \$10,000 paid down | <input type="checkbox"/> First debt paid off |
| <input type="checkbox"/> Second debt paid off | <input type="checkbox"/> Highest APR debt below 50% |
| <input type="checkbox"/> 10% of starting balance paid down | <input type="checkbox"/> 25% of starting balance paid down |
| <input type="checkbox"/> 50% of starting balance paid down | <input type="checkbox"/> 75% of starting balance paid down |
| <input type="checkbox"/> No new debt for 30 days | <input type="checkbox"/> No new debt for 90 days |
| <input type="checkbox"/> Payment made before due date | <input type="checkbox"/> Plan reviewed this month |

Paydown percentage checkpoints

<input type="checkbox"/> 25% paid down	DATE REACHED _____	NOTES _____
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<input type="checkbox"/> 50% paid down	DATE REACHED _____	NOTES _____
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<input type="checkbox"/> 75% paid down	DATE REACHED _____	NOTES _____
--	------------------------------	-----------------------

<input type="checkbox"/> 100% paid off	DATE REACHED _____	NOTES _____
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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 _____
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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

- | | |
|--|--|
| <input type="checkbox"/> Income changed | <input type="checkbox"/> Expense changed |
| <input type="checkbox"/> Minimum payment changed | <input type="checkbox"/> Rate or promo ended |
| <input type="checkbox"/> Needed a lower payment | <input type="checkbox"/> Used a balance transfer |
| <input type="checkbox"/> Missed or late payment | <input type="checkbox"/> Consolidation offer |
| <input type="checkbox"/> New balance added | <input type="checkbox"/> 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

- | | |
|---|--|
| <input type="checkbox"/> Did income or budget change? | <input type="checkbox"/> Did interest or fees increase? |
| <input type="checkbox"/> Did the minimum still fit? | <input type="checkbox"/> Is there a lower-rate option now? |
| <input type="checkbox"/> Did I make the planned payment? | <input type="checkbox"/> Did the payoff date still feel realistic? |
| <input type="checkbox"/> Did I add a new balance? | <input type="checkbox"/> Did a transfer or consolidation option improve? |
| <input type="checkbox"/> Did I use extra cash this month? | <input type="checkbox"/> 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?

