FREE BUDGETING TOOL

Debt and Credit Tracker

Start date _____

List every debt from the smallest balance to the largest. Pay the minimum on all of them, then put every extra dollar on the top one. When it's gone, roll its payment into the next.

My Debt Take Down list smallest balance first

#	DEBT	BALANCE	MINIMUM	RATE %	PAID OFF ON	DONE
1						☐
2						☐
3						☐
4						☐
5						☐
6						☐
7						☐
8						☐
9						☐
10						☐
11						☐
12						☐
13						☐
14						☐
	Total					

Extra I can put on debt each month

Even $25 counts.

Why I want to be debt-free

Read this when it gets hard.

Payoff progress

Watching the boxes fill up keeps you going. Hang this page where you'll see it every day.

Debt 1: _____

Starting balance _____ Shade one box for every 10% paid.

Debt 2: _____

Starting balance _____ Shade one box for every 10% paid.

Debt 3: _____

Starting balance _____ Shade one box for every 10% paid.

Debt 4: _____

Starting balance _____ Shade one box for every 10% paid.

Debt 5: _____

Starting balance _____ Shade one box for every 10% paid.

Debt 6: _____

Starting balance _____ Shade one box for every 10% paid.

Celebrate every payoff

Write the date and one small, free way you celebrated.

Credit score log

Year _____

Many banks and credit cards show your score for free. Write it down once a month. Paying on time and paying down balances are what move it most.

MONTH	SCORE	WHERE I CHECKED	UP OR DOWN	NOTES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Credit report check

free from Equifax, Experian and TransUnion at AnnualCreditReport.com

DATE	BUREAU	MISTAKES FOUND	DISPUTED ON	FIXED

What helps my score

Pay every bill on time. Keep card balances low. Don't open new cards you don't need.

Keep it safe: never write full account numbers or your Social Security number on this page. The last four digits are enough.