

Credit Card Payoff Tracker



Every card, its rate and its credit limit, with a monthly log to watch the balances and the utilization fall.

1. MY CARDS

#	CARD	LIMIT	APR	BALANCE	MIN. PAYMENT	USED %
1	Dental bill		0%	\$480.00	\$40.00	
2	Store card	\$1,000	26.99%	\$640.00	\$25.00	64%
3	Furniture financing	\$1,500	19.99%	\$950.00	\$45.00	63%
4	Medical bill		0%	\$1,200.00	\$50.00	
5	Visa	\$3,500	22.49%	\$1,850.00	\$55.00	53%
6	Personal loan		11.9%	\$3,400.00	\$95.00	
7	Car loan		6.9%	\$6,200.00	\$215.00	
8	Student loan		5.5%	\$9,800.00	\$110.00	
	Total	\$6,000		\$24,520.00		409%

Used % is the balance divided by the limit. Under 30% on every card is the usual target for a healthier credit score; under 10% is better still.

2. MONTHLY BALANCE LOG

CARD	OCT 2026	NOV 2026	DEC 2026	JAN 2027	FEB 2027	MAR 2027	APR 2027	MAY 2027	JUN 2027	JUL 2027	AUG 2027	SEP 2027
Dental bill												
Store card												
Furniture financing												
Medical bill												
Visa												
Personal loan												
Car loan												
Student loan												
Total owed												
Used %												

CARD TO PAY OFF FIRST Dental bill	MONTHLY AMOUNT FOR CARDS \$850.00	ALL CARDS PAID OFF BY Feb 2029
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