Debt payoff progress log

See how repayments change the outstanding balance.

Three steps

1. Check statement balances
2. Separate principal from interest
3. Record any new charges

A worked example

Date	Dec 1
Starting balance	1000
Principal paid	90
New charges	10
End balance	920

1000 minus 90 plus 10 leaves 920.

Use actual lender statements.

Debt payoff progress log

Use one row per item or decision. Start with what you know.

Date	Starting balance	Principal paid	New charges	End balance

My next action / when