BNPL Tracker

Plan every payment, stay ahead of every due date.

$ THIS MONTH

MONTH / YEAR ....

REVIEW DATE ....

Monthly Budget .... $

Total Outstanding .... $

% PAYOFF PROGRESS

TARGET DEBT-FREE DATE ....

PREFERRED STRATEGY ....

PROGRESS

0% *50%* *100%*

BNPL MASTER REGISTER

ID	PROVIDER / APP	PURCHASE / PURPOSE	ORIGINAL	OUTSTANDING	INSTALLMENT	NEXT DUE	STATUS

- [x] Active
- [ ] Paid
- [ ] Overdue
- [ ] Closed

✓ THIS MONTH'S GOALS

- [ ] Review every active plan
- [ ] Confirm auto-pay is on
- [ ] Pay down the highest APR plan
- [ ] Avoid opening a new plan

! NOTES

Every payment you log is a step closer to debt-free.

Plan *Details*

One sheet per BNPL plan — copy pages 2–3 for every additional plan.

PLAN DETAILS

BNPL ID ....

PROVIDER / LENDER ....

ACCOUNT / REFERENCE (LAST 4) ....

BNPL TYPE ....

MERCHANT ....

PURCHASE / PURPOSE ....

PURCHASE DATE ....

START DATE ....

MONEY & TERMS

ORIGINAL AMOUNT .... $

DOWN PAYMENT .... $

FINANCED AMOUNT .... $

INTEREST RATE .... %

INTEREST .... $

FEES / TAX .... $

TOTAL PAYABLE .... $

TENURE .... *installments*

INSTALLMENT AMOUNT .... $

INSTALLMENTS PAID ....

REMAINING ....

AMOUNT PAID .... $

OUTSTANDING .... $

FINAL DUE DATE ....

REPAYMENT SETTINGS

AUTO-PAY (Y/N) ....

PAYMENT ACCOUNT ....

CREDIT REPORTING (Y/N/UNKNOWN) ....

LATE FEE TERMS ....

Tip: snap a photo of the plan's terms page and keep it with this sheet.

Payment *Log*

Full installment history, notes, and the monthly review checklist.

INSTALLMENT PAYMENT LOG

#	DUE DATE	AMOUNT DUE	PRINCIPAL	INT. / FEE	AMOUNT PAID	PAID DATE	STATUS

! NOTES / IMPORTANT DETAILS

✓ MONTHLY REVIEW

- [ ] Payment scheduled
- [ ] Payment made
- [ ] Balance updated
- [ ] Next due date checked