Student Loan Repayment Tracker

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This is a manual tracker, not a repayment calculator or recommendation. Copy the tables for additional loans and months. Enter actual amounts from your statements; do not estimate payment allocation from the change in balance alone.

1. Loan inventory

Loan / servicer	Federal or private	Balance / as of date	Rate / fixed or variable	Payment / due date
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Verify your federal loan information through Federal Student Aid and use the lender's official records for private loans. Keep full account numbers and login credentials out of shared copies.

2. Payment record

Payment date	Loan	Amount paid	Interest / principal per statement	Posted balance / date
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Check that each payment posts to the correct loan. Note fees, outstanding interest and any discrepancy separately. A payment may not reduce principal by its full amount.

3. Changes and servicer conversations

Date	Change or question	Written terms / reference	Required action	Deadline / outcome
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

For a proposed change, record the payment, rate, term, fees, total projected cost, eligibility conditions and protections before and after. Federal consolidation and private refinancing are different. Private refinancing of federal debt removes access to federal loan protections and options. Do not decide from the advertised monthly payment alone.

4. Extra payment or goal

Goal and date: _____

Amount available after essentials, required payments and cash buffer: _____

Instructions for applying extra payment / confirmation: _____

Actual result on next statement: _____

Monthly review

- Reconcile balances and due dates with current statements.
- Check available funds before automatic payments; a schedule does not guarantee successful posting.
- If a payment may be unaffordable, contact the servicer early and ask about currently available options.
- Before accelerating payment, consider whether a verified forgiveness path affects your decision.
- Store records securely and save important written confirmations.

Current help: Federal Student Aid loan management and CFPB student loan resources.