Credit-building tracker

A monthly check: balance, limit, payment made on time, and any credit applications. Based on FCAC's guide to improving your credit score.

NAME _____ DATE _____

Month	Account	Statement balance (CAD)	Credit limit (CAD)	Use (%)	Paid in full or minimum	Paid on time?	New applications this month	Checked my own report?
Jan								
Feb								
Mar								
Apr								
May								
Jun								
Jul								
Aug								
Sep								
Oct								
Nov								
Dec								

SOURCES (CHECKED 2026-11-26)

Check current details on the official page. https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score/improve-credit-score.html (checked 2026-11-26)