

Recovery Curve Tracker

The Debt Code – Free Companion Resource

Recovery Curve Tracker

Your credit score will recover. This tracker helps you see it happening. Record your score monthly and mark milestones as you reach them.

Your Starting Point

- **Date:** _____
- **Starting Credit Score:** _____
- **Source** (Credit Karma, bank app, etc.): _____
- **Total Debt at Start:** _____

Monthly Score Log

Record your score on the same day each month.

Month	Date	Score	Change
Start			
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			
Month 7			
Month 8			
Month 9			
Month 10			
Month 11			
Month 12			
Month 18			
Month 24			
Month 30			
Month 36			

Recovery Milestones

Mark each milestone as you reach it.

- First debt settled or resolved – Date: _____
 - All debts resolved – Date: _____
 - Score reaches 500
 - Score reaches 550
 - Approved for secured credit card – Date: _____
 - Score reaches 600
 - Score reaches 620 (FHA mortgage eligible)
 - Score reaches 650 (good credit territory)
 - Score reaches 670 (conventional loan eligible)
 - First negative mark falls off report (7 years from first delinquency)
 - Score reaches 700
 - Score reaches 740 (best rates territory)
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What to Expect (from Chapter 3)

Months 1-6: Score may dip as settlements and charge-offs are reported. This is normal. The drop is temporary.

Months 6-12: The worst is behind you. Settled accounts age, new positive accounts (secured card, credit builder loan) begin reporting. Expect gradual improvement.

Year 1-2: Most people see 50-100+ point improvement. Negative marks lose impact as they age. Consistent on-time payments on new accounts accelerate recovery.

Year 2-3: Majority of people reach 650+ (good credit). The older the negative marks get, the less they matter in scoring models.

Year 3-5: Full recovery zone. Many people exceed their pre-debt credit scores.

Free companion resource from The Debt Code by Jacob Tress. thedebtcode.com/resources