Debt Collection Log

A fillable working log to track one debt from the first written ask through to enforcing the judgment, with the facts, the contact history, the dates, and the next action

Use one log per debt. Fill in the facts at the top, record each contact and step as you climb the ladder, and always leave a dated next action so the account never goes quiet on your side. Keep this with your proof: the invoice or contract, your demand letters, and every delivery receipt. Full walkthrough, the escalation ladder, verified state small claims limits, and official sources: clearlegaltips.com/how-to-collect-money-owed/

DEBT COLLECTION LOG

1. The Debt (the facts)

Who owes you (legal name; the business entity if it is a business): ____

Their address, phone, and email: ____

What the money is for (unpaid invoice / personal loan / deposit / service not delivered): ____

The basis of the debt (invoice number, signed contract, promissory note, or written agreement): ____

Principal amount owed ($): ____

Interest or late fees, only if written into your contract ($): ____

Total now owed ($, itemized): ____

2. Your Deadline (statute of limitations)

Type of agreement (written or oral): ____

Your state's filing deadline for this debt (e.g., California: 4 years written, 2 years oral): ____

The calendar date that deadline falls on: ____

3. What You Know About the Debtor (for enforcement later)

Their employer (for collecting from pay): ____

Their bank, if known (for collecting from an account): ____

Property they own (for a lien): ____

4. Contact & Escalation Log

Record every step with a date, method, and result, then set the next action.

Date	Step & method	Result / next action
| Informal ask (call / email / letter) |		
| Demand letter (certified #) |		
| Final demand letter |		
| Mediation offered or tried |		
| Small claims filed (court / claim #) |		
| Judgment entered (date) |		
| Enforcement (wage / bank / lien) |		

5. Next Action

The single next step and the date it is due: ____

SMALL CLAIMS LIMITS: SAMPLE STATES (VERIFIED JULY 2026)

State	Limit
California	$12,500 individuals; $6,250 businesses
Texas	$20,000 including attorney's fees
New York	$10,000 NYC; $5,000 Nassau/Suffolk & city courts; $3,000 town & village
Florida	$8,000 excluding costs, interest & fees

INSTRUCTIONS FOR USE

This log is general information, not legal advice. Collecting a debt is a sequence: document it, ask for it in writing, send a formal demand, escalate to a final demand or free court mediation, and file in small claims if the amount fits your state's cap. Winning is not the finish line; a court gives you a judgment but does not collect the money for you, so note what you know about the debtor's pay, bank, and property early. Watch your statute of limitations the whole way, because once it passes the court will not hear the case. Full guide and official sources: clearlegaltips.com/how-to-collect-money-owed/