Multi-Card Statement Tracker

Household credit overview

Statement cycle
November 2026

TOTAL BALANCE	TOTAL LIMIT	TOTAL MINIMUM DUE
6,867.25	28,500.00	228.00

Cards and current statements

Card / issuer	Credit limit	Statement balance	APR	Minimum due	Due date	Utilisation	Est. monthly interest	Flag
Rewards Visa •••• 4821	6,000.00	1,384.20	21.9%	35.00	25-Nov-2026	23.1%	25.26	OK
Travel Mastercard •••• 1907	12,000.00	4,250.00	24.5%	128.00	18-Nov-2026	35.4%	86.74	High use
Store card – HomeMart	2,500.00	312.65	29.0%	25.00	09-Nov-2026	12.5%	7.55	OK
Cash-back Amex •••• 3005	8,000.00	920.40	20.0%	40.00	30-Nov-2026	11.5%	15.33	OK
						0.0%	-	OK
						0.0%	-	OK
All cards	**28,500.00**	**6,867.25**		**228.00**			**134.88**	

Summary

Overall utilisation (balance ÷ limit)	**24.1%**
Estimated interest this month if only minimums are paid	134.88
Estimated interest over 12 months at this balance	**1,618.59**

Tip

Keeping utilisation below about 30% on each card and overall is widely recommended. The Flag column marks any card above that level.