

QUICK START GUIDE

StackedSheets | Debt Payoff Tracker

Get your tracker set up in under 5 minutes. Follow these 5 steps:

STEP 1

Open the Debts Tab

Replace the sample data with your real debts. Enter the name, balance, APR, minimum payment, and type for each debt. Leave unused rows blank.

STEP 2

Choose Your Strategy

On the Dashboard, select Snowball (smallest balance first) or Avalanche (highest interest first) from the dropdown.

STEP 3

Set Your Extra Payment

Enter how much extra you can pay each month above your minimums. Even \$50/month makes a big difference.

STEP 4

Review Your Plan

Check the Dashboard for your debt-free date, total interest, and strategy comparison. The Snowball and Avalanche tabs show month-by-month details.

STEP 5

Track Your Progress

Use the Countdown tab to log actual payments monthly. Watch your milestone badges unlock as you crush your debt!

PRO TIPS

- Snowball gives faster wins. Avalanche saves more money. Both work!
- Log windfalls (tax refunds, bonuses) in the Snowflakes tab.
- Use What-If Scenarios to see how extra payments change your timeline.
- Fill in the 'How I'll Celebrate' column on Milestones for motivation.
- The highlighted cells are your inputs. Everything else auto-calculates.