FREE CHECKLIST · WEALTH ASSIMILATION

Credit Card Stack Worksheet

Audit your monthly spend — find the 2-card stack that earns the most

Credit Card Stack Worksheet

Audit your monthly spend across categories — find the 2-card stack that earns you the most.

STEP 1 — MONTHLY SPEND AUDIT

Track your last 3 months. Fill in your monthly average per category:

- Groceries: $_____ / month
- Dining out / takeout: $_____ / month
- Gas / EV charging: $_____ / month
- Online shopping (Amazon, etc.): $_____ / month
- Travel (flights, hotels, rideshare): $_____ / month
- Streaming / subscriptions: $_____ / month
- Utilities / bills (if card accepted): $_____ / month
- Everything else: $_____ / month

Total monthly spend on cards: $_____

STEP 2 — CASH BACK POTENTIAL

For your spend profile, what annualized return are you leaving on the table today?

- Current setup: flat-rate cash back OR none at all: _____ %
- Best-fit 2-card stack (estimated): _____ %
- Spend × rate gap: $_____ × (_____% " _____%) × 12 = $_____/year

STEP 3 — CARD PAIRING MATRIX

For each card you're considering, fill in:

- [ ] Card name: ______________________________
- [ ] Top category and rate: _____ % on ______________________________
- [ ] Base rate on everything else: _____ %
- [ ] Annual fee: $_____ (waived year 1? Yes / No)
- [ ] Sign-up bonus: $_____ (minimum spend: $_____ in _____ months)
- [ ] My estimated annual cash back: $_____

Repeat for Card 2 and (optional) Card 3.

STEP 4 — TRAVEL REWARDS CHECKPOINT

- [ ] I fly 2+ times per year: Yes / No
- [ ] I'm willing to learn a transferable points program: Yes / No
- [ ] I can use airline/hotel loyalty portals: Yes / No
- [ ] Travel rewards card likely beats cash back for my profile: Yes / No

If yes to all four, a travel rewards card belongs in the stack. Otherwise, stay cash-back.

STEP 5 — 0% APR CHECKPOINT

- [ ] I have a balance transfer plan (debt at >15% APR): Yes / No
- [ ] I have a near-term large purchase (next 12 months): Yes / No

- [ ] 0% APR card is justified for my profile: Yes / No

If yes, a 0% APR card joins the stack for the duration of the intro window only.

STEP 6 — ANNUAL FEE BREAKEVEN

For any card with an annual fee:

- Annual fee: $_____
- Extra rewards vs. a no-fee 2% card: _____ % × $_____ spend = $_____
- Net gain / loss after fee: $_____
- [ ] Card earns more than it costs: Yes / No

STEP 7 — AUTO-PAY SETUP (critical — interest erases all rewards)

- [ ] Auto-pay set to FULL BALANCE (not minimum)
- [ ] Payment date confirmed: _____
- [ ] Bank account linked and verified
- [ ] First statement reviewed to confirm auto-pay activated

MY CARD STACK

Card 1: ______________________________ Best for: ______________________________

Card 2: ______________________________ Best for: ______________________________

Card 3 (optional): ____________________ Best for: ______________________________

Estimated annual rewards: $_____ minus fees: $_____ = Net: $_____
