§ **The Ledger**
PROPERTY MANAGEMENT

GETTING STARTED

Your first twenty minutes

Seven steps, in order, with a picture of each screen and where the button is. By the end: your property is in, the lease reads itself, your tenant has a portal, and rent lands in your bank.

thepropertyledger.app · this guide matches the app as of September 2026 · the live version of this walkthrough is always at **/help** in the app.

BEFORE YOU START

What The Ledger is, in one paragraph

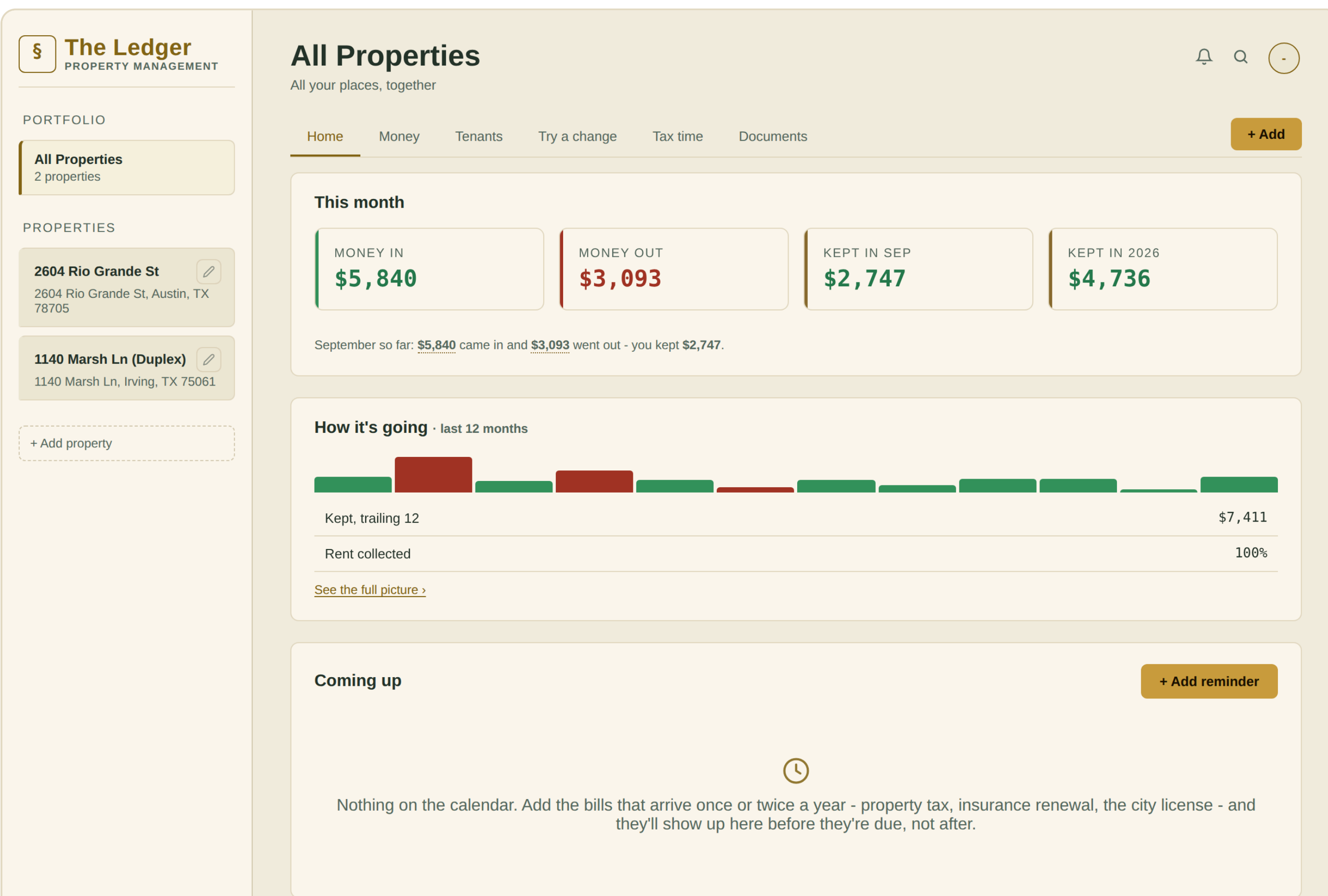
A ledger for people who own a few rentals. Every dollar in and out, by property; the loan, the deposits, the mileage; the tenant's side in a separate portal; rent paid online straight to your bank; and at year end, the numbers your accountant asks for. It works on a laptop and on a phone, and it works offline - the sync catches up when you're back.

> **The rule of the app:** it only ever asks for what changes a number. If you don't know something yet, leave it blank and move on - the setup ring will remind you.

1 Add your first property

> **Where:** the left rail → **+ Add property**. On a phone: tap the property name at the top of the screen → **+ Add property**.

Name, address, what you paid and when. If there's a loan, the amount, the rate and the term; if you don't have the papers to hand, skip it - you can attach the closing statement later and the reader fills the figures. Save.



Home: the left rail lists your places (All Properties rolls them up); the tabs across the top are Home, Money, Tenants, Try a change, Tax time, Documents; **+ Add** sits at the right end of the tab row.

2 Let the setup ring guide you

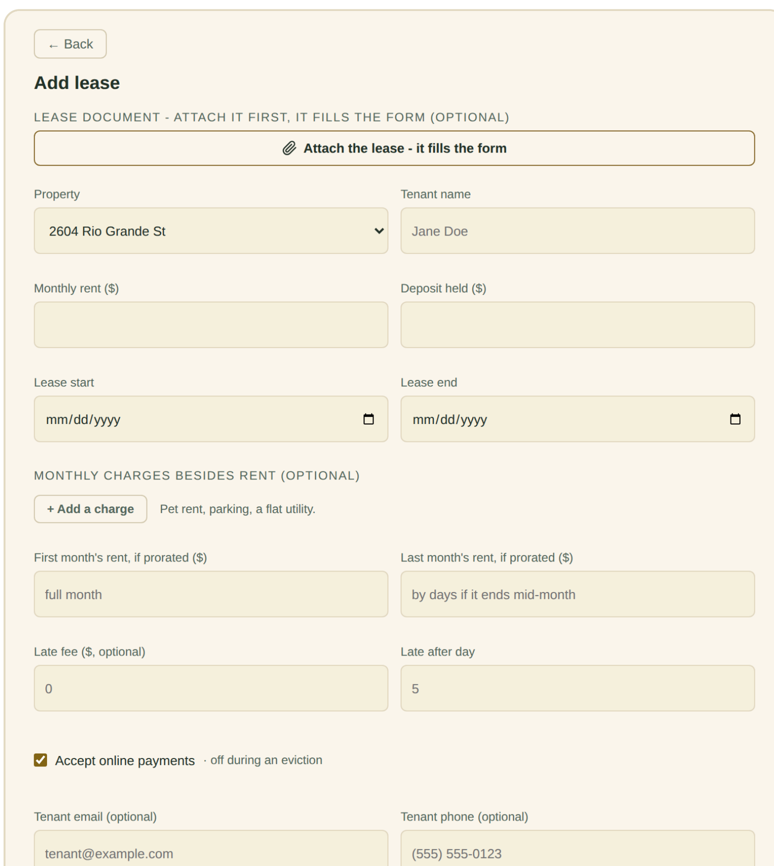
> **Where:** the ring at the top right of Home, e.g. **4 left**. Tap it: the panel says what's next in setup, and **Continue** takes you there.

The ring counts the few things that change a number: the loan, the land value (for depreciation), the closing statement, the insurance policy. It walks you to each one, in order, and stops when there's nothing left worth asking. Attach the paper and the reader fills the figures; you confirm them.

3 Add the lease - attach it first

> **Where: Tenants** tab → **+ Add lease** (top right of the Leases card).

The attach field is the first thing on the form on purpose. Drop the signed lease in - PDF or a photo - and the form fills itself: tenant, rent, deposit, start and end, pet rent and other monthly charges, the late fee and the grace day, a prorated first or last month if the lease says so. Anything you already typed stands. Check what it read, then save.



Add lease. Monthly charges besides rent (pet rent, parking, a flat utility) get their own lines; the late fee and "late after day" drive the late-fee logic; **Accept online payments** is on by default - turn it off during an eviction and the tenant sees no Pay button.

4 Invite the tenant

> **Where:** the lease's row on the Tenants tab → **Invite to the portal**.

It emails the tenant a link. They create a free account and see only their own side: the lease, rent, a message thread with you, a way to report a problem with photos. They never see your books. The invite shows on Active and Upcoming leases.

5 Get paid online

> **Where: Tenants** tab → the **Get paid online** card → **Set up with Stripe**.

Stripe asks who you are and which bank to pay you - about five minutes. On the payout screen choose **Automatic**. If Stripe sends you back to the app while it still lists things to finish, that's normal: it checks in the background, the card says what's still needed, and it says **Ready** when done. The money goes to **your** bank; The Ledger never holds it.

Get paid online · through the tenant portal

Ready. Rent paid on the portal goes to your bank.

PLACE	ONLINE	BANK FEE 0.8%, up to $5	CARDS	CARD FEE 2.9% + 30¢
2604 Rio Grande St	☑	I pay	☑	Tenant pays
1140 Marsh Ln (Duplex)	☑	Tenant pays	☐	-

Received

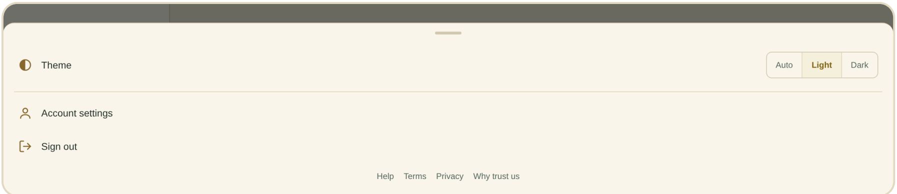
Marcus Webb · 2604 Rio Grande St · $2,500 for September · landed Sep 24, 2026 · the entry

Once ready: a row per place. **Online** switches it on for that place. **Bank fee** (0.8%, capped at $5) - you pay it, or the tenant does. **Cards** lets tenants pay by debit or credit card (2.9% + 30¢); **Card fee** says who pays that. "Received" lists what has landed, with a link to the entry; "On its way" lists transfers still clearing.

6 Send papers by email

> **Where:** the avatar (top right) → **Account** → your private address, **receipts+…@in.thepropertyledger.app**. Save it as a contact.

Forward anything: a receipt, a lease, an insurance page, a tax bill, a 1098, a closing statement, an HOA notice. The app takes one look, says what it is and which place it names, and the bell asks you: **File it** (shelved under Documents, nothing else changes) or **Read & apply** (filed, then read, with the figures offered for you to confirm). Nothing is filed until you say so.

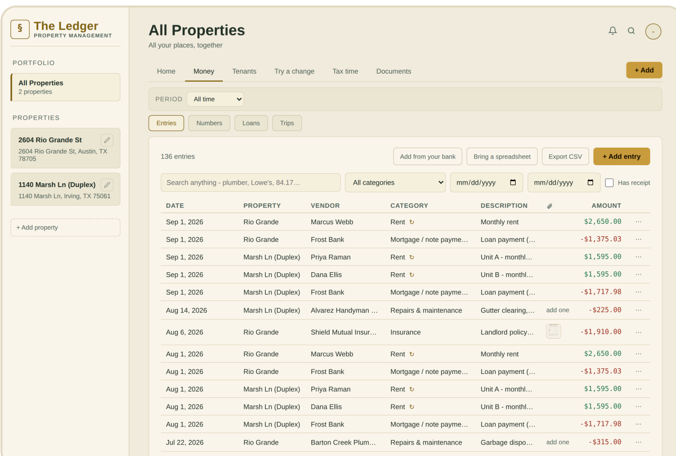


Account (avatar → Account): your email-in address, sharing, theme, sign out.

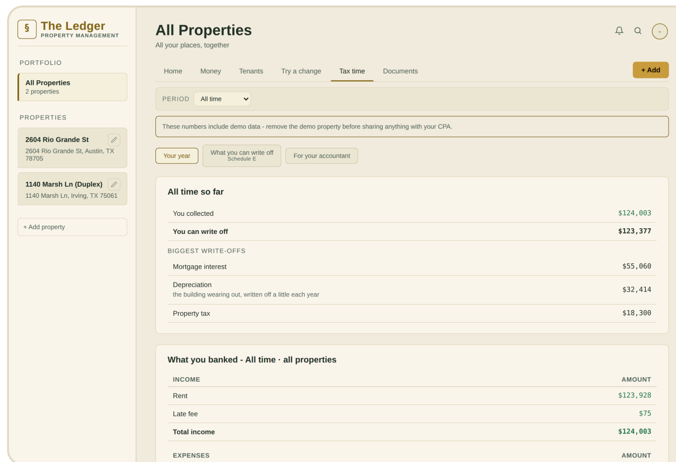
7 See where you stand

Where: Home for this month · **Money → Numbers** for the graphs · **Tax time** for your year.

Home is this month and what needs you. Money is every entry, with Numbers, Loans and Trips beside it. Tax time is the year as your accountant wants it - what you can write off, Schedule E, and a package to send them.



Money → Entries. Add from your bank, bring a spreadsheet, or add one by hand. Search anything.



Tax time: the year, the write-offs, the accountant's copy.

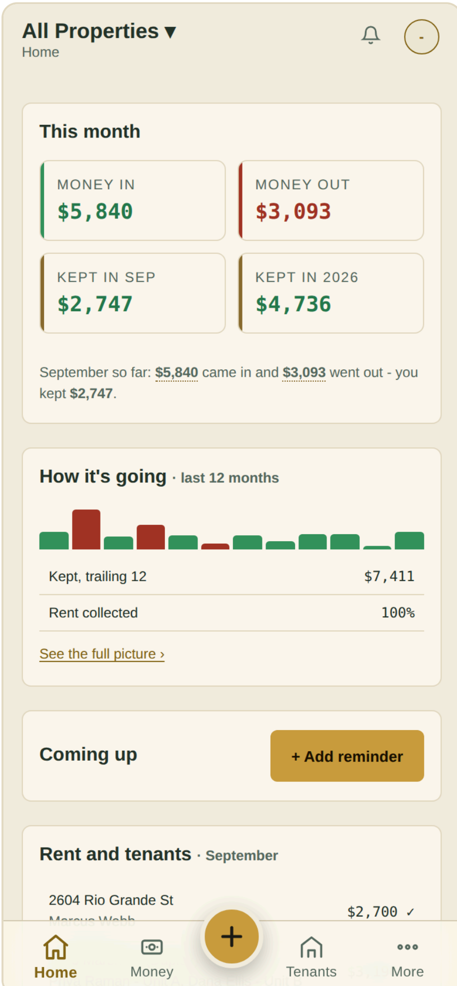
FINDING YOUR WAY

Where things are

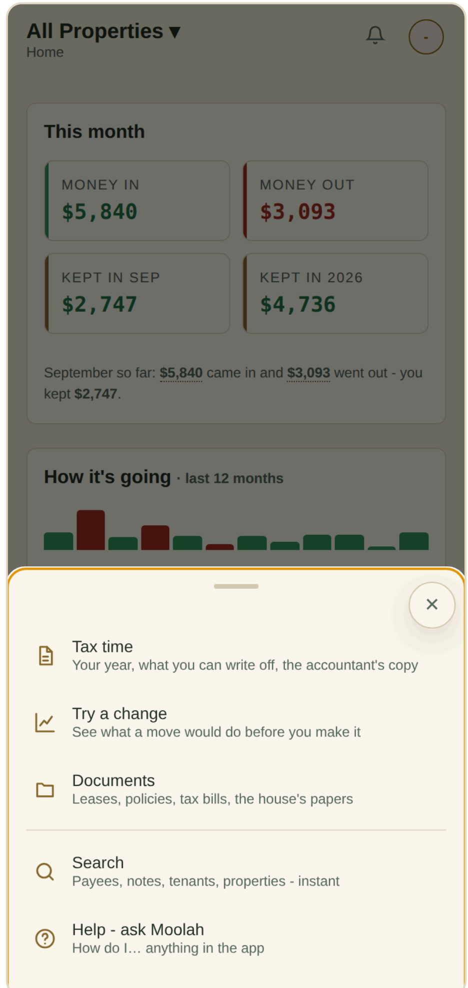
PLACE	WHAT LIVES THERE
Home	This month, how it's going over 12 months, what's coming up, the rent-and-tenants strip. The setup ring is at the top right.
Money	Entries (every dollar), Numbers (the graphs and the health of each place), Loans, Trips. Imported files sit in a fold at the foot of Entries.
Tenants	Get paid online, the rent card (paid / due / late / on its way), your leases with Invite, Renew, Refund and Forfeit, and the portal's messages and problem reports.
Try a change	Raise the rent, a vacancy, a refinance, sell versus hold - run on your real books before you do it.
Tax time	Your year, what you can write off, Schedule E, the package for your accountant.
Documents	Every paper, shelved by kind. Search finds them by name or by what's inside.
+ Add	Rent I received, a bill I paid (typed in, or receipts snapped), a document, a drive, a tenant. Right end of the tab row; on a phone, the gold + in the bar.
The bell	Papers that arrived by email, and the few things waiting for you.
The avatar	Account, your private email-in address, sharing with a partner or your accountant, theme, sign out.

On a phone

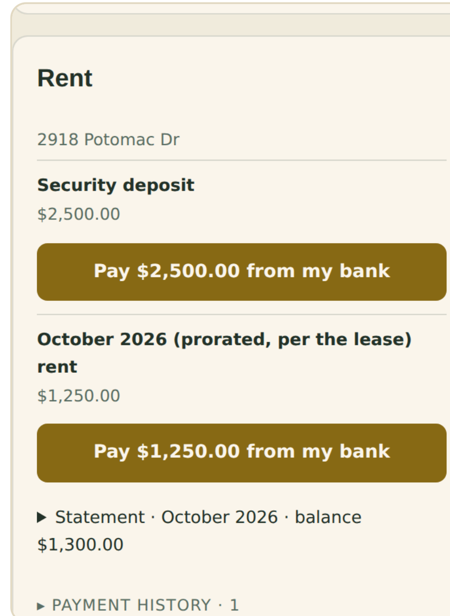
Same app, one column. The bar at the bottom is Home, Money, **+**, Tenants and **More**; More holds Tax time, Try a change, Documents, Search and Help. The property name at the top switches places.



Home on a phone.



More: Tax time, Try a change, Documents, Search, Help.



What your tenant sees: the Rent card on the portal.

RENT PAID ONLINE

How rent moves, month to month

What the tenant can pay, and when

The security deposit the moment the lease exists. The first month from 60 days before the lease starts, prorated if the lease says so. Then each month from the 1st. A prorated last month, if the lease ends mid-month. Their bank is saved after the first payment, so the next one is one tap.

Late fees

After your grace day, the month's late fee is added to what's due. A late fee still owed carries into the next month until it's paid or you waive it - the **Waive** link is on the rent row. "On time" means the day the tenant paid, not the day it cleared.

Statements and reminders

The tenant gets a statement three days before the 1st (rent, charges, any late fee, what's been paid, the balance), and a past-due note the day after the grace day. They can print the statement from the portal.

What you see

The rent row says **On its way** while the bank transfer clears - up to four business days - then **Paid**. The entry books itself into Money, dated the day they paid, marked bank-confirmed, with the Stripe reference in the note. You get an email and a push when it lands. If a transfer bounces or a card is disputed, the entry comes back out and you're told.

Cards

Off unless you switch them on per place. Debit and credit both count as cards (2.9% + 30¢). Choose who pays that fee; by default the tenant does, and the portal shows the fee before they pay.

Pausing

Edit the lease → untick **Accept online payments**. The portal shows the rent with no Pay button and a note to contact you. Use it during an eviction, when accepting partial rent could matter.

Questions people ask in week one

I don't have the loan papers yet.

Skip it. The ring keeps the spot; attach the statement when it turns up.

Two units in one building?

One property, two leases. The rent card shows each tenant.

Can my partner or accountant see it?

Avatar → **Sharing**. A partner can edit; an accountant can view. Neither sees your other properties unless you share them too.

I logged rent by hand and the tenant also paid online.

The portal knows what's been logged and only asks for the remainder.

Where's the demo?

The first screen offers two demo properties. They're marked (demo) and count in Home and Money while they're loaded; the CPA and lender packages leave them out. Delete them whenever.

Something looks wrong.

Avatar → **Help**, or ask Moolah on a phone (More → Help). The help page in the app is this walkthrough, kept current.
