GUIDE FOR EVERYONE

Ledgerly User Guide

Everything you need to find your way around Ledgerly.app

Learn to:

- Create your account with a group invite code
- Find your way around every menu
- Understand what each role can do
- Keep your account and data safe
- Fix the most common problems yourself



"Your word is a lamp for my feet, a light on my path." Psalm 119:105

This guide is for you.

Ledgerly brings together courses, money tools, workbooks, and certificates for every group and every member. Print it, copy it, and share it with your congregation.

HOW TO USE THIS GUIDE

1. Read Chapters 1 and 2 before you sign in for the first time.
2. Keep this guide open beside the app the first week — every menu name matches the screen.
3. Jump to Chapter 5 whenever something doesn't work the way you expect.
4. When you're ready for more, pick up the guide written for your role: Student, Instructor, or Group Admin.

PRINCIPLES WE KEEP

- God owns it all. The platform exists to help you manage it faithfully.
- Your money tools are private to you and the family members you choose to link.
- Scripture first, math second, shame never.
- Teaching, not advice: verify tax and legal details with a licensed professional.

> **Protect your account**
>
> Ledgerly staff and group leaders will **never** ask for your password — not by email, text, or phone. If someone does, don't reply. Reset your password from the sign-in page and tell your group administrator.

"Your word is a lamp for my feet, a light on my path." — Psalm 119:105

LEDGERLY PLATFORM GUIDE · G01

Ledgerly User Guide

Everything you need to find your way around Ledgerly.app — for every member, leader, and administrator

The Ledgerly Curriculum Team
Ledgerly.app

Ledgerly.app

Ledgerly User Guide
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For every group and member. Groups and individuals may print, copy, and distribute this guide in whole or in part for non-commercial use, provided this page is included. It may not be sold.

About the screens. Menu names, buttons, and features are described as they appear on Ledgerly.app in September 2026. The platform is updated regularly; if a screen looks different, the newest edition of this guide is always linked in the footer of Ledgerly.app.

Not advice. Ledgerly is a teaching platform, not legal, tax, investment, insurance, or accounting advice, and no advisory or fiduciary relationship is created by using it.

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Introduction

Ledgerly is a free biblical financial-literacy platform built for groups and their members. It brings together three things most groups have to piece together on their own: a complete curriculum, practical money tools, and group features for classes and small groups.

This guide is the front door. It shows you how to get in, how the screens are organized, and who can do what. It's short on purpose — you'll be using the platform, not reading about it, by the end of Chapter 2.

About This Book

The *Ledgerly User Guide* is the first book in the Ledgerly Platform Guide Series. It covers the whole platform at a high level. Three companion guides go deeper: the **Student Guide** for members taking courses and using the money tools, the **Instructor Guide** for class leaders, and the **Group Admin Guide** for the people who set Ledgerly up for a congregation.

Menu names, button labels, and screen titles appear in **bold** exactly as they appear in the app. Web addresses appear like *ledgerly.app/login*.

This Guide at a Glance

BY THE END OF THIS BOOK YOU WILL

1. Explain what Ledgerly is and what it costs (nothing).
2. Create an account with your group's invite code and sign in.
3. Find every screen from the left-hand menu.
4. Describe what participants, instructors, group admins, and super admins can do.
5. Reset a password and solve common problems without waiting on anyone.

Screens you'll meet: Sign In; Create Account; Dashboard; Courses; Workbooks; Money tools; Profile.

Foolish Assumptions

In writing this workbook, we made a few assumptions about you:

- Your group uses Ledgerly, or you're thinking about bringing it to your group.
- You can use a web browser on a phone, tablet, or computer.

- You have an email address you can check — password resets are sent there.
- You'd like to learn what the Bible says about money and put it into practice.

Icons Used in This Book

Look for these icons in the margins. Each one flags a particular kind of information:



TIP

A shortcut, a better way to do something, or a trick that saves time or money.



REMEMBER

Something important enough to keep in your head after you close the book.



WARNING

A mistake that costs real money, damages credit, or hurts people. Slow down when you see this one.



TECHNICAL STUFF

The math, law, or fine print behind a recommendation. Interesting, but you can skip it and still do the work.

Beyond the Book

Ledgerly brings together the courses, the money tools, the workbooks, and these guides for every group and every member. Every track has a printable workbook on the **Workbooks** page, and every guide in this series is linked in the footer of **Ledgerly.app**.

Where to Go from Here

New here? Read Chapter 1, then follow the steps in Chapter 2 to create your account.

Already signed in and looking for a menu? Chapter 3 is a tour of every screen.

Wondering what an instructor or group admin can see? Chapter 4 lays out every role.

Something not working? Go straight to Chapter 5.

PART 1

Getting In

What Ledgerly is, why it’s free, and how to create your account and sign in.

Chapter 1 Welcome to Ledgerly

Chapter 2 Creating Your Account and Signing In

CHAPTER 1

Welcome to Ledgerly

3 sections · Psalm 24:1

IN THIS CHAPTER

- What Ledgerly is and who it's for
- What's included — and what it costs
- How the curriculum is organized

Before you click anything, it helps to know what you're walking into. This chapter gives you the big picture in about five minutes.

SECTION 1.1

What Ledgerly is

Ledgerly is a financial discipleship platform for groups. Members learn what Scripture says about money, then practice it with real tools: a budget, a debt snowball, savings goals, and a net-worth tracker. Groups get a complete curriculum they can use for self-paced study, small groups, or classes.

> *The earth is the Lord's, and everything in it, the world, and all who live in it.*
>
> **Psalm 24:1**

Everything on the platform starts from that verse. God owns it all; we manage it. The courses teach the *why*, the tools help with the *how*, and classes and small groups keep people going when it gets hard.

REMEMBER

Ledgerly brings together the courses, the tools, the workbooks, the certificates, and these guides for every group and every member.

SECTION 1.2

What's included

Part of the platform	What it gives you
Courses	277 courses and 966 lessons in 18 tracks, from a kids' workbook to estate planning
Workbooks	A free, printable PDF workbook for each course you enroll in
Money tools	Budget Builder, Debt Snowball, Savings Goals, Net Worth Tracker, and a Baby Steps checklist
Groups	Cohorts with attendance, assignments, and messages for classes and small groups
Certificates	Certificates of completion, earned by passing a course assessment

TIP

Each group's space is separate. You see your own group's classes and groups — not anyone else's.

SECTION 1.3

How the curriculum is organized

The curriculum is arranged in **tracks**. Each track is a set of related courses, and each course is a short series of lessons. Every track has a matching printable workbook, so you can learn on screen, on paper, or both.

The five stages

Stage	Tracks
Foundations	Budgeting & Stewardship · Savings & Emergency Funds · Credit & Banking · Debt Management · Marriage & Family
Kids & Teens	Money Smarts for Kids (ages 6–11) · Teen Money Foundations (ages 12–18)
Growth	Investing Foundations · Retirement · Real Estate · Insurance & Risk · Professional Ethics
Advanced	Advanced Investing · Tax Strategy · Business Finance · Estate & Legacy · FinTech & Crypto
Expert	Financial Analysis & Modeling

Courses are also tagged by audience — **Kids**, **Teens**, **Young Adults**, **Adults**, **Seniors**, and **Couples & Families** — so members can filter to what fits their season of life.

QUICK CHECK

- [ ] I can explain what Ledgerly is in one sentence.
- [ ] I know it’s free for my group and me.
- [ ] I know the curriculum is organized in tracks, courses, and lessons.

CHAPTER 2

Creating Your Account and Signing In

4 sections

IN THIS CHAPTER

- Creating an account with an invite code
- Signing in and signing out
- Resetting a forgotten password
- Registering a brand-new group

Every Ledgerly account belongs to a group. That's what keeps your group's classes and groups private to your congregation. It's also why you need an invite code from your group to sign up.

SECTION 2.1

Create your account

Ask your pastor, small-group leader, or group office for your group's **invite code**. Then:

1. Go to *ledgerly.app* and choose **Sign In**, then **Register here** (or go straight to *ledgerly.app/register*).
2. Enter your **First Name**, **Last Name**, **Email**, and (optionally) **Phone**.
3. Choose a **Password** at least 8 characters long and type it again in **Confirm Password**.
4. Pick your **Age Group** — Teen (13–17), Young Adult (18–25), Adult (26–64), or Senior (65+) — plus your **Marital Status** and **Family Size**.
5. Enter the **Group Invite Code** and choose **Create Account**.

Your invite code is what connects your account to your group. You never choose your group from a list, and once your account is created it stays with that group.

WARNING

Invite codes can expire or reach a set number of uses. If yours is rejected, it isn't your fault — ask your group administrator for a fresh one.

TECHNICAL STUFF

Your age group and household details help your group see who it's serving and help you find courses for your season of life. You can change them any time on your **Profile**.

SECTION 2.2

Sign in and sign out

1. Go to *ledgerly.app/login*.
2. Enter your **Email** and **Password**, then choose **Sign In**.

There's no group to pick: Ledgerly knows your group from your account. You land on your **Dashboard**. To leave, choose **Sign Out** at the bottom of the left-hand menu. On a shared or public computer, always sign out when you're done.

TIP

On a phone, use your browser's *Add to Home Screen* option. Ledgerly opens like an app, full screen, with its own icon.

SECTION 2.3

Reset a forgotten password

1. On the sign-in page, choose **Forgot password?**.
2. Enter the email address you signed up with and choose **Send Reset Link**.
3. Open the email from Ledgerly and follow the link within **one hour**.
4. Enter a **New Password**, confirm it, and choose **Reset Password**.

REMEMBER

If the link has expired, just request a new one. If no email arrives, check your spam or junk folder, then ask your group administrator — they can see whether the email was sent.

SECTION 2.4

Register a new group

If your group isn't in the list yet, a group leader can add it at *ledgerly.app/group-register*. You'll enter the **Group Name**, a short **Group Slug** (a web-friendly name like *grace-community*), and the details for the group's first administrator account.

The person who registers the group becomes its first **group admin**. The *Group Admin Guide* picks up from there.

TIP

Register the group with a shared ministry email you'll keep for years, not a personal address that might change.

QUICK CHECK

- [ ] I've created my account (or know where to get an invite code).
- [ ] I can sign in, sign out, and reset my password.
- [ ] I know how a new group gets started.

PART 2

Getting Around

A tour of every screen, a map of who can do what, and fixes for the problems people hit most often.

Chapter 3 A Tour of the Platform

Chapter 4 Roles: Who Can Do What

Chapter 5 Troubleshooting and Staying Safe

CHAPTER 3

A Tour of the Platform

3 sections

IN THIS CHAPTER

- The left-hand menu, item by item
- Where your personal tools live
- Where your profile and account settings live

Ledgerly has one main menu, down the left side of the screen (tap the menu button at the top on a phone). Every screen you need is one tap away.

SECTION 3.1

Learning screens

Dashboard
Your home base: active courses, Baby Steps progress, debt remaining, your current budget, and quick links.

Courses
The full catalog. Filter by age group, open a course, enroll, and work through its lessons.

Workbooks
A free printable PDF workbook for each course you enroll in.

Assessments
Course assessments. Passing one issues a certificate.

Certificates
Every certificate you've earned, ready to view and verify.

SECTION 3.2

Money tools

Baby Steps
A nine-step checklist from a $1,000 emergency fund to a life of generosity. Tap a step when you've finished it.

Budget
A monthly zero-based budget with planned and actual amounts, a copy-last-month button, and CSV export.

Debt Snowball
Every debt in one place, with payments recorded as you make them.

Net Worth
Snapshots of what you own minus what you owe, saved over time.

Savings Goals

Named goals with target amounts and dates, and contributions as you add them.

REMEMBER

Your money tools are private. Group admins and instructors can’t see your budget, debts, savings, or net worth.

SECTION 3.3

Your account

Profile

Your name, contact details, household information, password, and family links.

Depending on your role, you may also see **Instructor**, **Admin**, or **Super Admin** near the bottom of the menu. Chapter 4 explains each.

QUICK CHECK

- [ ] I can find every screen from the left-hand menu.
- [ ] I know my money tools are private.
- [ ] I know where to update my profile.

CHAPTER 4

Roles: Who Can Do What

3 sections

IN THIS CHAPTER

- The four roles on Ledgerly
- A side-by-side permissions table
- How roles change

Everyone on Ledgerly is a learner first. Some people also lead a class or manage the group's setup. Your role decides which extra screens you see.

SECTION 4.1

The four roles

Participant
Every member. Takes courses and uses the money tools.

Instructor
Leads a class or small group (a *cohort*): takes attendance, posts assignments, sends messages, and follows each student's progress.

Group admin
Sets up Ledgerly for the group: members, invite codes, courses, cohorts, reports, branding, and email.

Super admin
The Ledgerly platform team. Manages groups across the whole platform.

SECTION 4.2

Permissions at a glance

Can…	Participant	Instructor	Group admin
Take courses and download workbooks	Yes	Yes	Yes
Use the money tools (private to each person)	Yes	Yes	Yes
See rosters and progress for their cohorts	—	Yes	Yes
Take attendance, post assignments, message a class	—	Yes	Attendance
Add, edit, and deactivate members	—	—	Yes
Create invite codes, courses, and cohorts	—	—	Yes
See group reports and usage	—	—	Yes
Change group branding and email settings	—	—	Yes

REMEMBER

No role can see another person's budget, debts, savings, or net worth. The only exception is a family member *you* choose to link on your Profile.

SECTION 4.3

Changing roles

New accounts start as participants. A group admin can make another member an admin from **Admin → Users**. The instructor role is currently assigned by the Ledgerly platform team — your group admin can request it for you.

TIP

Groups usually keep two admins: one pastor or staff member, and one trusted volunteer. That way nobody gets locked out when someone is away.

QUICK CHECK

- [ ] I know my role and what it lets me do.
- [ ] I know nobody at group can see my private money tools.
- [ ] I know who to ask about a role change.

CHAPTER 5

Troubleshooting and Staying Safe

3 sections

IN THIS CHAPTER

- Fixes for the most common problems
- Browser and device tips
- Keeping your account safe

Most problems have a two-minute fix. Try the table below before you call for help — and if it doesn't work, you'll know exactly what to tell your group administrator.

SECTION 5.1

Common problems and quick fixes

Problem	Try this
Can't sign in	Check that you picked the right group, then your email and password. Use **Forgot password?** if needed.
Reset email never arrived	Check spam or junk. Links expire after one hour — request a new one.
Invite code rejected	It may have expired or reached its limit. Ask your group admin for a new code.
A lesson is locked	Lessons open in order. Finish the previous lesson and choose **Mark Complete**.
The screen looks old or broken	Refresh the page. If it persists, clear your browser's cache for ledgerly.app.
My budget or debts are missing	Tools are saved per account — check you're signed in as yourself, not a family member.

SECTION 5.2

Browsers and devices

Ledgerly works in current versions of Chrome, Safari, Edge, and Firefox on phones, tablets, and computers. JavaScript and cookies must be turned on.

TECHNICAL STUFF

Ledgerly saves parts of the app on your device so it loads quickly. After an update, the newest version appears the next time you open or refresh the page. If a screen still looks out of date, close the tab completely and open it again.

SECTION 5.3

Keep your account safe

- Use a password you don’t use anywhere else.
- Never share your password — not even with your pastor or group admin. They never need it.
- Sign out on shared computers.
- If you think someone else has used your account, reset your password right away and tell your group admin.

WARNING

Be wary of messages that claim to be from Ledgerly and ask you to pay, sign in through a link, or confirm your password. Ledgerly is free and will never ask you to pay for anything.

QUICK CHECK

- [ ] I can fix the most common problems myself.
- [ ] I know what to tell my group admin if I can’t.
- [ ] My password is unique and private.

PART 3

The Part of Tens

The questions group members ask most, answered in a sentence or two.

CHAPTER 6

Ten Quick Answers

1

Does it cost anything?

Every course, workbook, tool, and certificate is included for every group and every member.

2

Can my group see my budget?

No. Your money tools are private to you and any family member you choose to link.

3

Do I need an app store download?

No. Use your browser, and add it to your home screen if you like.

4

Where do I start?

Open **Courses** and start with a Foundations course, or try Budgeting & Stewardship.

5

Can I print the lessons?

Yes. Enroll in a course and its track's free printable workbook appears on the course page and under **Workbooks**.

6

Can my spouse and I share?

Yes. Link each other from **Profile → Family Linking**.

7

Are there courses for my kids?

Yes. Filter **Courses** by Kids or Teens, and enroll to get the Kids and Teens workbooks.

8

I forgot my password.

Choose **Forgot password?** on the sign-in page. The link works for one hour.

9

Who do I ask for help?

Your group administrator first. They can reach the Ledgerly team if needed.

10

Is this financial advice?

No. It's biblical teaching and practical tools. Check tax and legal details with a licensed professional.

APPENDIX A

Screen and Web Address Reference

Bookmark the addresses you use most.

Screen	Address
Sign In	ledgerly.app/login
Create Account	ledgerly.app/register
Forgot password	ledgerly.app/forgot-password
Register a group	ledgerly.app/group-register
Dashboard	ledgerly.app/dashboard
Courses	ledgerly.app/courses
Workbooks	ledgerly.app/workbooks
Baby Steps	ledgerly.app/baby-steps
Budget	ledgerly.app/budget
Debt Snowball	ledgerly.app/debt-snowball
Savings Goals	ledgerly.app/savings
Net Worth	ledgerly.app/net-worth
Profile	ledgerly.app/profile
Certificates	ledgerly.app/certificates

APPENDIX B

Glossary

Assessment
A course test. Passing it issues a certificate of completion.

Baby Steps
A nine-step checklist for moving from a starter emergency fund to generous, debt-free living.

Cohort
A group taking a course together on a schedule, usually with an instructor.

Course
A short series of lessons on one topic.

Group admin
The person who sets Ledgerly up for a group and manages its members.

Instructor
A leader who runs a cohort: attendance, assignments, messages, and progress.

Invite code
A code from your group that lets you create an account.

Participant
A member taking courses and using the tools. Everyone starts here.

Track
A set of related courses with its own printable workbook.

Workbook
A free printable PDF that matches a track’s courses and lessons.

APPENDIX C

Getting Help

- **Your group administrator** — account questions, invite codes, roles, and anything specific to your group.
- **Your instructor or small-group leader** — questions about a class, assignments, or attendance.
- **The companion guides** — the Student, Instructor, and Group Admin guides, linked in the footer of Ledgerly.app.
- **The Contact page** — *ledgerly.app/contact.html* for questions about bringing Ledgerly to your group.

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CHEAT SHEET

Ledgerly at a Glance

Keep it by your computer or snap a photo of it.

GET IN

Sign in: ledgerly.app/login

New? You need your group's invite code.

Forgot password? Link lasts 1 hour.

LEARN

Courses — filter by age, enroll, finish lessons in order.

Workbooks — the free PDF for each course you enroll in.

PRACTICE

Budget · **Debt Snowball** · **Savings Goals** · **Net Worth** · **Baby Steps**

Private to you.

ACCOUNT

Profile — name, household details, password.

Family Linking is always optional.

ROLES

Participant · Instructor · Group admin · Super admin

STAY SAFE

Nobody at group ever needs your password.

Ledgerly never asks you to pay.

GROUP MINISTRY / PLATFORM GUIDE

Your front door to Ledgerly

Ledgerly gives every group a complete biblical financial-literacy curriculum, practical money tools, and group features for classes — free, for every member.

This guide shows you how to get in, find your way around, understand who can do what, and fix the most common problems yourself. It's the first stop for every member, leader, and administrator.

Inside...

- ✓ Creating an account with an invite code
- ✓ Signing in and resetting a password
- ✓ A tour of every screen
- ✓ What each role can do
- ✓ Keeping your data private
- ✓ Troubleshooting in two minutes

Ledgerly is a biblical financial literacy platform for groups and their members — 18 tracks, 277 courses, printable workbooks, money tools, and certificates. Written for every member, leader, and administrator.

THE LEDGERLY PLATFORM GUIDE SERIES

1. **Ledgerly User Guide**
2. Ledgerly Student Guide
3. Ledgerly Instructor Guide
4. Ledgerly Group Admin Guide