GUIDE FOR STUDENTS

Ledgerly Student Guide

Take courses, use the money tools, and grow with your group

Learn to:

- Find the right course and finish your first lesson
- Build a budget and track your debt snowball
- Set savings goals and watch your net worth
- Share, pray, and learn with your group
- Earn certificates and keep going



"Do not merely listen to the word, and so deceive yourselves. Do what it says." James 1:22

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. Work through Chapter 1 with the app open — you'll finish your first lesson before the chapter ends.
2. Set up one money tool at a time. Budget first is a great start.
3. Come back to Chapter 7 when your motivation dips. It happens to everyone.
4. Invite a friend or your spouse to go through a course with you.

PRINCIPLES WE KEEP

- God owns it all. You're managing it for Him.
- Progress over perfection. One lesson, one number, one step.
- Your money tools are private to you and the family you choose to link.
- Do the work on paper or on screen — just do it.
- Teaching, not advice: verify tax and legal details with a licensed professional.

> **If money is being used as a weapon in your home**
>
> Financial abuse, hidden accounts, threats, or pressure to share passwords are not budgeting problems. You never have to link your account to anyone. If you are in danger, call 911. National Domestic Violence Hotline: **800-799-7233** (text START to 88788).

"Do not merely listen to the word, and so deceive yourselves. Do what it says." — James 1:22

LEDGERLY PLATFORM GUIDE · G02

Ledgerly Student Guide

Take courses, use the money tools, and grow with your group — one faithful step at a time

The Ledgerly Curriculum Team
Ledgerly.app

Ledgerly.app

Ledgerly Student Guide
Ledgerly Platform Guide G02 · Edition 3.0 · September 2026

Published by Ledgerly.app.

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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.

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Guide ID FF-GD-G02-3.0

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Introduction

You've signed up for Ledgerly. Maybe a pastor recommended it, maybe your small group is starting a course, or maybe you're just tired of money feeling like a source of stress instead of a tool for good. Whatever brought you here, welcome.

This guide shows you how to get the most out of the platform: how courses work, how to use each money tool, how to connect with your group, and how to keep going when life gets busy.

About This Book

The *Ledgerly Student Guide* is part of the Ledgerly Platform Guide Series. If you haven't created your account yet, start with the *Ledgerly User Guide* — it covers signing up, signing in, and resetting a password.

Menu names and button labels appear in **bold**, exactly as they appear on screen. Examples use the *Hale household*, the fictional family that appears throughout the Ledgerly workbooks: Jordan and Avery bring home $4,640 a month and are working their way out of $12,500 of debt.

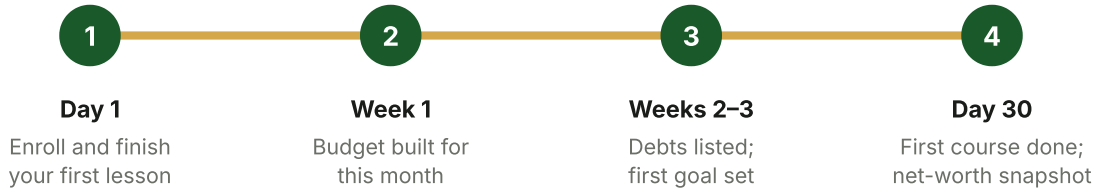
This Guide at a Glance

BY THE END OF THIS BOOK YOU WILL

1. Find a course for your season of life, enroll, and finish lessons in order.
2. Download the printable workbook for each course you enroll in.
3. Check off Baby Steps and build a monthly budget.
4. Track debts, savings goals, and net worth.
5. Study with a group and link family members.
6. Earn certificates and build a rhythm that lasts.

Screens you'll use: Dashboard; Courses; Workbooks; Baby Steps; Budget; Debt Snowball; Savings Goals; Net Worth; Certificates; Profile.

FIGURE I-1 **Your first 30 days**



Foolish Assumptions

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

- You have a Ledgerly account and can sign in.
- You'd like to take at least one course and try at least one money tool.
- You can spare 15 minutes a few times a week.
- You're open to what Scripture says about money — questions welcome.

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

Brand new? Chapter 1 gets you from sign-in to your first finished lesson in about 15 minutes.

Want to get your money organized? Jump to Chapter 3 (Baby Steps and your budget) and Chapter 4 (debt, savings, and net worth).

Going through a course with a group? Chapter 5 covers studying with others and linking family members.

PART 1

Learning

How courses, lessons, and workbooks work — and how to finish what you start.

Chapter 1 Your First 15 Minutes

Chapter 2 Courses, Lessons, and Workbooks

CHAPTER 1

Your First 15 Minutes

3 sections

IN THIS CHAPTER

- Your Dashboard
- Picking a first course
- Finishing your first lesson

The fastest way to learn Ledgerly is to use it. By the end of this chapter you'll have enrolled in a course and finished a lesson.

SECTION 1.1

Your Dashboard

After you sign in, you land on your **Dashboard**. It's a snapshot of where you are:

- **Active courses** and your **Course Progress**
- **Baby Steps Progress** — how many of the nine steps you've checked off
- **Debt remaining** from your Debt Snowball
- Your **Current budget**
- **Quick Actions** to jump straight to the tools

TIP

Make the Dashboard your weekly check-in screen. If a number surprises you, that's where to spend your next 15 minutes.

SECTION 1.2

Pick your first course

1. Choose **Courses** in the left-hand menu.
2. Use the buttons across the top to filter: **All Ages**, **Kids**, **Teens**, **Young Adults**, **Adults**, **Seniors**, or **Couples & Families**. The number on each button shows how many courses it holds.
3. Choose a course card to read its description and lesson list.
4. Choose **Enroll Now**.

Good first courses

If you are…	Start with
New to biblical money management	Foundations of Budgeting & Stewardship (Track 1)
Carrying debt that keeps you up at night	Debt Management & Relief (Track 4)
Living paycheck to paycheck	Savings, Emergency Funds & Financial Independence (Track 2)
Engaged or married	Marriage, Family & Special Audiences (Track 13)
A teenager	Teen Money Foundations (Track 18)
A parent of young children	Money Smarts for Kids (Track 17) — read it together

SECTION 1.3

Finish your first lesson

1. On the course page, choose Lesson 1. (Later lessons show *Complete previous lesson to unlock*.)
2. Read the lesson. Look for the Scripture, the worked example, and the **Try It** exercise.
3. Do the exercise — on paper, in the matching workbook, or in one of the money tools.
4. Choose **Mark Complete** at the bottom. The next lesson unlocks.



REMEMBER

Lessons open in order so each one builds on the last. When you mark the final lesson complete, the course is marked completed on your record.



TIP

Each lesson ends with discussion prompts. They're even better with a spouse, friend, or small group.

QUICK CHECK

- [ ] I know what my Dashboard shows.
- [ ] I've enrolled in a course.
- [ ] I've finished my first lesson and marked it complete.

CHAPTER 2

Courses, Lessons, and Workbooks

3 sections

IN THIS CHAPTER

- How tracks, courses, and lessons fit together
- Using the printable workbooks
- Assessments and certificates

Ledgerly has 277 courses in 18 tracks — enough for years. This chapter helps you choose a path through them and use the workbooks alongside.

SECTION 2.1

Tracks, courses, and lessons

A **track** is a set of related courses — like *Debt Management & Relief* or *Retirement Planning & Income*. Each **course** is a short series of lessons. Each **lesson** has two halves: teaching (Scripture, explanation, and examples) and practice (an exercise and discussion prompts).

Most people start in the **Foundations** stage: budgeting, saving, credit, debt, and family. Once that foundation holds, move on to the **Growth** tracks — investing, retirement, real estate, and insurance.

REMEMBER

You can enroll in as many courses as you like, but you'll finish more if you keep one or two going at a time.

SECTION 2.2

Printable workbooks

Every track has a free, print-ready workbook, and it's yours when you enroll in one of the track's courses. The chapters match the courses and the lessons match the lessons, so you can switch between screen and paper whenever you like.

1. Open a course you're enrolled in (or choose **Workbooks** in the left-hand menu to see all of yours).
2. In **Course Workbook**, choose **Open** to read it or **Download** to save the PDF.
3. Print the whole book, or just the pages you need this week.

TIP

The workbooks have room to write, fill-in forms, a Part of Tens, and a tear-out cheat sheet on the inside back cover. Groups often print one copy per person.

SECTION 2.3

Assessments and certificates

When a course offers an assessment, you'll find it on the **Assessments** page. Pass it, and a certificate of completion is issued in your name with a unique certificate number.

Your certificates live on the **Certificates** page, where you can view each one and check its certificate number. Share it with your pastor, mentor, or anyone who's cheering you on.

REMEMBER

Assessments are being added course by course. If a course doesn't have one yet, finishing every lesson still marks the course completed on your record.

QUICK CHECK

- [ ] I know how tracks, courses, and lessons fit together.
- [ ] I've downloaded at least one workbook.
- [ ] I know where assessments and certificates live.

PART 2

Practicing

The money tools: Baby Steps, Budget, Debt Snowball, Savings Goals, and Net Worth.

Chapter 3 Baby Steps and Your Budget

Chapter 4 Debt, Savings, and Net Worth

CHAPTER 3

Baby Steps and Your Budget

3 sections · Proverbs 21:5

IN THIS CHAPTER

- The nine Baby Steps
- Building your first monthly budget
- Tracking actual spending and copying last month

Courses teach the principles. The money tools are where you practice them with your own numbers. Start with the two that give you the clearest picture: Baby Steps and your budget.

SECTION 3.1

The nine Baby Steps

The **Baby Steps** page lays out a proven order for getting your finances healthy, each with a supporting Scripture:

Step	Goal
1	Save a $1,000 starter emergency fund
2	Pay off all debt except the house, smallest balance first
3	Save 3–6 months of expenses
4	Invest 15% of household income for retirement
5	Save for children’s college
6	Pay off your home early
7	Build wealth and give generously
8	Estate planning: wills, trusts, and life insurance
9	Live debt-free and teach others

Tap a step when you’ve finished it. The page counts **Steps Completed** and **Steps Remaining**, and your Dashboard shows your progress.

WARNING

Checking a step records it as done. Tap only when the step is really finished — celebrate the real thing!

SECTION 3.2

Build your first budget

> *The plans of the diligent lead to profit as surely as haste leads to poverty.*
>
> **Proverbs 21:5**

1. Choose **Budget** in the left-hand menu.
2. Pick the **Month** and enter your **Total Monthly Income** (take-home pay, after taxes).
3. Fill in planned amounts for each category: Tithes & Offering, Housing, Food & Groceries, Transportation, Utilities, Insurance, Debt Payments, Savings & Giving, Entertainment, and Miscellaneous.
4. Save the budget.

WORKED EXAMPLE **The Hales' planned month**

Jordan and Avery start with $4,640 of take-home pay. Giving comes first ($464). Housing, food, transportation, utilities, and insurance take $3,210. Minimum debt payments are $474, and they put an extra $450 toward the smallest debt. The last $42 goes to Miscellaneous. Income minus the plan equals zero — every dollar has a job.

TIP

Your first budget will be wrong. That's fine. The second month is always better.

SECTION 3.3

Track actuals and reuse your plan

Your budget page shows **Income**, **Planned**, **Spent**, and **Remaining**. As the month goes on, select a category's actual amount to update what you really spent.

- **Copy Last Month** appears on a month with no budget yet and copies the previous month's categories into it — perfect once your budget settles into a pattern.
- Use ← and **Next Month** to move between months. A month with no budget shows the form to create one.
- **Export CSV** downloads the month as a spreadsheet file.

REMEMBER

Update actuals once a week, not after every purchase. Fifteen minutes on a set day is enough.

QUICK CHECK

- [ ] I’ve checked off any Baby Steps I’ve truly finished.
- [ ] My budget for this month is built.
- [ ] I know how to update actuals and copy last month.

CHAPTER 4

Debt, Savings, and Net Worth

3 sections · Proverbs 22:7; Proverbs 21:20

IN THIS CHAPTER

- Listing debts and recording payments
- Setting savings goals
- Taking net-worth snapshots

These three tools show the long game. The Debt Snowball shows what you owe shrinking, Savings Goals show what you're building, and Net Worth ties them together.

SECTION 4.1

The Debt Snowball

> *The rich rule over the poor, and the borrower is slave to the lender.* — Proverbs 22:7

1. Choose **Debt Snowball**, then **Add Debt**.
2. Enter the **Creditor**, **Type** (Credit Card, Auto Loan, Student Loan, Medical, Mortgage, Personal Loan, or Other), **Total Balance**, **Interest %**, and **Minimum Monthly Payment**.
3. Repeat for every debt.
4. Each time you pay, choose **Record Payment** on that debt and enter the amount and date.
5. Typo or wrong balance? Choose **Edit** on the debt to fix it. **Delete** removes the debt and its payment history.

TIP

Debts appear in the order you add them. Add them smallest balance first so the list matches your snowball — the top debt is the one you attack with every extra dollar.

As balances reach zero, debts move to **Defeated Debts**. Your Dashboard shows total debt remaining.

WARNING

Record payments you've actually made, not ones you plan to make. The tool is only as honest as its entries.

SECTION 4.2

Savings goals

> *The wise store up choice food and olive oil, but fools gulp theirs down.* Proverbs 21:20

1. Choose **Savings Goals**, then **New Savings Goal**.
2. Enter a **Goal Name**, **Target Amount**, **Target Date**, and **Category**.
3. Each time you set money aside, add it to the goal and watch the progress bar fill.
4. To change a goal's name, target, date, or amount saved, choose **Edit** on the goal.

WORKED EXAMPLE **The Hales' Joseph Fund**

Jordan and Avery named their $1,000 starter emergency fund the *Joseph Fund*, after the man who stored grain before the famine. With a target date three months away, they add about $333 a month.

SECTION 4.3

Net-worth snapshots

Your **net worth** is everything you own minus everything you owe. It's one number that tells you whether you're moving forward.

1. Choose **Net Worth**, then **Update Net Worth**.
2. Enter **Total Assets** (cash, savings, retirement, home and vehicle values) and **Total Liabilities** (every debt).
3. Choose **Save Snapshot**. Your **Net Worth History** builds over time.

REMEMBER

Take a snapshot on the same day each month or quarter. Consistency matters more than precision.

QUICK CHECK

- [ ] Every debt is listed, smallest balance first.
- [ ] I have at least one savings goal.
- [ ] I’ve saved my first net-worth snapshot.

PART 3

Growing Together

Studying with others, family links, your profile, and the habits that keep you going.

Chapter 5 Studying with Others

Chapter 6 Your Profile and Account

Chapter 7 Building a Rhythm That Lasts

CHAPTER 5

Studying with Others

2 sections

IN THIS CHAPTER

- Joining a class or small group
- Linking family members

Money is personal, but it isn't meant to be lonely. Scripture pictures God's people carrying each other's burdens. These features help you learn alongside others.

SECTION 5.1

Join a class or small group

> *Carry each other's burdens, and in this way you will fulfill the law of Christ.*
>
> Galatians 6:2

Many groups run Ledgerly courses as a **cohort** — a group that takes one course together on a schedule, with an instructor. Ask your group which courses have a class starting soon.

- Enroll in the cohort's course from **Courses** before the first session.
- Watch the notification bell for messages from your instructor.
- Bring the printed workbook for your track — it has room for every exercise and discussion prompt.

TIP

No class at your group right now? Ask a friend or your spouse to take the same course, and meet for coffee after each chapter to talk through the discussion prompts.

SECTION 5.2

Linking family members

Married couples and families often want to see each other's progress. **Family Linking** on your **Profile** makes that possible — only when both people agree.

1. Choose **Profile** and find **Family Linking**.
2. Enter the email address your family member uses on Ledgerly (they must belong to the same group).

3. Choose the relationship — Spouse, Child, Parent, Sibling, or Other — and choose **Link**.
4. Your family member approves the link from their account.

WARNING

Never link an account because someone is pressuring you to. Linking is always optional.

QUICK CHECK

- [ ] I know whether my group has a class I can join.
- [ ] I know how family linking works — and that it's optional.

CHAPTER 6

Your Profile and Account

2 sections

IN THIS CHAPTER

- Updating your details
- Changing your password
- Keeping your account safe

Your **Profile** is where you keep your details current. It takes two minutes and makes the platform work better for you and your group.

SECTION 6.1

Update your details

On **My Profile**, you can update your **First Name**, **Last Name**, **Phone**, **Age Group**, **Marital Status**, and **Family Size**. Choose **Save Profile** when you're done, or **Cancel** to put back what was there.

TIP

If your season of life changes — marriage, a new baby, retirement — update your profile. Your group uses these totals (never your money data) to plan classes.

SECTION 6.2

Change your password

1. On your Profile, find **Change Password**.
2. Enter your **Current Password**, then a **New Password** (at least 8 characters) and **Confirm New Password**.
3. Choose **Update Password**.

REMEMBER

Forgot your current password? Sign out and use **Forgot password?** on the sign-in page instead.

QUICK CHECK

- [ ] My profile is current.
- [ ] My password is strong and private.

CHAPTER 7

Building a Rhythm That Lasts

3 sections · Galatians 6:9

IN THIS CHAPTER

- A simple weekly and monthly rhythm
- Getting unstuck
- Finding accountability

The people who get the most from Ledgerly aren't the ones with the most time. They're the ones with a rhythm. Here's one that works.

SECTION 7.1

A simple rhythm

When	Time	What to do
A few times a week	15 min	One lesson, including the Try It exercise
Weekly	15 min	Update budget actuals; record debt payments; add to savings goals
Monthly	30 min	Build next month's budget (or Copy Last Month); review Baby Steps
Quarterly	30 min	Net-worth snapshot; choose your next course

TIP

Tie your weekly check-in to something you already do — Sunday afternoon coffee, or right after payday.

SECTION 7.2

When you get stuck

> *Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.*
>
> Galatians 6:9

- **Budget feels broken?** Cut it down to five categories for one month.
- **Debt feels endless?** Look only at the smallest debt. Win that one.

- **Fell behind on lessons?** Skip the guilt. Open the next lesson and read for 10 minutes.
- **Discouraged?** Call a friend, talk with your instructor, or ask your group to pray with you. You're not the only one.

SECTION 7.3

Accountability

Almost everyone does better with someone walking alongside. Ask a spouse, friend, or mentor to check in once a week. If your group runs cohorts (group classes), join one — the schedule and group do half the work for you.

REMEMBER

Accountability isn't about being watched. It's about being cheered on.

QUICK CHECK

- [ ] My weekly check-in has a day and time.
- [ ] I know what to do when I get stuck.
- [ ] I've asked someone to walk with me.

PART 4

The Part of Tens

Small habits that add up to a changed financial life.

CHAPTER 8

Ten Habits of Faithful Students

1. **Give first**
   Make giving the first line of every budget.
2. **Do the Try It**
   Reading teaches; doing changes you. Finish every exercise.
3. **Mark lessons complete**
   It unlocks the next lesson and shows your progress.
4. **Keep one course going**
   Momentum beats bingeing.
5. **Update actuals weekly**
   Fifteen minutes, same day every week.
6. **Add debts smallest first**
   Your list becomes your snowball plan.
7. **Name your goals**
   “Joseph Fund” motivates more than “savings.”
8. **Snapshot quarterly**
   Net worth shows the long game.
9. **Pray about money**
   Bring your plans and worries to God every week.
10. **Teach someone**
    The fastest way to learn is to explain it to someone else.

APPENDIX A

Quick Troubleshooting

Problem	Try this
A lesson says it’s locked	Finish the previous lesson and choose **Mark Complete**.
I can’t find a course for my age	Choose **All Ages** — some groups only appear when courses are tagged for them.
My budget disappeared	Check the month selector, and make sure you’re signed in as yourself.
My debt list is in the wrong order	Debts appear in the order you added them. Add new debts in snowball order.
I don’t see a certificate	Finish every lesson in the course. If the course has an assessment on the **Assessments** page, pass it too. Then open **Certificates**.
The screen looks out of date	Refresh, or close the tab completely and open it again.

APPENDIX B

Glossary

Actual
What you really spent in a budget category.

Assessment
A course test; passing it issues a certificate.

Baby Steps
Nine steps from a starter emergency fund to generous, debt-free living.

Cohort
A group taking a course together on a schedule.

Debt snowball
Paying minimums on everything and putting every extra dollar on the smallest debt, then rolling that payment forward.

Family link
An approved connection between family members' accounts.

Net worth
Everything you own minus everything you owe.

Planned
What you intend to spend in a budget category.

Savings goal
A named target amount with a date.

Zero-based budget
A plan that gives every dollar of income a job.

APPENDIX C

Getting Help

- **The Ledgerly User Guide** — signing in, resetting passwords, and a tour of every screen.
- **Your instructor or small-group leader** — questions about a class or assignment.
- **Your group administrator** — account questions and invite codes.
- **The track workbooks** — free on each enrolled course's page and under **Workbooks**. Track 1 (Budgeting & Stewardship) and Track 4 (Debt Management & Relief) pair well with the tools in this guide.

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CHEAT SHEET

Student Quick Reference

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

LEARN

Courses → filter → **Enroll Now**

Read → Try It → **Mark Complete**

Workbooks for printable PDFs

BUDGET

Income − Plan = $0

Update actuals weekly.

Copy Last Month · **Export CSV**

DEBT SNOWBALL

Add debts smallest first.

Record Payment after every payment.

SAVE & MEASURE

Savings Goals — name, target, date.

Net Worth — snapshot quarterly.

TOGETHER

Join a cohort if your group runs one.

Study with a friend or spouse.

Family Linking is always optional.

RHYTHM

Weekly: 15 minutes.

Monthly: next budget.

Quarterly: snapshot + next course.

GROUP MINISTRY / PLATFORM GUIDE

Learn it. Practice it. Keep going.

Ledgerly gives you a complete biblical money curriculum and the tools to put it into practice — free. This guide shows you how to use both well.

Enroll in your first course and finish a lesson in 15 minutes. Build a budget, line up your debt snowball, set savings goals, and track your net worth. Then learn alongside others and build a rhythm that lasts.

Inside...

- ✓ Your first 15 minutes
- ✓ Courses, lessons, and workbooks
- ✓ The nine Baby Steps
- ✓ Budget, debt, savings, and net worth
- ✓ Classes, study partners, and family links
- ✓ A rhythm that lasts

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 taking courses and using the money tools.

THE LEDGERLY PLATFORM GUIDE SERIES

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