

ZERO DAY LEADERSHIP

Your Zero Day Starter Workbook

A practical, faith-forward reset for your money.

AGES 18-30 • CLARITY • WISDOM • GENEROSITY

Your honest snapshot

No shame. No comparison. Just the numbers in front of you.

Monthly take-home income

\$

Current checking + savings

\$

Essential monthly bills

\$

Total debt balances

\$

What feels most urgent right now?

Leadership begins with truth.

Clarity is not condemnation. It is the starting point for a wise next step.

The first real budget

Plan your needs, goals, generosity, and joy.

TAKE-HOME PAY

Money available this month

\$

NEEDS + BILLS

Rent, food, transportation, minimum payments

\$

GOALS

Starter savings, extra debt payoff, upcoming costs

\$

GENEROSITY + JOY

Giving, community, and life-giving spending

\$

LEFT TO DIRECT

Income minus everything above

\$

One priority for the next paycheck

☐ This plan reflects my actual season - not someone else's.

Debt without the shame spiral

List each balance, then choose one sustainable priority.

DEBT	BALANCE	APR	MINIMUM

Choose a payoff approach

- ☐ Snowball: smallest balance first for momentum
- ☐ Avalanche: highest APR first to reduce interest

MY EXTRA MONTHLY PAYMENT

\$

Benefits and future-you money

Questions to ask before leaving free value on the table.

- ☐ I know when health coverage begins.
- ☐ I know the deductible and out-of-pocket maximum.
- ☐ I checked whether my employer offers a retirement match.
- ☐ I know the match formula and vesting schedule.
- ☐ I reviewed disability and life insurance options.
- ☐ I named beneficiaries on applicable accounts.

My investing starting point

Keep it understandable: broad diversification, low costs, and a long time horizon.

Monthly contribution	
Employer match	
Account type	
First review date	

Never invest in something you do not understand.

Education first. Patience over hype. No outcome is promised.

A faithful next step

Money is a tool. It is not your identity.

CONTENTMENT

What is already enough in this season?

GENEROSITY

What can I give freely - money, time, attention, or skill?

WISDOM

What financial decision needs prayer, counsel, or more learning?

ACTION

What will I do in the next seven days?

“Whoever can be trusted with very little can also be trusted with much.”

LUKE 16:10