
DIE WITH ZERO

BOOK CLUB KIT

PREPARED FOR BOOKS TO LIGHT BOOK CLUB

A WELCOME FROM BILL

Thank you for reading *Die With Zero* and, even better, for arguing with it. The book challenges us to stop treating time as unlimited and money as the only thing worth optimizing.

Bring your real life to this conversation: your people, your priorities, and the experiences that matter to you. There is no single right spending plan or life stage. The useful question is whether your choices are intentional — or whether habit is making them for you.

Disagree with the book. Push on the trade-offs. Then find one experience, one gift, or one hour of your life that you can use better while it still matters.

– Bill Perkins

A NOTE FOR THE ROOM

This kit is for personal reflection, not individualized financial advice. Bring your real responsibilities and constraints. Ordinary, low-cost, local, adapted, and restorative experiences count. You may pass on any question and keep personal financial or health details private. Honest disagreement is welcome.

Ideas from the book, paraphrased

Eight ideas to put on the table.

- 01** **Optimize for a life, not a balance.** Money is useful when it supports survival, responsibility, relationships, and meaningful experience — not merely when the number grows.
- 02** **Experiences keep paying through memory.** A meaningful experience creates value while it happens and can pay again through retelling and later recall. Those continuing returns are memory dividends.
- 03** **Timing changes value.** Some experiences have a window shaped by health, energy, freedom, relationships, access, or a child's age. "Someday" can quietly become "no longer possible."
- 04** **Use time buckets, not one endless bucket list.** Place desired experiences into realistic seasons of life, then ask what must happen sooner and what can wait.
- 05** **Time, health, and money are different resources.** They rarely peak together. A good choice balances what is abundant now with what is scarce now.
- 06** **Saving and spending both need a purpose.** Delayed gratification helps when the delay serves a future you can still use. The aim is deliberate timing, rather than automatic accumulation or automatic spending.
- 07** **Give when help can do the most good.** Support for people or causes may matter more at a useful moment than as a later transfer. Giving must still respect security, dependents, consent, and the giver's actual capacity.
- 08** **Autopilot is a decision.** Repeating "earn, save, later" without revisiting the purpose of the plan is still a choice — just an unexamined one.

Host guide

A 75-minute conversation.

TIME	WHAT HAPPENS	HOST MOVE
0-5	Welcome	Read the short note for the room and set a curious, no-pressure tone.
5-15	Opening anchors	Ask questions 1 and 2 exactly as written. Treat honest resistance as valuable conversation.
15-27	Memory dividends + timing	Use questions 3-7. Invite low-cost, local, relational, and restorative examples.
27-39	Time, health, money + trade-offs	Use questions 8-11. Do not turn the room into a contest over resources.
39-49	Giving + responsibility	Use questions 12-14. Compare timing, responsibility, and different meanings of enough.
49-58	Access + application	Use question 15. Invite perspectives shaped by disability, illness, care, or scarcity.
58-67	Quiet exercise	Choose one worksheet. Silence is useful; sharing is optional.
67-75	Closing return + next action	Revisit questions 1 and 2: did the discussion change your thinking? Name one shift, or pass. End with one next action and the 30-day check-in.

HOST STANCE

Stay curious. Follow-ups are prompts, not a hunt for the "correct" opinion.

Welcome resistance. Honest resistance is valuable conversation, not a wrong answer.

Make room. Draw in quieter readers without putting anyone on the spot.

Name the trade-off. When an answer sounds easy, ask what it costs in time, energy, money, access, or responsibility.

Keep the room broad. Experiences can be ordinary, free, adapted, solitary, shared, ambitious, or restful.

Discussion questions

THEME 1 – OPENING ANCHORS

1. What idea in the book resonated with you most, and why?

Host follow-up: What in your own experience makes that idea land?

2. What idea did you feel the most resistance to, and why?

Host follow-up: What does that resistance help the group notice?

THEME 2 – MEMORY DIVIDENDS AND TIMING

3. Which past experience has continued to give you value long after it ended?

Host follow-up: What created the return: the event, the people, the story, or the meaning you later made of it?

4. When does planning an experience increase its value, and when does planning drain the life out of it?

Host follow-up: What role do anticipation and flexibility play?

5. What experience has a real window in your life — even if the window is defined by access, energy, relationships, or care rather than age?

Host follow-up: What evidence says the window is open, narrowing, or closed?

6. Which relationship in your life has a window you have not been treating as one? A child at the age they are now, a parent while travel is still easy, a friend before distance or health changes what is possible.

Host follow-up: What would a small version of that look like this month, rather than the ideal version someday?

7. Can a difficult or imperfect experience still produce memory dividends?

Host follow-up: Who gets to decide whether the difficulty was "worth it"?

THEME 3 – TIME, HEALTH, MONEY, AND TRADE-OFFS

8. Which resource feels scarcest in your life right now: time, health or energy, money, or attention?

Host follow-up: How does that scarcity change what a good decision looks like?

THEME 3 – CONTINUED

9. Where might spending money responsibly buy back time or reduce friction — and where would it not help?

Host follow-up: Is there a free, shared, or smaller version of the same benefit?

10. What are you currently optimizing that may not deserve first place?

Host follow-up: What would move up if you changed the objective?

11. Think of a recent "yes." What did it cost beyond money?

Host follow-up: Did the trade-off become clear before or after the choice?

THEME 4 – GIVING, RESPONSIBILITY, AND ENOUGH

12. When can giving earlier matter more than giving later?

Host follow-up: What would make earlier help useful, respectful, and sustainable?

13. How should responsibility to dependents shape the book's challenge?

Host follow-up: What competing responsibilities or values are present?

14. What does "enough" mean if no one is required to name a number?

Host follow-up: Which nonfinancial conditions belong in that definition?

THEME 5 – ACCESS AND APPLICATION

15. How does the philosophy change under chronic illness, disability, limited income, caregiving, or an uncertain future?

Host follow-up: Which parts become more urgent, less useful, or newly complicated — and what might the book or culture undervalue?

CLOSING RETURN

Look back at your answers to questions 1 and 2. Did the discussion change your thinking? You may name a shift, keep your original answer, or pass. Then complete privately or aloud: "One thing I do not want to postpone by accident is..."

Memory-dividend map

Choose one experience that still returns value. It can be large or small, joyful or complicated, recent or old.

The experience, in a few words

What value did it create at the time?

How has it paid you back since?

Through memory, connection, identity, skill, story, or perspective.

What conditions made it possible?

Think beyond money: access, health, help, timing, courage, invitation, transportation, care, or rest.

What does this reveal about the kinds of experiences you value now?

Optional discussion: which part of the return surprised you?

Three-window time buckets

Use windows that fit your life, not somebody else's ages. A window may be shaped by health, access, relationships, caregiving, work, seasons, recovery, or money.

WINDOW	EXPERIENCE OR PRIORITY	WHY THIS TIMING MATTERS	SMALL ENABLING MOVE
Now–12 months			
1–3 years			
Later / when conditions fit			

WINDOW CHECK

One window that may be narrowing

One goal that can safely wait

One adaptation, person, or resource that could widen a window

What real responsibilities or constraints shape these windows?

The one-action trade-off card

Pick one possible action for the next 30 days. Make it small enough to schedule and meaningful enough to matter.

The action

What it could create

Memory, connection, relief, contribution, learning, health, play, or something else.

RESOURCE	WHAT THIS ACTION USES	WHAT COULD MAKE IT LIGHTER
Time / attention		
Health / energy / access		
Money / materials		
Support / coordination		

Opportunity cost: what will you say no to, shorten, delegate, or leave unchanged?

The smallest concrete next step, with a date or trigger

If conditions change, the adapted version is

Thirty-day follow-through

Turn one idea into evidence. The goal is not to redesign your life in a meeting. It is to interrupt autopilot once, learn from the result, and decide what deserves another move.

BEFORE YOU LEAVE

1. Choose one small action from an exercise.
2. Put the next step on a calendar, attach it to a trigger, or ask one person for help.
3. Choose a check-in method that fits: a club message, a note, or a calendar reminder.

AT 7 DAYS

Did the first step happen? If not, was the obstacle time, energy, access, money, coordination, uncertainty, or a sign the action did not matter enough?

AT 30 DAYS

What happened — not what was intended?

What did the action create, and what did it cost beyond money?

Did the timing feel right? What would be repeated, adapted, postponed deliberately, or dropped?

Friendly source note. The book ideas in this kit are original paraphrases, checked against public author and publisher materials: book site, apps, Time Buckets, Mental Models, and publisher listing. The questions and worksheets are newly created editorial material, not book excerpts.