



2

BECOMING UNIFIED IN OUR APPROACH TO FINANCES

MY FOUNDATION PRINCIPLE

- Exercise Faith in Jesus Christ

FINANCIAL PRINCIPLES AND SKILLS

1. Work and Take Responsibility
2. Work Together to Manage Money
3. Hold Regular Family Councils



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS:

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Track my income and expenses.
- Ⓒ Counsel with the Lord about my finances.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS					
INSTRUCTIONS: Evaluate your effort to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.					
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort					
Ⓐ	Ⓑ	Ⓒ	Ⓓ	Action Partner's Initials	
Practice and share the My Foundation principle	Plan and Manage My Finances	Hold a Family Council	Contact and Support My Action Partner		
Example Be obedient ● ● ●	Track expenses ● ● ●	Counsel about obedience ● ● ●		[Initials]	
Week 1 Self-reliance is a principle of salvation ● ● ●	Track expenses ● ● ●	Counsel with the Lord ● ● ●		_____	
Week 2 Exercise faith in Jesus Christ ● ● ●	Track expenses ● ● ●	Counsel about income and expenses ● ● ●		_____	
Week 3 Repent and be obedient ● ● ●	Track expenses ● ● ●	Counsel about tithes and offerings ● ● ●		_____	
Week 4 Live a balanced life ● ● ●	Build a budget ● ● ●	Counsel about budgeting ● ● ●		_____	
Week 5 Solve problems ● ● ●	Choose a budgeting system ● ● ●	Counsel about budgeting ● ● ●		_____	
Week 6 Use time wisely ● ● ●	Put money toward financial priority ● ● ●	Counsel about emergency fund, insurance ● ● ●		_____	
Week 7 Show integrity ● ● ●	Put money toward financial priority ● ● ●	Counsel about debt ● ● ●		_____	
Week 8 Work: take responsibility and persevere ● ● ●	Put money toward financial priority ● ● ●	Counsel about debt ● ● ●		_____	
Week 9 Communicate: petition and listen ● ● ●	Put money toward financial priority ● ● ●	Counsel about crisis management ● ● ●		_____	
Week 10 Seek learning: resolve where you are going and how to get there ● ● ●	Put money toward financial priority ● ● ●	Counsel about saving, home ownership, education ● ● ●		_____	
Week 11 Become one, serve together ● ● ●	Put money toward financial priority ● ● ●	Counsel about retirement planning ● ● ●		_____	

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing or sharing the My Foundation principle?
 - How is counseling with the Lord helping you?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: EXERCISE FAITH IN JESUS CHRIST—Maximum Time: 20 Minutes

Ponder: How does my faith in Jesus Christ affect my self-reliance?

Watch: “Exercise Faith in Jesus Christ,” available at srs.lds.org/videos.
(No video? Read page 21.)

Discuss: Why does true faith always lead to action? Why is faith necessary for God to help us temporally and spiritually?

Read: Matthew 6:30 and the quote from *Lectures on Faith* (on the right)

ACTIVITY

The path to self-reliance is a journey of faith. The First Presidency and Quorum of the Twelve are inviting us to make increasing our faith in Heavenly Father and His Son a priority in our life.

Step 1: As a group, read the prophetic priorities below.

Step 2: Discuss how faithfully honoring the Sabbath, taking the sacrament, and reading the Book of Mormon will help you become more self-reliant.

PROPHETIC PRIORITIES AND PROMISES

“Imagine the scope of that statement! The fulness of the earth is promised to those who keep the Sabbath day holy” (Russell M. Nelson, “The Sabbath Is a Delight,” *Ensign* or *Liahona*, May 2015, 130; see also D&C 59:16).

“Spirituality is not stagnant and neither are [sacrament] covenants. Covenants bring not only commitments but they bring spiritual power” (Neil L. Andersen, General Authority training meeting, Apr. 2015).

“I bear witness that [the Book of Mormon] can become a personal ‘Urim and Thummim’ in your life” (Richard G. Scott, “The Power of the Book of Mormon in My Life,” *Ensign*, Oct. 1984, 11).

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Show your faith this Sunday by keeping the Sabbath day holy and reverently partaking of the sacrament.
- Read from the Book of Mormon every day.
- Read the scriptures on page 21. Choose one and share it with your family or friends.

“Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?”

MATTHEW 6:30

“Are not all your exertions of every kind, dependent on your faith? . . . As we receive by faith all temporal blessings that we do receive, so we in like manner receive by faith all spiritual blessings that we do receive. But faith is not only the principle of action, but of power also.”

Lectures on Faith (1985), 2, 3

EXERCISE FAITH IN JESUS CHRIST

If you are unable to watch the video, read this script.



ELDER DAVID A. BEDNAR: Taking action is the exercise of faith. The children of Israel are carrying the ark of the covenant. They come to the River Jordan. The promise is they will cross over on dry land. When does the water part? When their feet are wet. They walk into the river—act. Power follows—the water parts.

We oftentimes believe, “I’m going to have this perfect understanding, and then I’m going to transform that into what I do.” I would suggest that we have enough to get started. We have a sense of the right direction. Faith is a principle—the principle—of action and of power. True faith is focused in and on the Lord Jesus Christ and always leads to action.

(See “Seek Learning by Faith” [address to Church Educational System religious educators, Feb. 3, 2006], [lds.org/media-library](https://www.lds.org/media-library))

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SCRIPTURES ABOUT FAITH IN ACTION

Because Daniel would not stop praying, he was thrown into a den of lions, but “God . . . sent his angel, and . . . shut the lions’ mouths, . . . and no manner of hurt was found upon him, because he believed in his God” (Daniel 6:22–23; see also verses 16–21).

The Lord gave Lehi the Liahona to guide his family, and “it did work for them according to their faith in God. . . . [When] they were slothful, and forgot to exercise their faith and diligence . . . they did not progress in their journey” (Alma 37:40–41).

“Bring ye all the tithes into the storehouse . . . and prove me now

herewith . . . if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:10).

During a famine, Elijah asked a widow to give him her last meal. Elijah promised that because of her faith the Lord would provide food to her, and her food never ran out. (See 1 Kings 17.)

“When the poor and needy seek water, and there is none, and their tongue faileth for thirst, I the Lord will hear them, I the God of Israel will not forsake them” (Isaiah 41:17; see also verse 18).



LEARN—Maximum Time: 45 Minutes

TODAY'S DISCUSSION:



- **Faith in Jesus Christ**
- **Unity with Spouse**
- **Commitment to Self-Reliance**

1. WORK AND TAKE RESPONSIBILITY

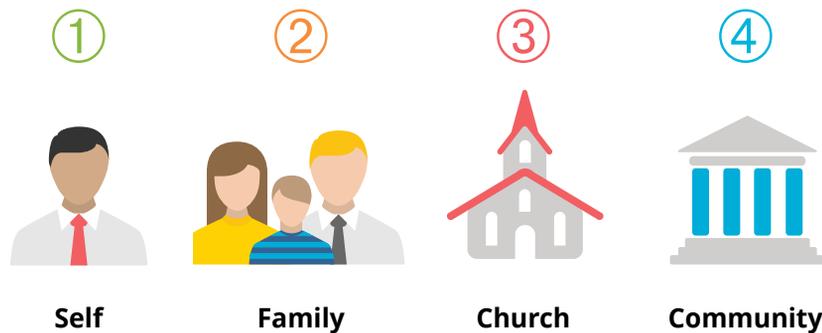
Read: When Adam and Eve were asked to leave the Garden of Eden, God said, “In the sweat of thy face shalt thou eat bread, till thou return unto the ground” (Genesis 3:19). While the Lord desires to provide us with everything we need temporally, He expects us to work hard and take responsibility for our own needs. Notice that one of the supporting walls on the Financial Stewardship Success Map (see page 8) is “work.” Becoming temporally self-reliant requires continual hard work and diligence.

President Dieter F. Uchtdorf taught, “The Lord doesn’t expect us to work harder than we are able. He doesn’t (nor should we) compare our efforts to those of others. Our Heavenly Father only asks that we do the best we can. . . . Work is an antidote for anxiety, an ointment for sorrow, and a doorway to possibility. . . . When our wagon gets stuck in the mud, God is much more likely to assist the man who gets out to push than the man who merely raises his voice in prayer—no matter how eloquent the oration” (“Two Principles for Any Economy,” *Ensign* or *Liahona*, Nov. 2009, 56–57).

Discuss: Think of examples of hard workers in your life. What attributes do these people have in common?

We Must Eliminate Our Temporal Reliance on Others

Read: President Spencer W. Kimball taught, “The responsibility for each person’s social, emotional, spiritual, physical, or economic well-being rests first upon himself, second upon his family, and third upon the Church if he is a faithful member thereof. No true Latter-day Saint, while physically or emotionally able, will voluntarily shift the burden of his own or his family’s well-being to someone else. So long as he can, under the inspiration of the Lord and with his own labors, he will supply himself and his family with the spiritual and temporal necessities of life” (*Teachings of President Spencer W. Kimball* [2006], 116).



Elder Dale G. Renlund, quoting Elder Wilford W. Andersen, taught: “The greater the distance between the giver and the receiver, the more the receiver develops a sense of entitlement” (“That I Might Draw All Men unto Me,” *Ensign or Liahona*, May 2016, 39). Entitlement is feeling that you deserve something without taking the proper and complete action needed to obtain it. It is the opposite of responsibility. When you feel entitled to temporal blessings, the Spirit withdraws from your life. As you draw closer to Christ, feelings of responsibility for your own welfare will fill your heart, and feelings of entitlement will dissipate.

- Discuss:**
- How can depending on others limit our personal growth?
 - Why is it important to avoid dependencies on government or social programs?
 - What other risks are associated with relying on others, including family, for our personal needs?

2. WORK TOGETHER TO MANAGE MONEY

Ponder: How have your finances affected you spiritually and emotionally?

Read: One of Satan's most prevalent and powerful tools for destroying families is financial carelessness and its accompanying stress. Because families are central to Heavenly Father's plan (see *The Family: A Proclamation to the World*), it is important that we avoid blame, distrust, and anger in our homes. Whether you are married or single, wise financial stewardship can bring loved ones closer to each other and to God, and can be a safeguard from evil; a unified approach to financial stewardship can ultimately bring gratitude, harmony, and peace.

Discuss: Why is it important for spouses to be one in financial matters?

Read: Spouses often come from different cultural, economic, and religious backgrounds. They may have different traditions, child-rearing techniques, and spending habits. One spouse may be naturally interested in tracking expenses and following a budget, and the other may find it tedious and burdensome. This may spark disagreements. However, embracing each other's differences and truly listening with love and humility will foster an environment of unity. If you are single, it is important to be honest with yourself and to involve the Lord in your financial stewardship decisions.

Many couples believe that the solution to their financial problems is increasing their income. However, a divided approach to managing money can be far more damaging to a relationship than low income or lack of financial resources.

Discuss: How can financial discord be more damaging than low income or lack of resources?

Read: Elder Marvin J. Ashton taught, “Management of family finances should be mutual between husband and wife in an attitude of openness and trust. Control of the money by one spouse as a source of power and authority causes inequality in the marriage and is inappropriate. Conversely, if a marriage partner voluntarily removes himself or herself entirely from family financial management, that is an abdication of necessary responsibility” (*One For the Money: Guide to Family Finance* [booklet], 2006, 3).

Discuss: How will being unified with your spouse change your life?

Wise Financial Stewardship Prepares Us for Marriage

Read: Whether you are preparing for marriage or are single, divorced, or widowed, wise financial stewardship can help you be ready for future relationships. Many new couples are burdened by debt and poor spending habits brought into the relationship, which can cause a difficult beginning to their marriage. Striving to develop good spending habits, build up savings, and reduce or eliminate debt will invite the Spirit into your relationship and create a bedrock for a successful marriage.

Discuss: How can being a wise financial steward now help you prepare to be a better spouse in the future?

ACTIVITY (10 minutes)

Step 1: Answer each of the following questions honestly.

HOW DO I FEEL ABOUT MY SPENDING?	Never	Some-times	Often	Always
1. I counsel with the Lord about my finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I counsel with my spouse about our finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Finances are a source of personal stress.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I hide (or wish I could hide) my spending from my spouse.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I disagree with my spouse about finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Step 2: Alternate sharing your above responses with your spouse or a partner. If your spouse is not present, ask him or her to complete the same assessment when you are together, and then review your answers. Remember to listen with love and humility to your partner's responses.

Ponder: How can you better align yourself with your spouse and the Lord?

3. HOLD REGULAR FAMILY COUNCILS

Read: Last week we discussed the importance of counseling with the Lord. He wants to help you succeed. In addition to counseling with the Lord, prophets have taught the importance of having regular family councils.

Watch: “Family Councils,” available at srs.lds.org/videos.
(No video? Read page 31.)



Discuss: How could holding family councils benefit you and your family?

DISCUSS FINANCIAL STEWARDSHIP IN YOUR FAMILY COUNCIL

Read: A regular executive family council between husband and wife is the perfect setting to discuss financial stewardship. If you are single, choose a parent or other family member, roommate, mentor, or friend and hold a regular and honest council with the person about your finances. If you are married, you will probably need to have important discussions with your spouse throughout this course. After this course, holding regular family councils will help you continue to become more unified and more self-reliant.

One of your commitments this week will be to designate a time to hold a regular family council. As part of your family council, you should discuss finances. You may want to use the “Sample Family Council Discussion” outline on the next page to guide this part of your family council.

SAMPLE FAMILY COUNCIL DISCUSSION

Be sure to begin and end with a prayer to invite the Spirit.

Part 1: Review

- Are you adequately tracking your expenses? What are you learning about your spending? How can you improve your expense-tracking process?
 - Discuss the results of the assessment on page 26.
-

Part 2: Plan

- How can you better communicate about your finances?
- What can you do, if needed, to eliminate your temporal reliance on family, government, church, or social assistance?



TOGETHER, EVERY NIGHT

It took us five kids and many years to figure this out (probably more than 20), but having a couple's prayer every night—just she and I, out loud, kneeling and holding hands—is one of the most powerful things we have ever done to bless and strengthen our relationship. When one of us is traveling, we do it over the phone!



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“I say unto you, be one; and if ye are not one ye are not mine”
(D&C 38:27).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will continue to track my income and expenses this week.

Ⓒ I will hold a family council and discuss financial stewardship.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

FAMILY COUNCILS

Elder M. Russell Ballard shared the following about family councils:

"I believe councils are the most effective way to get real results. Additionally, I know councils are the Lord's way and that He created all things in the universe through a heavenly council, as mentioned in the holy scripture.

"Until now, however, I have never talked in general conference about the most basic and fundamental—and perhaps the most important—of all councils: the family council.

"Family councils have always been needed. They are, in fact, eternal. We belonged to a family council in the premortal existence, when we lived with our heavenly parents as their spirit children.

"A family council, when conducted with love and with Christlike attributes, will counter the impact of modern technology that often distracts us from spending quality time with each other and also tends to bring evil right into our homes.

"Please remember that family councils are different from family home evening held on Mondays. Home evenings focus primarily on gospel instruction and family activities. Family councils, on the other hand, can be held on any day of the week, and they are primarily a meeting at which parents listen—to each other and to their children.

"I believe there are at least four types of family councils:

- First, a general family council consisting of the entire family.
- Second, an executive family council consisting of a mother and father.
- Third, a limited family council consisting of parents and one child.
- Fourth, a one-on-one family council consisting of one parent and one child."

("Family Councils," *Ensign or Liahona*, May 2016, 63)

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