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BECOMING A WISE AND FAITHFUL STEWARD

MY FOUNDATION PRINCIPLE

- Self-Reliance Is a Principle of Salvation

FINANCIAL PRINCIPLES AND SKILLS

1. Become a Wise and Faithful Steward
2. Counsel with the Lord about Your Finances
3. Track Your Income and Expenses

GETTING STARTED—Maximum Time: 15 Minutes

Have an opening prayer.

Introduce yourselves. Each of you take one minute to share your name and something about you.

WELCOME TO OUR SELF-RELIANCE GROUP!

Read: This group will help you learn about, create, and use a budget. You will begin to build an emergency fund, create a debt elimination plan, learn to save for future expenses, and plan for retirement. Most important, you will learn more about your relationship with Heavenly Father and be invited to manage your money in ways that are pleasing to Him. Each group meeting lasts about two hours.

HOW DOES THIS WORK?

Read: Self-reliance groups function like a council. There is no teacher or expert. Instead, you follow the materials as they are written. With the guidance of the Spirit, you will help each other as follows:

- Contribute equally to discussions and activities. No one, especially the facilitator, should dominate the conversation.
- Love and support each other. Show interest, ask questions, and learn about each other.
- Share positive and relevant comments.
- Make and keep commitments.

Elder M. Russell Ballard taught, “There is no problem in the family, ward or stake that cannot be solved if we look for solutions in the Lord’s way by counseling—really counseling—with one another” (*Counseling with Our Councils*, rev. ed. [2012], 4).

Watch: “My Self-Reliance Group,” available at srs.lds.org/videos. (No video? Skip to “Without a Teacher, How Will We Know What to Do?” on page 3.)

Discuss: What made the group in the video so successful? What will we do as a group to have a life-changing experience?

WITHOUT A TEACHER, HOW WILL WE KNOW WHAT TO DO?

Read: It's easy. Simply follow the materials. Each chapter in the workbook has six parts:

Report: Discuss the progress you made during the week on your commitments.

Foundation: Review a gospel principle that will lead to greater spiritual self-reliance.

Learn: Learn practical skills that will lead to greater temporal self-reliance.

Ponder: Listen for the Holy Ghost to offer inspiration.

Commit: Promise to act on commitments during the week that will help you progress.

Act: During the week, practice what you learned.

HOW TO USE THIS WORKBOOK

WHEN YOU SEE THESE PROMPTS, FOLLOW THESE DIRECTIONS				
Read	Watch	Discuss	Ponder	Act
One person reads aloud for the whole group.	The whole group watches the video.	Group members share thoughts for two to four minutes.	Individuals quietly consider, meditate, and write for two to three minutes.	Group members work individually or with others for the specified time.

CERTIFICATE OF COMPLETION

Read: Group members who attend meetings and keep their commitments may receive a self-reliance certificate from LDS Business College. See page 208.



MY FOUNDATION: SELF-RELIANCE IS A PRINCIPLE OF SALVATION—Maximum Time: 20 Minutes

Ponder: John 10:10 (on the right)

Discuss: What is an abundant life?

Watch: “He Polished My Toe,” available at srs.lds.org/videos. (No video? Read page 5.)

Discuss: Do you believe there are solutions to your problems? How can we qualify for the Lord’s power to assist us?

Read: The *Handbook 2* reference and the quote by Elder Dallin H. Oaks (on the right). Being self-reliant does not mean that we can do or obtain anything we set our mind to. Rather, it is believing that through the grace, or enabling power, of Jesus Christ and our own effort, we are able to obtain all the spiritual and temporal necessities of life we require for ourselves and our families. Self-reliance is evidence of our trust or faith in God’s power to move mountains in our lives and to give us strength to triumph over trials and afflictions.

Discuss: How has Christ’s grace helped you obtain the spiritual and temporal necessities of life?

ACTIVITY

Step 1: Choose a partner and read each principle below.

Step 2: Discuss why believing these truths can help you become more self-reliant.

DOCTRINAL PRINCIPLES OF SELF-RELIANCE	
1. Self-reliance is a commandment.	“The Church and its members are commanded by the Lord to be self-reliant and independent” (<i>Teachings of Presidents of the Church: Spencer W. Kimball</i> [2006], 116).
2. God can and will provide a way for His righteous children to become self-reliant.	“And it is my purpose to provide for my saints, for all things are mine” (D&C 104:15).
3. The temporal and spiritual are one to God.	“Wherefore, verily I say unto you that all things unto me are spiritual” (D&C 29:34).

“I am come that they might have life, and that they might have it more abundantly.”

JOHN 10:10

“Self-reliance is the ability, commitment, and effort to provide the spiritual and temporal necessities of life for self and family. As members become self-reliant, they are also better able to serve and care for others.”

HANDBOOK 2: ADMINISTERING THE CHURCH (2010), 6.1.1

“Whatever causes us to be dependent on someone else for decisions or resources we could provide for ourselves weakens us spiritually and retards our growth toward what the gospel plan intends us to be.”

DALLIN H. OAKS, “Repentance and Change,” *Ensign* or *Liahona*, Nov. 2003, 40

Discuss: Read President Marion G. Romney's quote (on the right). How do you know if you are becoming more self-reliant?

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

- Read the First Presidency letter inside the front cover, and underline the promised blessings. What must you do to obtain them? Write your thoughts below.

- Share what you've learned today about self-reliance with your family or friends.

HE POLISHED MY TOE

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



ELDER ENRIQUE R. FALABELLA:

When I was growing up, we didn't have much. I remember one day when I approached my father and said to him, "Papa, I need a new pair of shoes. These ones are already worn out." He stopped and looked at my shoes and saw they were really worn out. He said, "I think this is something we can fix." He took a bit of black polish and polished my shoes, leaving them shiny and nice. He said to me, "Now they're fixed, son." I replied, "No, not yet. You can still see my toe sticking out of my shoe." He said, "Well, we can fix that too!" He took a little more polish and he polished my toe!

That day I learned that there is a solution to every problem. I am convinced that this principle of self-reliance and this initiative is a way to hasten the Lord's work. It's part of the work of salvation. All of us can become better than what we are now. You have to let go of apathy. Many times we become complacent, and this destroys our progress. Every day is a day I can make progress if I decide to do something different to improve what I've done poorly in the past. If you do it with faith, exercising faith and hope in Christ that He will be there helping you, you will find the way to make progress in temporal and spiritual things. This is because God lives and you are His son or daughter.

Back to page 4.

"Without self-reliance one cannot exercise these innate desires to serve. How can we give if there is nothing there? Food for the hungry cannot come from empty shelves. Money to assist the needy cannot come from an empty purse. Support and understanding cannot come from the emotionally starved. Teaching cannot come from the unlearned. And most important of all, spiritual guidance cannot come from the spiritually weak."

MARION G. ROMNEY,
"The Celestial Nature of Self-Reliance,"
Ensign, Nov. 1982, 93



LEARN—Maximum Time: 45 Minutes

1. BECOME A WISE AND FAITHFUL STEWARD

Ponder: Take a minute to quietly ponder the following question and write down your thoughts.

- How confident am I about my financial future?

Read: In the parable of the talents, Christ teaches us that we must take care of what we have been given. The Lord allows us to be caretakers—or stewards—over His gifts to us. To those who are faithful with His gifts, Christ promises, “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord” (Matthew 25:21).

Discuss: What does it mean to you that all things belong to the Lord?

Read: As part of our stewardship, we are encouraged to be wise with our finances. President Gordon B. Hinckley taught:

“I urge you . . . to look to the condition of your finances. I urge you to be modest in your expenditures; discipline yourselves in your purchases to avoid debt to the extent possible. Pay off debt as quickly as you can, and free yourselves from bondage.

“This is a part of the temporal gospel in which we believe. May the Lord bless you to set your houses in order. If you have paid your debts, if you have a reserve, even though it be small, then should storms howl about your head, you will have shelter for your [families] and peace in your hearts” (“To the Boys and to the Men,” *Ensign*, Nov. 1998, 54).

As you strive to use your money wisely, your faith in Christ can increase, paving the way for future blessings.

Discuss: How does managing your finances make you a better steward?

We Can Manage Our Finances Wisely

Read: The diagram on page 8—the Financial Stewardship Success Map—illustrates principles for wise and faithful financial management. You will study and apply these principles over the next 12 weeks. Throughout this course, you will work on increasing your faith in Jesus Christ, building unity with your spouse, and strengthening your commitment to self-reliance. Each lesson will focus on a specific part of the Financial Stewardship Success Map.

Discuss: Take turns reading the items on the Financial Stewardship Success Map (page 8). How can each of these help you on your path to successful financial stewardship?

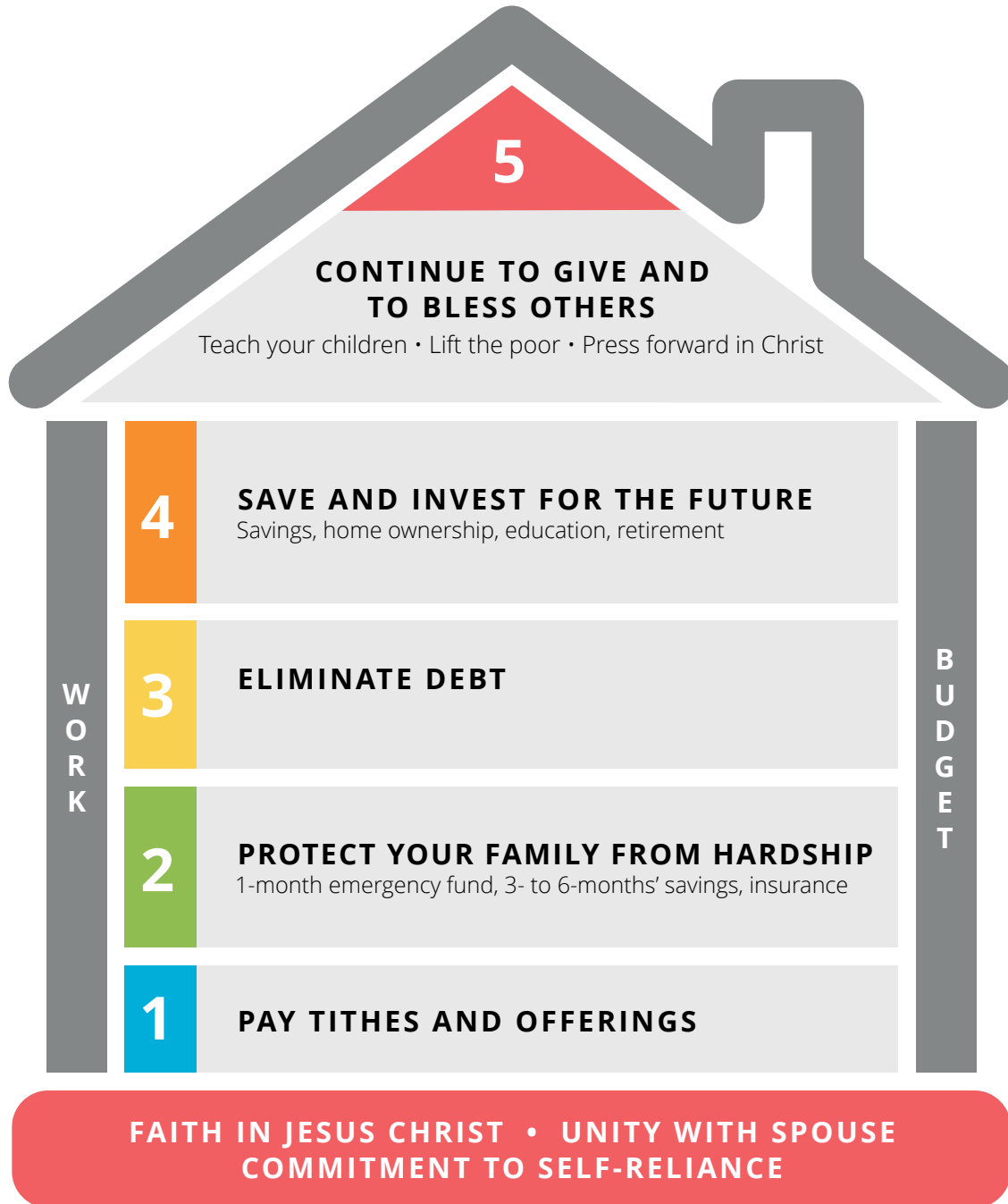
2. COUNSEL WITH THE LORD ABOUT YOUR FINANCES

Read: Challenges will undoubtedly arise as you apply these principles of successful financial stewardship. As you seek the help of fellow group members, and continually seek the Lord's help, you will be strengthened to overcome those difficulties. Remember, the Lord always provides a way to fulfill His commandments (see 1 Nephi 3:7).

Amulek taught the poor among the Zoramites to “cry unto [the Lord] over the crops of your fields, that ye may prosper in them. Cry over the flocks of your fields, that they may increase” (Alma 34:24–25). As you counsel with the Lord about your temporal needs and challenges and work toward financial self-reliance, He will bless and strengthen you.

Counseling with the Lord about your finances means praying to Heavenly Father and asking for guidance about financial matters. One of your commitments this week will be to counsel with the Lord about your finances.

FINANCIAL STEWARDSHIP SUCCESS MAP



3. TRACK YOUR INCOME AND EXPENSES

Read: The first step to successful financial stewardship is understanding your current financial situation. When you gain a better understanding of where your money is being spent, you can better plan where you want it to go. You will begin by tracking your income and expenses for the first four weeks of this course.

Ponder: Take a few minutes and quietly think about the following questions:

- Do I know where I spend my money each month?
- Do I feel in control of where my money goes?

ACTIVITY (25 minutes)

Step 1: Individually, think about all of the ways you spend money. Below are common categories where people spend money. Circle the areas where you spend money often, and write down additional categories as appropriate. The miscellaneous category is for expenses that do not fit neatly into other categories.

Tithes and offerings	Transportation	Entertainment	
Rent or mortgage	Savings	Restaurants	
Insurance	Groceries	Miscellaneous	
Home utilities	Cell phones		

Step 2: As a group, discuss the additional categories you created. You will use the categories above later to organize your income and expenses as you track them.

Step 3: Throughout the next few weeks, write down each time you receive or spend money. On a spreadsheet or in a notebook, create a table that looks like

the following example. Fill out the table each day. When you receive money, record the amount in the income column; when you spend money, record the amount in the expense column. To practice, take a few minutes and write down as many expenses from the last 24 hours as you can remember. Include the categories you created.

DATE	DESCRIPTION	CATEGORY	INCOME	EXPENSE
6/1	Paycheck	Income	1,500.00	
6/1	Juan's Market	Groceries		78.32

Discuss: What challenges might you have tracking your expenses?

Ponder: Write some ways you will overcome these challenges.



TRACKING EXPENSES HAS BECOME A HABIT!

I didn't think it was possible to track expenses long term. But now I keep my receipts for the day and then write down all of my expenses each evening. It only takes me a few minutes each night and a little bit of wallet space to store the receipts for the day!



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, the Lord, stretched out the heavens, and built the earth, my very handiwork; and all things therein are mine. And it is my purpose to provide for my saints, for all things are mine” (D&C 104:14–15).

What are the most meaningful things I learned today?

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

ACTION PARTNERS

THE BENEFIT OF ACTION PARTNERS

Read: With the help of others, you can accomplish great things. For example, missionaries have companions for support. In our groups, we have action partners. Each week we will choose and work with a different action partner. Action partners help each other keep commitments by:

- Calling, texting, or visiting each other during the week.
- Talking about what we learned in the group.
- Encouraging each other to keep commitments.
- Counseling together about challenges.
- Praying for each other.

Discuss: How has another person helped you accomplish something difficult?

Read: Being an action partner is not hard or time consuming. To start the conversation, you could ask:

- What did you like about our last group meeting?
- What good things have happened to you this week?
- How have you used the My Foundation principle this week?

The most important part of the discussion will be helping each other keep commitments. You could ask:

- How are you doing with your commitments?
- If you haven't kept some of them, do you need help?
- How can I best support your efforts?

ACTIVITY (5 minutes)

Step 1: Choose someone in the group to be your action partner.

- You may change partners each week if desired.
- Generally, action partners are the same gender and are not family members.

Action partner's name

Contact information

Step 2: Write how and when you will contact each other.

SUN	MON	TUES	WED	THURS	FRI	SAT



COMMIT—Maximum Time: 10 Minutes

Each week we make commitments. When we meet next week, we will begin by reporting on our commitments. Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

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

- B I will track my income and expenses every day this week.

- C I will counsel with the Lord about my finances and seek His help.

- D I will contact and support my action partner.

My signature

Action partner's signature

NOTES
