

1. Building a Strong Foundation: Another Perspective on Wealth¹

Introduction

Personal finance. These two words can bring either fear or excitement into the heart of the reader. Why such varied responses to a simple two-word phrase? There are many different reasons.

One of the most prevalent is a lack of education. It is hard to make important decisions when you feel you are in uncharted territory. Other responses have been due to “misguided” information. Some individuals and companies have used personal finance as a tool to earn huge commissions on selling insurance and investment products without regard to the needs of the investors they supposedly serve, resulting in poor performance for the investors and uncertainty over missed goals. Still others have made unwise decisions based on solely acquiring assets and investments, but to the detriment of their spouses, families, and real success. While they may have acquired financial security, they have lost the things that will bring them what they desire most: happiness and joy. Others have learned how to bring Christ into their finances, learned their available options, determined the key doctrines, principles and applications, applied them in a creative process to their financial habits and goals, and have accomplished the vision and goals that they have set for themselves and their families, including happiness in this life and eternal life in the world to come. The purpose of this manual and the accompanying website is to help you come to understand the process of personal finance or financial planning for yourself and those you love, and to apply it in your lives.

Objectives

- A. Understand how to bring Christ into your finances.
- B. Understand the importance of perspective and our perspective for this course.
- C. Understand our framework for learning: doctrines, principles and application.
- D. Understand the implications of that learning framework.
- E. Remember that “Life is Good.”

Understand how to bring Christ into your finances

As we have read and studied scriptures, it is apparent that Jesus Christ wants to be a greater part of our lives and finances. He will not barge in and tell us what to do; He cannot, as He will not violate our moral agency. But He will plead, exhort, counsel and guide us back to our Father if we will allow Him more into our lives and finances.

Why do we want to bring Christ more into our finances? M. Russell Ballard reminded us: “In my judgment, we never will have balance in our lives unless our finances are securely under control.”² Christ can help us bring balance and control into our lives and finances. How do we bring Christ more into our lives and finances?

Seek to learn and love the Savior and His atonement more. We study, pray, learn more about Him, and contemplate His amazing atonement and what it means in our lives. Christ knows us by name and loves us perfectly, and has designed a detailed, individual, and customized curriculum (called life) exactly tailored to our needs, mission and destiny. Managing our finances is one of the pieces of that curriculum, and personal finance is simply part of the gospel of Jesus Christ.³

Strive to change daily and become more like Him. God’s grace, repentance and the atonement of Jesus Christ are perfect tools to help us change and to become more like our Savior. He has given us everything we need to become more like Him. He has taught through His servants that “a” pattern to change behavior is to understand doctrines and principles, and have them confirmed by the Spirit.⁴ Boyd K. Packer said: “True doctrine, understood, changes attitudes and behavior. The study of the doctrines of the gospel will improve behavior quicker than a study of behavior will improve behavior. . . That is why we stress so forcefully the study of the doctrines of the gospel.”⁵ However, it is not enough to know the doctrines—we must understand them as well. David A. Bednar commented, “President Packer did not teach that simply knowing true doctrine changes us. Rather, doctrine must be understood. . . Thus, true doctrine confirmed in the heart as true by the witness of the Holy Ghost changes attitudes and behavior.”⁶ He also reminds us “The answers are always in the doctrines and principles, and the doctrines and principles need to be in us.”⁷

Learn to apply His words and create our lives more closely with Him. As we strive to develop and grow, application is an invitation to learn and create.⁸ As we do, we become creators with God of ourselves, our families and our lives. We learn important lessons from the creation⁹ that we can use in our lives as we remember that “Creation is a spiritual gift.”¹⁰ We were born creators, and had our first lessons in creation when as pre-existent spirits we helped create the earth we live on.¹¹ We create each day in our prayers, families, the environment in our homes, budgets, goals and our lives. We are all creators, and learn best when we learn and follow the Master Creator, even Jesus Christ. Not only does He know the way, He is the way.¹²

Always remember Him. We need Christ’s inspiration and guidance daily if we are to return with our families to His presence. We already covenant to “always remember Him” each week in the Sacrament. We must strive to keep those and our other covenants. We must remember that our conduct on our journey is as important as our final destination.¹³ We must, like the pioneers, make “a covenant and a promise to keep all the commandments and statutes of the Lord”¹⁴ as we daily remember the Savior and follow the covenant path.

To bring Christ more into our finances, we must bring Him more into our lives. If we want to have balance in our lives, we must bring our finances securely under control. We can do this best with Christ's help. We bring Christ into our finances as we seek to learn and love the Savior and His atonement more, work to change and become more like Him, learn to apply and create with the Creator of the World, and always remember Him. Then with His help, we can accomplish all things.

Understand the Importance of Perspective and Our Perspective for this Course

The dictionary defines *perspective* as “one’s point of view, the choice of a context for opinions, beliefs, and experiences.”¹⁵ The historian Will Durant wrote of the human need “to seize the value and perspective of passing things. . . We want to know that the little things are little, and the big things big, before it is too late; we want to see things now as they will seem forever—in the light of eternity.”¹⁶

The challenge then is to see things in a consistent perspective--as they will be forever. Neal A. Maxwell wrote of those without this perspective, “Living without God in the world brings a functional lack of consistent perspective. If there were no eternal truths, to what principles would mortals look for guidance? If not accountable to God, to whom are we ultimately accountable?”¹⁷

Our perspective—how we look at things—makes a difference in the choices we make. Do we recognize our difference in perspective as we look at the world around us? Do we recognize the implications of our differences in outlook, the differences of our eternal perspective as we go about our daily lives? Neal A. Maxwell commented:

We see the world and the people in it differently, because, as C. S. Lewis observed, it is by the light and illumination of the gospel that we see everything else. . . The gospel is like the lens of a cosmic kaleidoscope that, instead of showing life, man, and the universe as senseless, unconnected fragments, shows us pattern, beauty, and purpose! It is this vision that can give us a special sense of proportion about the things in life that matter most. . . This perspective can make so many differences in so many ways that, unintentionally, we may be unconscious of the implications of our difference in outlook.¹⁸

The purpose of this section is to articulate “another” perspective on wealth, an eternal perspective. This perspective is critical for us to understand, and it has a major influence on how we make choices.

In this manual and website, we take a different view from the world. We disagree with the belief that “money buys happiness.” The media continues to bombard us with the illusion that we have to spend money to be content or that to be happy, a person must be beautiful, sexy, thin, rich, or whatever it is they are selling at the moment.

Most of us are not conscious of the effects of our perspectives on our everyday lives. When we have a proper perspective on life, there is pattern, beauty, and purpose instead of senseless, unconnected fragments. Along with that knowledge of the purpose of life, it is important that we understand correct principles so that we can make good choices.

On the subject of choices, Spencer W. Kimball said:

We hope we can help our young men and young women to realize, even sooner than they do now, that they need to make *certain* decisions only *once* . . . We can make a single decision about certain things that we will incorporate in our lives and then make them ours—without having to brood and re-decide a hundred times what it is we will do and what we will not do.... My young brothers [and sisters], if you have not done so yet, *decide to decide!*¹⁹

The purpose of this series is to help you in your understanding of perspective as it relates to personal finance and then to help you “decide to decide” to be wise in the management of your personal finances. When we have an eternal perspective, we understand things differently, view events differently, and make choices differently with respect to our families, friends, work and finances.

Our perspective is simple: *Wise money management is simply living the gospel of Jesus Christ.* It is putting Christ first in our lives, not our pocketbooks. “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you”.²⁰ It is the temporal application of eternal principles.

Understand our Framework for Learning: Doctrines, Principles and Application

Our learning framework for this class is unique. We use the framework for learning used by David A. Bednar in his book “Increase in Learning.” It is based on doctrines (the “whys”), principles (the “whats”), and application (the “hows”). It brings balance to the things we do. Bednar calls it, “A flexible tool that can be used to enhance our gospel learning and can be a useful aid as we apply the principles of prayerful inquiry and the pattern of asking, seeking, and knocking.”²¹

Too often when we encounter problems in life, we are drawn to application as the way to make life better. But is it the best way? Bednar writes:

Somehow we seem to be drawn to application as the primary way to “fix” things, to make life better. . . And far too often we emphasize application without the necessary understanding and divorced from the doctrinal content. . . Whatever the reasons, emphasizing the application to the exclusion of fundamental doctrines and principles does not produce spiritual power, protection, and direction. . . Appropriate applications are necessary but can never stand alone. What is needed is a balance among doctrines,

principles and application. . . *The answers always are in the doctrines and principles.*
And the doctrines and principles need to be in us.²²

This learning framework is unique. It asks three critical questions that can lead us to learning and life. They are:

1. Why should we *learn and become better at personal finance*? (this is a “why” or doctrine question).
2. What are the principles on which how we *learn and become better at personal finance are based*? (this is a “what” or principles question).
3. How do we *learn about and become better at personal finance*? (this is a “how” or application question).

Doctrines or “Whys” of Personal Finance

Doctrines are the truth about ourselves, our lives, our history, and our relationship to our Father in Heaven and his Son Jesus Christ. Boyd K. Packer said, “True doctrine, understood, changes attitudes and behavior. The study of the doctrines of the gospel will improve behavior quicker than a study of behavior will improve behavior. . . That is why we stress so forcefully the study of the doctrines of the gospel.”²³

David A. Bednar reminds us,

President Packer did not teach that simply knowing true doctrine changes us. Rather, doctrine must be understood. The word understanding in the scriptures frequently is linked to and associated with the heart and refers to a revealed result or conclusion. Thus, true doctrine confirmed in the heart as true by the witness of the Holy Ghost changes attitudes and behavior. Knowing true doctrine is necessary but is not sufficient.²⁴

Why should we learn doctrines? Doctrines are critical as they give us the perspective, motivation and strength to do the right things even when they are difficult.

We have been counseled to understand the “why” or doctrines of the gospel of Jesus Christ. Dieter F. Uchtdorf said:

Seek out the majesty, the beauty, and the exhilarating joy of the ‘why’ of the gospel of Jesus Christ. “The ‘what’ and ‘how’ of obedience mark the way and keep us on the right path. The ‘why’ of obedience sanctifies our actions, transforming the mundane into the majestic. It magnifies our small acts of obedience into holy acts of consecration.”²⁵

Before we can decide more about wise money management, we must understand and answer the question, “Why should we learn and become better at family finance?”

While there are likely many different “whys”, let me share a few thoughts on doctrines of why we believe God wants us to learn personal finance. Since perspective is so important, this question must be addressed from many different perspectives. Possible perspectives include spiritual, temporal, family, and personal. While there are an innumerable number of perspectives, these four seem to be important and will be addressed here.

Spiritual: Personal finance can help bring us to Christ. From a spiritual perspective, the ultimate purpose of everything we do, and God does, is to bring us to Christ. Because God’s work and glory is to bring to pass the “immortality and eternal life of man”²⁶ and the only way we can have eternal life is through Jesus Christ²⁷, then the purpose of all mortal experience is to bring us to Christ, who then brings us to the Father. Learning to manage our finances according to gospel principles will help us grow spiritually as well as help build up our families and the kingdom of God.

C. Max Caldwell said:

Whatever the problem may be in a person’s life—failure to pay tithing, breaking the Word of Wisdom, casual church attendance, [or, I add, poor financial habits, the]—real issue is faith in Jesus Christ. If we can help people obtain the gift of faith in Christ, good works will follow. The end purpose of any law of God is to bring us to Christ. And how well will the law work? It depends on what we think of the Author of the law.²⁸

We have also been commanded by prophets and the scriptures to be financially wise.

[We] have been counseled for many years to prepare for adversity by having a little money set aside. Doing so adds immeasurably to security and well-being. Every family has a responsibility to provide for its own needs to the extent possible . . . If you have paid your debts and have a financial reserve, even though it be small, you and your family will feel more secure and enjoy greater peace in your hearts. May the Lord bless you in your family financial efforts.²⁹

Perspective also adds significantly to motivation. Whether we view this counsel on being financially wise as a nice thing to do or a commandment of God will provide a great difference in our motivation to do these things.

Temporal: Personal finance can help us become wiser stewards. From a temporal perspective, managing resources is a skill that Heavenly Father wants us to develop during mortality. “For he who is faithful and wise in time is accounted worthy to inherit the mansions prepared for him of my Father.”³⁰

Personal finance helps us learn to be wiser financial stewards over the things with which God has blessed us. Joe J. Christensen said, “Our resources are a stewardship, not our possessions. I am confident that we will literally be called upon to make an accounting before God concerning how we have used them to bless lives and build the kingdom.”³¹

I believe a critical question at judgment day from our Savior will not be, “How much money did you make?” Rather, it will be, “How well did you use the resources I blessed you with in the service of your family and fellow men?”

Family: Personal finance can help us return with our families back to Heavenly Father’s presence. The third perspective is family. An eternal perspective on finances helps us keep our priorities in order. David O. McKay reminded us, “No other success can compensate for failure in the home.”³²

We show our love for our Savior as we pay our tithes and offerings. We are examples to our children as we put the Lord first and sacrifice through service, hard work, church and temple attendance. We build our communities and nation as we seek opportunities for service to our family, friends and fellowmen.

We will be disappointed in life if we gain the world’s riches and lose our spouses and families. We must learn to better apply personal finance in the Lord’s way, using His plan and obeying His commandments. In short, an eternal perspective on finances can prepare us for eternal marriage, strengthen existing marriages, and be a conduit for positive parenting.

Individual: Personal finance can help us prepare for and accomplish our divine missions. The fourth perspective is individual. We all have divine missions to perform here on earth, and personal finance can help us learn the lessons and develop the skills we need to accomplish those missions. Many of our missions will required material resources. Gene R. Cook said, “I bear testimony of the fact that if you keep the commandments, He nourishes you, strengthens you, and provides you means for accomplishing all things necessary to faithfully finish your divine mission here on earth.”³³

We are all at an important time in our lives, regardless of our age. Ask yourself, “Do I really believe that I have a mission here on earth to perform and am I performing it?”

Clearly, perspective is important, and by looking at many different perspectives we can understand more fully “why we should learn and become better at family finance.”

So if money management is part of the gospel of Jesus of Christ, are there principles upon which wise money management is based? Let me propose a few principles that are the foundation upon which this perspective is based. I call these my “Principles of Finance.”

Principles or “What’s” of Personal Finance

Principles are fundamental laws or doctrines, which, if understood, will allow us to live or act according to truth. Richard G. Scott commented:

[The] inspired statement, “I teach them correct principles, and they govern themselves,” still applies. The Lord uses that pattern with us. You will find correct principles in the

teachings of the Savior, His prophets, and the scriptures. While easy to find, true principles are not easy to live until they become an established pattern of life . . . Yet, as you resolutely follow correct principles, you will forge strength of character available to you in times of urgent need. Your consistent adherence to principle overcomes the alluring yet false life-styles that surround you. Your faithful compliance to correct principles will generate criticism and ridicule from others, yet the results are so eternally worthwhile that they warrant your every sacrifice.³⁴

What are those principles or “what’s” to which we must adhere whose results are so eternally worthwhile that they merit our every sacrifice? Let me propose a few principles that relate to understanding and using wealth wisely.

Principle 1: Ownership. Everything we have is the Lord’s. The Psalmist wrote, “The earth is the Lord’s, and the fullness thereof; the world, and they that dwell therein.”³⁵ The apostle Paul, writing to the Corinthians, stated the same message, “For the earth is the Lord’s, and the fullness thereof.”³⁶

We know from scriptures that the Lord was the creator of the earth³⁷, the supplier of our breath³⁸, the giver of our knowledge³⁹, the provider of our life⁴⁰, and the giver of all we have and are.⁴¹

Nothing we have is our own—it is all God’s. As such, there should be no feeling of pride for the things we have or are. These things do not belong to us, but are on loan from a loving Heavenly Father and His Son, Jesus Christ. These blessings should encourage us to demonstrate greater obedience to God’s commandments. As we realize that all we have and all that we have become are gifts from a generous Heavenly Father and Son, we will find gratitude and obedience rather than pride.

Principle 2: Stewardship. We are stewards over all that the Lord has, is, or will share with us. A steward is one who actively directs the affairs of another. The apostle Paul stated, “Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.”⁴² The Lord stated, “It is expedient that I, the Lord, should make every man accountable, as a steward over earthly blessings, which I have made and prepared for my creatures.”⁴³

Being blessed with material things in life should not be seen only as a blessing but also as a responsibility. We will be required to give an account of our stewardship to Heavenly Father. In order for us to be wise stewards, it is our responsibility to learn everything we can about our stewardship so we can manage it to the best of our abilities. The purpose of this manual and website is to help you understand and manage your stewardship better as it relates to personal finance.

Principle 3: Agency. The gift of “choice” is man’s most precious inheritance. President Thomas S. Monson taught, “When we came to the earth, we brought with us that great gift from God—even our agency. In thousands of ways we are privileged to choose for ourselves.”⁴⁴

The prophet Joshua counseled the people about agency when he said, “Choose you this day whom ye will serve; . . . but as for me and my house, we will serve the Lord.”⁴⁵

David O. McKay wrote, “Next to the bestowal of life itself, the right to direct that life is God’s greatest gift to man . . . Freedom of choice is more to be treasured than any possession earth can give.”⁴⁶

We should do everything in our power to thank God for this wonderful right to choose, and then use that agency as wisely as we can.

Principle 4: Accountability. We are accountable for every choice we make, including our financial choices. We have been blessed with the gift of agency, but we will also be held accountable for its use. The Lord counseled, “For it is required of the Lord, at the hand of every steward, to render an account of his stewardship, both in time and in eternity.”⁴⁷

The blessing of agency is an unconditional gift of God, and how we use that gift shows how much we love Him and His Son Jesus Christ. The first three principles outlined above are God’s gift to us. The fourth principle is our gift to God. We can, through our wise choices, show our Heavenly Father how much we love Him by obeying His commandments and covenants and striving to become more like His Son.

These four principles establish a spiritual foundation for understanding wealth that is based on our dependence on God and our need for financial self-reliance to fulfill His purposes.

Neal A. Maxwell put things of this world into a correct perspective when he taught:

The submission of one’s will is really the only uniquely personal thing we have to place on God’s altar. The many other things we “give,” brothers and sisters, are actually the things He has already given or loaned to us. However, when you and I finally submit ourselves, by letting our individual wills be swallowed up in God’s will, then we are really giving something to Him! It is the only possession which is truly ours to give!⁴⁸

Everything we have is God’s, and the things we receive are all blessings from Him. They are not ours, but they have been given to us as a stewardship for which we can make choices. We should choose well, as we will be held responsible for what we choose and do.

Application or the “How’s” of Personal Finance

Once we understand the doctrines and principles of finance, it is important to understand how to apply what you are learning to your daily lives. I call this application or the creative process. Question 3 then becomes “How do we learn about and become better at family finance?”

In 2019 we took 24 BYU students to Europe for a Global Finance Investment Internship. One of the companies we visited in Germany was a large sport and apparel manufacturer. I was impressed with their marketing slogan “Calling all Creators.”⁴⁹ Their point was we all are

creators, which we truly are.

On the importance of creation, Elder McConkie said, “The three pillars of eternity, the three events, preeminent and transcendent above all others, are the creation, the fall, and the atonement.”⁵⁰ Why is it so important that we understand the creation? I believe it is because this knowledge will help us to be better creators ourselves. Let me share eight lessons that I have learned from the creation. You will likely have your own lessons from your reading and study.

God is creative. The creation shows that Heavenly Father and His son are very creative beings. We are taught in the scriptures that we are created in the image of Heavenly parents and in Their likeness. As such, we should also very creative beings. We were meant to create, and this capacity is God-given.

Christ worked under the direction of the Father. The restored gospel has helped us to know that Jesus Christ created the heavens and the earth under the direction of the Father. Likewise when we create, we should be under the direction of the Father as well. To really accomplish all we need to in this life, we will need His help.

The earth was created from existing matter. The earth was created, not from nothing, as many suppose; rather, it was organized from existing matter.⁵¹ Likewise, when we create, we are not starting from nothing. We take our existing vision, education, talents, skills and abilities, and match those with the resources and materials we have in our home, neighborhood, community or nation.

Creation is a two-step process. The Lord speaking to Moses said, “For I, the Lord God, created all things, of which I have spoken, spiritually, before they were naturally upon the face of the earth.”⁵² Once He created things spiritually, then came the physical creation of everything on the earth. We likewise must create things spiritually through our vision, goals and plans, and then we can create it physically—and we can create with confidence.

There is an order in creation. Notice that there is an order in creation, first the world was organized, and then light came into the world. Next the waters were divided. Clearly there is order in creation and in the universe. Likewise, there is order in our creative processes, and we must learn what that order is.

Creation takes time. The creation of the earth did not happen overnight, but took six creative periods. How long those periods were has not been revealed, but we do know it was a long time. Likewise, when we create, we should realize that this is a time-consuming process.

Creation was a planned event. The creation was planned from the beginning under the direction of Heavenly Parents. The creation, fall and atonement of Jesus Christ were all part of the Father’s plan, “to bring to pass the immortality and eternal life”⁵³ of His children. We should make sure, as we go through our lives, that we to have a plan on how we will live our lives, so that we can, under the direction of the Father, support His same work and return to His presence.

We create every day of our lives. Some do not think they create; however the reality is that we create every day of our lives. Perhaps a few creations can help make the point.

Prayer. David A. Bednar commented on our spiritual and physical creation of each day. On the subject of prayer, he said,

We learn from these verses that the spiritual creation preceded the temporal creation. In a similar way, meaningful morning prayer is an important element in the spiritual creation of each day—and precedes the temporal creation or the actual execution of the day. Just as the temporal creation was linked to and a continuation of the spiritual creation, so meaningful morning and evening prayers are linked to and are a continuation of each other.⁵⁴

Family. We are co-creators with God in the creation of our families. We work with Him as creators of our marriages and in which our children are raised. We should make sure, as we work to create the environment in our marriages and in which our children are raised, that we do it as co-creators with Heavenly Father. We are reminded to always, “Create homes filled with love and serenity. Relieve suffering. Create enduring testimonies of eternal truths in ourselves and others.”⁵⁵

Vision and Goals. When we set and work toward our vision and goals, it is again the spiritual creation followed by the physical creation. Alma uses different words to describe this spiritual creation, such as “Do you exercise faith,” “Do you look forward with an eye of faith,” and “Can you imagine to yourselves.”⁵⁶ God’s ultimate goal for us is to learn both the spiritual and physical creation process so we live in such a way as we, with our families and through the Savior’s atonement, can return to live with Him eternally.

Finances. Regarding our finances, the preparation of our budgets can be envisioned as the spiritual creation first, followed by the physical creation second as we spend the money. President Kimball said “Every family should have a budget.”⁵⁷ Living on a budget does not mean that you do not spend money; rather, you spend money on things that are planned for (the spiritual creation) and that are important to you.

Ourselves. Finally, the reality is that we create ourselves in every day and in everything we do. Our life then is the sum of each of our daily individual creations. As such, we recognize the importance of our daily creations in the creation of our overall lives.

Creation is a wonderful subject for additional study. We were born creators, and had our first lessons in creation when as pre-existent spirits we helped create the earth we live on.⁵⁸ David O. McKay taught, “Sculptors of life are we, with our uncarved souls before us. Everyone of us is carving a soul.”⁵⁹ That we might help create and carve ours and other souls well is our prayer for each of you.

The application or the creative process is how we go from the spiritual creation to the physical

creation. It entails five steps. Each of these steps is important to the process, and this process can be applied to all areas of our lives. While it is possible to create without thinking through the creative process and many do exactly that, if we understand and apply this process it can help us to accomplish more and to be even more creative in our lives and our finances.

The Lord speaking to Joseph Smith said, “I will give you a pattern in all things, that ye may not be deceived.”⁶⁰ David A. Bednar reminds us,

Interestingly, the Lord gave us “a” and not “the” pattern for all things. I do not believe the Lord is suggesting with the language “a pattern in all things” that He has only one pattern to be used in every situation. Rather, the Lord’s way includes a variety of patterns that can be employed to achieve different spiritual objectives.⁶¹

Let me share one possible pattern.

The Creative Process

Vision: We Catch our Vision. The scriptures teach “Where there is no vision, the people perish.”⁶² Why is vision so important? Vision is a critical precursor to effective goals, planning, writing, and accomplishing our personal and family goals. The best vision is from the longest perspective. Patricia T. Holland said, “Our prayers ought to be to see as God sees, to adjust our minds so we may see things from an eternal perspective. If we listen too often to the voices of the world, we will become confused and tainted. We must anchor ourselves in the spirit and that requires daily vigilance.”⁶³

Goals: We Develop our Goals. Goals are tools to help us keep us focused on our vision. Robert D. Hales gave advice on your choice of goals. He recommended:

I would like to suggest a few of the most important goals in life that will give you joy as you fulfill your mission on this earth—eternal goals that will help you return with honor to your Father in Heaven. They include: Marry in the temple and cultivate eternal family relationships by prayerfully balancing the many facets of life, such as family, occupation, continuing education, hobbies, and entertainment. Faithfully and obediently live your religion and be true to the baptismal and temple covenants, always treasuring up the good things of life. Hold on to the eternal perspective, remembering that the things of the kingdom are eternal and the things of the world are temporal or temporary. Remember to give dedicated service throughout your life and always care for the needy who may require your love and other support.⁶⁴

Plans and Strategies: We Make our Tactical Plans and Strategies. He continued and said, “Making these goals is not enough; we must make a plan to carry them out.”⁶⁵ Goals are the destination, where we want to be, and our plans are the process by which we will get from where we are now to where we want to be. We need to be detailed in our plans to accomplish our goals and hence our vision.

Constraints: We Determine our Constraints. Whereas goals are the clear objectives for what you want to accomplish, and your plans are how you will accomplish those goals, then your constraints are given conditions or circumstances that your solution must satisfy. These are things that must be taken into account as these constraints can have a major impact on your ability to accomplish your goals and vision.

Accountability: We Share our Vision with Accountability Partners Who Can Help.

Accountability is the process by which we make known our vision, goals and plans to others. This could be for three reasons.

- It may be because we need their moral or personal help to accomplish our goals and vision. Sharing your goals with your spouse and children is a good way to get help in accomplishing your goals. Having others help you be accountable for your goals is a great motivator.
- It also may be because they are part of our creative process and necessary to help us accomplish our goals. Mentors and friends can help when we fall short and help us know what to do to improve.
- As we share our vision with others, we give others permission to catch their own visions.

Regardless of the reason, accountability is an important part of the creation process.

For example, Heavenly Father's vision is the happiness and exaltation of his children. His goal is to "bring to pass the immortality and eternal life of man."⁶⁶ His plan is the Plan of Salvation or the Plan of Happiness. He has no constraints as his plan is for all people, and He communicates his plan with His children through prophets, apostles and scriptures. Just as He has a vision, goal, plan, constraints, and accountability, so we should too.

The manual will share concrete ideas and experiences on how you can apply the creative process to the personal finance area, how you can create your vision of what you want to become, set goals, develop a plan, work on constraints, and then communicate it to help you accomplish your vision. This process is applicable to all areas of your Personal Financial Plan.

Ezra Taft Benson reminded us to "Plan your financial future early, then live your plan."⁶⁷ As part of planning your financial future, you will develop your own Personal Financial Plan (PFP). Your PFP includes 16 different Plans, including your:

- Plan for Life (Vision, Goals, and Plans)
- Saving, Income and Expense Plan (Budget)
- Tax Plan
- Cash Management Plan
- Credit Plan
- Consumer Loans and Debt Plan

- Insurance Plan
- Family Financial Plan
- Investment Plan
- Retirement Plan
- Advance Plan
- Mission Plan
- Education Plan
- Housing Plan
- Auto/Toy Plan
- Individual/family Giving Plan

Our Conduct on the Journey is as Important as our Destination

As Anne and Bryan Sudweeks were driving home from our service in Nauvoo this year, they were listening to the book “Revelations in Context” and the section on [D&C 136](#). Brigham Young was with the vanguard company in Winter Quarters, Iowa, and was praying for inspiration to get the Saints to the west. This section was guidance by the Lord on how to organize the Saints for their trip from Nauvoo to the Great Salt Lake.

As they thought about this inspired document, they wondered if there was more to this section than a standard organizational chart. Did it have a greater meaning that extended beyond the lessons for 1847? Chad M. Orton wrote:

Some have assumed that the revelation is a simple how-to guide for organizing pioneer companies and have underestimated the role it played in refocusing Brigham Young and the Church. By helping the Saints remember that their conduct on the journey was as important as their destination, the revelation helped transform the westward migration from an unfortunate necessity into an important shared spiritual experience.⁶⁸

Could the Lord be not only letting us know what Brigham needed to do, but also giving us a pattern that we can use in our financial lives as well?

Some have said, “The end justifies the means,” meaning that “a desired result is so good or important that any method, even a morally bad one, may be used to achieve it.”⁶⁹ Here in [D&C 136](#) the Lord is saying that the means is as important as the end.

Brigham Young’s vision and goal was simple, namely the largest single migration of an entire people, institutions, and culture in the history of the United States. To do this, the Lord inspired Brigham to organize the Saints “into companies, with a covenant and promise to keep all the commandments and statutes of the Lord” (v. 2). Organization into companies was not new and had been discussed by the prophet Joseph. However, that combined with the covenant of righteousness was an inspired addition. Orton continued, “Brigham came to understand that

rather than simply blazing a trail that others would follow, the 1847 vanguard company was establishing a covenant path.”⁷⁰ He knew that thousands would be following their path and direction, so inspiration was crucial. As the Saints kept their covenants and walked in the ordinances of the Lord, they had the help of heaven as they worked toward their destination.

Likewise, how we conduct ourselves on a day-to-day basis in our finances is as important as the final destination of financial self-reliance or saving money. The important thing is what we learn and become from our experiences with our finances, not just the amount saved, and the inspiration of heaven is critical. Our challenges may not be as daunting as Brigham’s, but they are important. As we work toward our vision and goals of greater financial self-reliance, we should likewise be organized and prepared, as well as make that same covenant that we will “keep all the commandments and statutes of the Lord” (v. 2) and “walk in all the ordinances of the Lord” (v. 4). As we do these things, we too can have heaven’s help as we go along our journey to our financial and other goals.

What should our conduct entail? Thankfully, the Lord shared three important points.

Follow the prophets and stay on the covenant path. As soon as Brigham received this revelation, he and the other apostles worked to ensure that the Saints knew what the Lord expected of them. The results were instructive and impressive. Hosea Stout observed that following the revelation would bring needed calm and unity in the face of unexpected trials; it would “put to silence the wild bickering” that had complicated the journey across Iowa.⁷¹ Richard E. Bennett noted that as they followed the prophet, the exodus became “the most carefully orchestrated, deliberately planned, and abundantly organized hegira [migration] in all of American history.”⁷²

As the pioneers kept all the commandments and statutes of the Lord (v. 2), followed the prophets (v. 3), and walked in all the ordinances of the Lord (v. 4), the Lord blessed them that they would be able to get to their destination. Likewise, as we keep the commandments and statutes, listen to the prophets and stay on the covenant path, we too will get to our destinations, whether it is budgeting, investing, retirement planning, or other activities.

Be wise stewards over all the Lord has freely given you. The Lord reminded the saints that they were His agents and the blessings they had received were from Him and should be used to prepare for what and who were coming later (v. 7, 9). They were to use their intellect, resources and property to help others (v. 10), be honest in their dealings, not covet (v. 20), return things borrowed (v. 25), return what they find to their rightful owners (v. 26), and be diligent in preserving what they have (v. 27). They were counseled against contention, pride (v. 19), taking the name of the Lord in vain (v. 21), speaking evil one with another (v. 23), drunkenness, and unedifying conversations (v. 24). As they did these things with pure hearts, they were promised “Ye shall be blessed; you shall be blessed in your flocks, and in your herds, and in your fields, and in your houses, and in your families” (v. 11). Likewise, as we are wise stewards over our financial resources and work to avoid contention, we too will be blessed in the things we are striving to achieve.

Remember the poor and needy on your journey. While the Saints were to be wise stewards, they also had a covenant responsibility to share an equal proportion for taking care of the poor, widows, and fatherless (v. 8). Likewise, as we work toward our financial goals, we also must remember our covenant responsibility to remember the poor and the needy along our way and to bear our “equal proportion” through our fast and other offerings and helping and serving others.

Because of both organization and righteous conduct, the pioneers were able to make the journey to the west. They established not only a physical but a covenant path as well, a path we can follow today. The Lord reminded the Saints that their conduct on the journey was as important their destination. Likewise, how we do the things we need to do as we work toward our financial goals is as important as what we do.

The Lord then shared what that conduct should include. They must follow the prophets and stay on the covenant path, be wise stewards over all the Lord has freely given, and remember the poor and needy on their journey. As the Saints followed this inspired guidance and improved their conduct, they made progress toward their ultimate goal in the west. Likewise, that guidance has relevance to us today. As we remember the importance of our conduct and these same three areas of concern, the Lord will likewise help us in our financial vision, goals and destinations.

By emphasizing the importance of what we do, our conduct, and what we have, our blessings, we tie everything, including our finances, back to the gospel of Jesus Christ. Moreover, we transform our finances from an unfortunate necessity to an important shared spiritual experience as we work together with our spouse and families to accomplish our financial vision and goals.

Understand the Implications of this Learning Framework

This learning framework is important for six specific reasons.

1. This framework helps us ask the important questions about our lives and our finances, such as “What doctrines and principles, if understood, would help me:

- “Change my attitudes and behaviors toward my finances to become better at them?”
- “Teach my children the place of money in our lives, instead of just the world’s ways?”
- “Better live the commandments to live on a budget, spend less than I earn, and be more exact in my record keeping?”

Understanding doctrines and principles can help us ask important questions that can be used to enhance our learning as we ask and seek deeper answers to the difficult questions of life.

2. This framework reminds us where the answers really are. Bednar reminds us, “Appropriate applications are necessary but can never stand alone. What is needed is a balance among doctrines, principles and application. . . The answers always are in the doctrines and principles. And the doctrines and principles need to be in us.”⁷³

3. This framework allows us to lift our perspective and vision, which can help us gain greater motivation. By finding our higher purpose (or doctrines) in what we are doing, we gain greater motivation to do the things that we need to do. Ted Callister reminds us “With increased vision comes increased motivation.”⁷⁴

4. This framework encourages us to take a long-term eternal perspective rather than a checklist approach. Paul declared “In the dispensation of the fullness of times [God] might gather together in one all things in Christ.”⁷⁵ How do we gather together in one all things and how does this framework help?

David A. Bednar wrote, “The principle of gathering together in one can aid us in changing the conventional checklist [of family finance] into a unified, integrated, and complete whole in receiving the transforming power of the gospel of Jesus Christ in our lives.”⁷⁶ For most of us our lives revolve around the checklist of things necessary for us to do including living on a budget, getting out of debt, saving for long-term goals, etc. These things are often considered separately, rather than in relation to each other and in relation to our overall lives. As we gather together in one, we put all these things together and see that these things, including our finances, are simply part of the gospel of Jesus Christ and hence we know what is necessary for us to do. We must “obey the commandments.”⁷⁷ “bridle all our passions,”⁷⁸ “perform every word of command with exactness,”⁷⁹ “strip ourselves of all pride,”⁸⁰ “offer [our] whole souls as an offering unto Him,”⁸¹ and “endure to the end.”⁸²

5. This framework reminds us of the importance of Christ and our daily conduct. It is not enough to know these things and even to have a testimony of their truthfulness, we must do them every day. It is crucial that we daily stay on the covenant path daily and we will achieve our destination.

6. Finally, this framework helps change our thinking. While principles and application keep us on the right track, understanding the doctrines and principles allows us to transform those hourly and daily mundane acts of obedience we must do in our finances into the majestic purposes that our Heavenly Father has planned for us. It magnifies, as Dieter F. Uchtdorf says, “our small acts of obedience into holy acts of consecration” to our Savior Jesus Christ.⁸³ Louise Y. Robison reminds us, “If we only half do our work we will have no pleasure, if we do it from a sense of duty we will have no joy, but if we feel . . . that our Father in Heaven has felt us to be worthy . . . and that we can carry this work when it is here to do, then we will have joy.”⁸⁴

Summary

We must strive to bring Jesus Christ more into our lives and finances. To do that, we must seek to learn and love the Savior and His atonement more, strive to change daily and become more like Him, learn to apply His words and create our lives more closely with Him, and always remember Him. Our learning framework supports each of those activities.

Perspective is important in studying personal finance. Our perspective is that personal finance is simply living the gospel of Jesus Christ; it is putting Christ first in our lives. Our view of the Savior, the way we look at life, at others and ourselves will have an important impact on how we utilize the blessings we have been given by God. It is critical that we have a correct perspective with our lives and finances, as perspective influences our choices.

We shared our important learning framework of doctrine, principles and application. Doctrines are revealed truth. The first critical question was “why should we learn and become better at family finance? Four key concepts constitute the doctrines, each related to a different perspective.

1. Spiritual- To bring us to Christ
2. Temporal- To help us become wiser stewards.
3. Family- To help us return with our families back to Heavenly Father’s presence.
4. Individual- To help us accomplish our divine missions.

Principles are guidelines for the proper use of agency. The second question was “what are the principles on which how we learn and become better at personal finance are based? Four key concepts constitute the principles or “what’s” on which this perspective is based. They are:

1. Ownership- None of what we have is ours.
2. Stewardship- We are stewards over all God has blessed us with.
3. Agency- The gift of choice is one of God’s most precious gifts.
4. Accountability- We will be accountable for all our choices, including our financial choices.

Application is how we accomplish what we need. The third question was “how do we learn about and become better at personal or family finance? This application or the creative process is critical to our accomplishing all we need to in life. The five key concepts are:

1. Vision- Our vision is what we want to become or how we want to live our lives. It is our ultimate destination and what we want to be like.
2. Goals- Goals constitute our destination or where we want to get to become our vision.
3. Plans- Plans are our tactical strategies or plans that will allow us to accomplish our goals.
4. Constraints- These are the conditions or circumstances that are critical for us to accomplish our goals.
5. Accountability- Finally, accountability is how we let others know what we are trying to accomplish and how we enlist their help in our process.

In summary, our learning framework was designed to help us bring Christ into our finances.

- We must seek to learn and love the Savior and His atonement more. As we do, we realize the personal finance is simply part of the gospel of Jesus Christ.

- We strive to change daily and become more like Him. We know that doctrines and principles, confirmed by the Spirit, change behavior.
- We learn to apply His words and create our lives more closely with Him. For we know that application is an invitation to learn and create.
- We always remember Him. As we do, we remember our conduct on our journey is as important as our destination.

It is our responsibility to be financially wise and use the resources we have been blessed with in blessing the lives of our families and others. We do that best when we daily bring Christ more into our lives and finances. The purpose of this manual and accompanying [website](#), PowerPoints and learning tools is to help you accomplish that purpose.

Assignments

Financial Plan Assignments

Think about the things we have discussed regarding the doctrines (“why’s”), principles (“what’s”), and application (“how’s”) of personal finance. Why is this learning framework different? What things will this framework help us understand? These are the reasons we should be learning this material and we have a process on how to do it. With this framework we can change, as Dieter F. Uchtdorf states, “our small acts of obedience into holy acts of consecration.”⁸⁵ With this understanding, we can avoid the problems that come with the world’s different perspectives on wealth – generally incorrect ones. To become truly wealthy, we must first have a correct perspective and understand the key doctrines and principles for using wealth wisely. The scriptures state, “For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.”⁸⁶ This is the true kind of wealth. Think about what is necessary to have this correct perspective on wealth.

Read and discuss the following three important chapters that help us with perspective on wealth and our understanding of its key principles: [1 Timothy 6](#), [Jacob 2](#), and [Doctrine and Covenants 6](#). These chapters are available online at <http://scriptures.ChurchofJesusChrist.org/>.

As you begin your PFP, start by filling out your [PFP Introduction Template](#) (LT01-01). What will happen if you don’t prepare carefully this PFP? What will happen if you do? Think through the benefits of putting together a thoughtful Plan.

Learning Tools

The following Learning Tool will also be helpful as you prepare your Personal Financial Plan:

[Personal Financial Plan \(PFP\) Table of Contents](#) (LT01)

This is a recommended table of contents for your Personal Financial Plan. It includes the 16 separate plans which make up your PFP.

Review Materials

Terminology Review

Accountability. This is a principle that states we are accountable for every choice we make. We do not make choices with no consequences or accountability; rather, we will be held accountable for the decisions and choices we make.

Agency. This principle is that we have choice in our lives. We are agents of will, who can make choices consistent with our beliefs and values. Moreover, the gift of “choice” is man’s most precious inheritance, and we should protect it carefully.

Application. Application is the “how” of how we do things. It is how we apply the doctrines and principles in our lives.

Constraints. Constraints are given conditions or circumstances that must be satisfied in order to enable us to accomplish our goals.

Accountability. Accountability is the process of letting others know what your vision, goals, plans, and constraints are to enlist your help in the creative process. It can also be enlisting others in helping accomplish your goals as you need their help for certain specific parts of your plans and strategies.

Creative Process. It is the way we get from an idea or vision to its eventual accomplishment. It has five critical areas: vision, goals, plans, constraints, and accountability.

Doctrines. Doctrines are the reasons behind why we do things. They answer the “why” questions of our lives, which are generally the most difficult questions to answer.

Goals. Goals are tools to help us keep our vision in focus. They are intermediate stepping stones that will take us to our eventual vision of what we are trying to accomplish.

Ownership. This is the principle that everything we have is the Lord’s, and we do not own the things we have and are. It is based on scripture and helps us to see our blessings as gifts on loan from a loving Father in Heaven.

Perspective. Perspective is how we look at things. It is important because it influences choice. We can take many different perspectives in our view of different aspects of our lives, with the best perspective being the perspective that last the longest—an eternal perspective.

Plans. Tactical plans are the roadmaps by which we will accomplish our goals. It is how we will get from where we are now to where we want to be to accomplish our goals.

Principles. These are doctrinally based guidelines for how we should live our lives. Whereas doctrines answer the “why” questions, the principles are the “what” questions, i.e., what are the things and guideline we should be following and doing.

Stewardship. This is the principle that we are stewards over all that the Lord has, is, or will share with us. This view helps us realize the things we have are a gift and we should take care of them.

Vision. This is the act or power of seeing or imagination, where we come to solidify in

our minds who we are and what we can accomplish. It is a creative work through which the power of thought, imagination, and effort combine to help us thoughtfully consider possible future events that may come to pass.

Review Questions

1. Why is it important to “decide to decide” now? What problems can it help us avoid?
2. Why does God want us to learn wise money management?
3. What is our perspective and why is it important?
4. What are the four key principles on which that perspective is based? Why are they important? What can we do to incorporate these principles into our lives now?
5. Some have asked, “If wealth is so bad, should we seek for riches?” What did Jacob say about this question in Jacob 2:18–19? What should we seek for first?
6. What are the benefits of this doctrines, principles and application learning framework?

Case Studies

Case Study 1

Data

Brenda came from a family that had few worldly goods, but there was a lot of love in the home. She has come to talk with you about her finances because she respects you for the wonderful example you have set at work.

Application

She asks you, “What is the purpose of wealth in our lives?”

Case Study 1 Answers

You have lots of good ideas, but you share the following: Jacob shared with us one view of the purpose of wealth in our lives. He counseled us that if we seek wealth, we should do it for the right reasons, and it is OK to do so only *after* we seek the kingdom of God. The purpose of wealth is not to build ourselves up, and its possession does not allow us to think we are better than other people. Rather, it is to help us bless our families, serve our fellow men, and build the kingdom of God.

Case Study 2

Data

Brenda continues to ask you questions regarding your perspective and principles for using wealth wisely. She asks if there are principles that you know and have lived that have made a difference in your life.

Application

Share the four key principles for using wealth wisely discussed in this chapter. Why is each principle important? What can we do now to incorporate each principle into our lives now?

Case Study 2 Answers

There are several good answers for these questions. You might respond with: Our perspective is that personal finance is simply living the gospel of Jesus Christ. That perspective is based on four key principles:

1. Ownership: Everything we have or are is a gift from God.
 - It is important because the things we have are not ours but are on loan from a loving Father in Heaven.
 - We can incorporate this principle into our lives by learning that when we share with others, we are only giving back to God what was His in the first place.
2. Stewardship: We are stewards over the things the Lord has blessed us with.
 - It is important because we must learn to be better stewards over our blessings because we will be held accountable for what we do with these blessings.
 - We can incorporate this into our lives by learning as much as we can about the things we need to do so we can become the best stewards we can over the blessings our Heavenly Father shares with us.
3. Agency: The gift of “choice” is man’s most precious inheritance.
 - It is important because we need to use this gift wisely so we can return and live with God eternally.
 - We can incorporate this into our lives by studying all areas of our decisions and decision-making processes so we can have the information needed to make the best decisions possible.
4. Accountability: We are accountable for our choices, including our financial choices.
 - We are the final decision-makers in life.
 - It is important because we must learn to choose wisely.
 - We can incorporate this into our lives by setting good goals and then by making wise choices to help us attain those goals—goals that our Heavenly Father would have us seek.

Case Study 3

Data

Brenda was concerned as one of her friends was blessed with material riches, and made poor choices which caused him to lose his testimony. She asks: “If wealth is so bad, should we seek for riches?”

Application

What did the prophet Jacob in Jacob 2:18-19 say about this question? What should we seek for first?

Case Study 3 Answers

The prophet Jacob said seeking for riches is OK “if” we first seek the Kingdom of God, and if we seek riches for the right intent--for righteous purposes.

But before ye seek for riches, seek ye for the kingdom of God. "And after ye have obtained a hope in Christ ye shall obtain riches, if ye seek them; and ye will seek them for the intent to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted (Jacob 2:18-19).

First, we should seek for the Kingdom of God and doing His will. Then we can seek for riches—but with the intent to do good. Gordon B. Hinckley said: “The Lord will love us, I think, to the degree to which we lift and bless those in distress. I believe that with all my heart, mind, and soul. The accumulation of means is not a bad endeavor when those means are used to bless the needy of the earth.”⁸⁷

¹ This chapter was written with E. Jeffrey Hill of BYU’s School of Family Life.

² M. Russell Ballard, “[Keeping Life’s Demands in Balance](#),” *Ensign*, May 1987, 13.

³ For a discussion of this topic, see Sudweeks and Hill, “[Personal Finance is Part of the Gospel of Jesus Christ](#),” unpublished manuscript, 2019.

⁴ For a discussion of this topic, see Sudweeks and Hill, “[Doctrines and Principles, Confirmed by the Spirit, Change Behavior](#),” unpublished manuscript, 2019.

⁵ Boyd K. Packer, “[Little Children](#),” *Ensign*, Nov. 1986, 17.

⁶ Bednar, p. 153.

⁷ David A. Bednar, *Increase in Learning*, 2016, p. 172.

⁸ For a discussion of this topic, see Sudweeks and Hill, “[Application is an Invitation to Learn and Create](#),” unpublished manuscript, 2019.

⁹ For a discussion of this topic, see Sudweeks and Hill, [Lessons from the Creation](#), unpublished manuscript, 2019.

¹⁰ Sharon Eubank, “[Turn on your Light](#),” *Ensign*, Nov. 2017.

¹¹ [Abraham 3:24](#).

¹² [John 14:6](#).

¹³ For a discussion of this topic, see Sudweeks and Hill, “[Conduct on our Journey is as Important as our Destination](#),” unpublished manuscript, August 2019.

¹⁴ [D&C 136:2](#).

¹⁵ In en.wikipedia.org/wiki/perspective, May 1, 2007

¹⁶ *The Story of Philosophy*, New York: Simon and Schuster, 1927, p. 1

¹⁷ “Take Special Care of Your Family,” *Ensign*, May 1994, 88

¹⁸ Neal A. Maxwell, “Talk of the Month,” *New Era*, May 1971, 28.

¹⁹ “Boys Need Heroes Close By,” *Ensign*, May 1976, 46.

²⁰ Matt. 6:33.

²¹ David A. Bednar, *Increase in Learning: Spiritual Patterns for Obtaining Your Own Answers*,” Deseret Book, 2011, p. 157.

²² *Ibid.*, p. 170.

²³ *Ensign*, Oct. 1986, p. 20.

²⁴ Bednar, p. 153.

²⁵ Dieter F. Uchtdorf, “[Forget Me Not](#),” *Ensign*, Nov. 2011.

²⁶ Moses 1:39.

²⁷ John 14:6.

²⁸ C. Max Caldwell, “What Think Ye of Christ?” *Ensign*, Feb 1984.

²⁹ All is Safely Gathered In: Family Finances pamphlet, “Message from the First Presidency”, Intellectual Reserve, 2007.

³⁰ D&C 72:4.

³¹ Joe J. Christensen, “Greed, Selfishness, and Overindulgence,” *Ensign*, May 1999.

³² Quoted from J. E. McCulloch, “Home: The Savior of Civilization” (1924), 42; in Conference Report, Apr. 1935, 116.

³³ Italics added, Gene R. Cook, “Trust in the Lord”, *Ensign*, Mar. 1986.

³⁴ “The Power of Correct Principles,” *Ensign*, May 1993, p. 32.

³⁵ Psalms 24:1.

³⁶ I Corinthians 10:26.

³⁷ John 1:3.

- ³⁸ Acts 17:24-25.
- ³⁹ Moses 7:32.
- ⁴⁰ Acts 17:28.
- ⁴¹ Mosiah 2:21.
- ⁴² 1 Corinthians 4:11.
- ⁴³ D&C 104:13.
- ⁴⁴ Thomas S. Monson, “Ponder the Path of Thy Feet,” *Ensign*, November 2014.
- ⁴⁵ Joshua 24:15.
- ⁴⁶ Conference Report, Apr. 1950, p. 32; italics added.
- ⁴⁷ Doctrine and Covenants 72:3.
- ⁴⁸ Neal A. Maxwell, “Swallowed Up in the Will of the Father,” *Ensign*, Nov. 1995.
- ⁴⁹ From <https://www.youtube.com/watch?v=YcO6gsp2k9g>.
- ⁵⁰ “The Three Pillars of Eternity, BYU Speeches, February 17, 1981.
- ⁵¹ D&C 131:7.
- ⁵² Moses 3:4-5.
- ⁵³ Moses 1:39.
- ⁵⁴ “Pray Always,” *Ensign*, November 2008.
- ⁵⁵ Mary Ellen Smoot, “[We are Creators](#),” *Ensign*, May 2000.
- ⁵⁶ Alma 5:15-16.
- ⁵⁷ Spencer W. Kimball, Welfare Session, General Conference, April 1975.
- ⁵⁸ [Abraham 3:24](#).
- ⁵⁹ In Francis M. Gibbons, *David O. McKay, Apostle to the World* (1986), 288.
- ⁶⁰ [D&C 52:14](#).
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- ⁶² Proverbs 29:18.
- ⁶³ Patricia T. Holland, “A Women’s Perspective on the Priesthood,” *Ensign*, June 1982.
- ⁶⁴ Robert D. Hales, “How to Achieve Eternal Goals,” *Ensign*, January 2015.
- ⁶⁵ Ibid.
- ⁶⁶ Moses 1:39.
- ⁶⁷ Ezra Taft Benson, “To the Elderly in the Church,” *Ensign*, November 1989, p. 4.
- ⁶⁸ Matthew McBride and James Goldberg, Editors; Chad M. Orton, *Revelations in Context*, “[This Shall Be Our Covenant](#),” Intellectual Reserve, USA, 2016.
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- ⁷¹ Hosea Stout diary, Jan. 14, 1847, as published in *On the Mormon Frontier: The Diary of Hosea Stout*, 2 vols., ed. Juanita Brooks (Salt Lake City: University of Utah Press and Utah State Historical Society, 1964), 1:229.
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- ⁷³ Bednar, p. 170.
- ⁷⁴ Ted R. Callister, “The Power in the Priesthood in the Boy,” *Ensign*, May 2013.
- ⁷⁵ Ephesians 1:10.
- ⁷⁶ Bednar, p. 163.
- ⁷⁷ [D&C 11:20](#).
- ⁷⁸ [Alma 38:12](#).
- ⁷⁹ [Alma 57:21](#).
- ⁸⁰ [Alma 5:28](#).
- ⁸¹ [Omni 1:26](#).
- ⁸² [3 Nephi 27:16-17](#).
- ⁸³ Dieter F. Uchtdorf, “Forget Me Not,” *Ensign*, Nov. 2011.
- ⁸⁴ *Relief Society Magazine*, Nov. 1933, 649.
- ⁸⁵ Dieter F. Uchtdorf, “Forget Me Not,” *Ensign*, Nov. 2011.
- ⁸⁶ John 3:16.

⁸⁷ Discourses of President Gordon B. Hinckley, Volume 2, Intellectual Reserve, 2005, p. 593.