



LIFE SKILLS

FOR SELF-RELIANCE



MESSAGE FROM THE FIRST PRESIDENCY

Dear Brothers and Sisters:

The Lord has declared, “It is my purpose to provide for my saints” (D&C 104:15). This revelation is a promise from the Lord that He will provide temporal blessings and open the door of self-reliance, which is the ability for us to provide the necessities of life for ourselves and our family members.

This workbook has been prepared to help members of the Church learn and put into practice principles of faith, education, hard work, and trust in the Lord. Accepting and living these principles will better enable you to receive the temporal blessings promised by the Lord.

We invite you to diligently study and apply these principles and teach them to your family members. As you do so, your life will be blessed. You will learn how to act on your path toward greater self-reliance. You will be blessed with greater hope, peace, and progress.

Please be assured that you are a child of our Father in Heaven. He loves you and will never forsake you. He knows you and is ready to extend to you the spiritual and temporal blessings of self-reliance.

Sincerely,

The First Presidency

Published by
The Church of Jesus Christ of Latter-day Saints
Salt Lake City, Utah

© 2016 by Intellectual Reserve, Inc.
All rights reserved.

Printed in the United States of America

English approval: 8/16

CONTENTS

EDUCATION

1. Prepare for Success	1
2. Create an Environment for Success	26
3. Understand the Expectations	46
4. Strengthen Study Skills	63

FIND A BETTER JOB

5. Networking	77
6. Power Statements	95
7. Nail the Interview (Part 1)	112
8. Nail the Interview (Part 2)	131

PERSONAL FINANCE

9. Become a Wise and Faithful Steward	147
10. Create a Budget	160
11. Sticking to a Budget	180
12. Avoiding Unnecessary Debt	196

FOR FACILITATORS

Thank you for facilitating a self-reliance group. The group should function as a council with the Holy Ghost as the teacher. Your role is to help each person feel comfortable sharing ideas, successes, and failures.

This course is designed to be flexible. It can be implemented in the following ways: first as a course that will run for 12 consecutive weeks. Or second, as three modular courses with each module lasting 4 weeks. Module 1-chapters 1-4 (Education), Module 2-chapters 5-8 (Job Search) and Module 3-chapters 9-12 (Finance).

DO'S	DON'TS
<p>BEFORE EACH MEETING</p> <ul style="list-style-type: none"> ○ Download videos at srs.lds.org/videos. ○ Check that video equipment works. ○ Review the chapter briefly. ○ Prepare yourself spiritually. <p>DURING EACH MEETING</p> <ul style="list-style-type: none"> ○ Start and end on time. ○ Ensure that everyone reports, even those who arrive late. ○ Choose a timekeeper. ○ Encourage everyone to participate. ○ Be a group member. Make, keep, and report your commitments. ○ Have fun and celebrate success. ○ Trust and follow the workbook. <p>AFTER EACH MEETING</p> <ul style="list-style-type: none"> ○ Contact and encourage members during the week. ○ Evaluate yourself using the “Facilitator Self-Assessment” (page v). 	<ul style="list-style-type: none"> ○ Prepare a lesson. ○ Cancel meetings. If you cannot attend, please ask a group member to facilitate for you. ○ Teach or act as the expert. ○ Speak more than others. ○ Answer every question. ○ Be the center of attention. ○ Sit at the head of the table. ○ Stand up to facilitate. ○ Skip the “Ponder” section. ○ Give your opinion after each comment. ○ Forget to update the stake self-reliance specialist on the group’s progress.

IMPORTANT: REPORT AND IMPROVE

- Complete the Group Registration Form at your first meeting and the End of Group Report and Certificate Request Form at your last meeting. Visit srs.lds.org/report.
- Review the booklet *Facilitating Groups* at srs.lds.org/facilitator.

FACILITATOR SELF-ASSESSMENT

After each group meeting, review the statements below. How well are you doing?

HOW AM I DOING AS A FACILITATOR?	Never	Some- times	Often	Always
1. I contact group members during the week.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I share my excitement and love for each group member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I help ensure that every group member can report on his or her commitments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I talk less than other group members. Everyone participates equally.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I let group members answer questions instead of answering them myself.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I stay within the recommended time for each section and activity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I make time for the "Ponder" section so the Holy Ghost can guide group members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I follow the workbook as written and complete all sections and activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOW IS MY GROUP DOING?	Never	Some- times	Often	Always
1. Group members love, encourage, and serve each other.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Group members keep their commitments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Group members are achieving both temporal and spiritual results.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Action partners regularly contact and encourage each other during the week.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



1

PREPARE FOR SUCCESS

MY FOUNDATION PRINCIPLE

- Self-Reliance is a Principle of Salvation

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Make Decisions
2. Companies Hire People Who Provide Value
3. Know What You Can Offer to Employers
4. Know Who to Talk To

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 with the following:

- Succeeding in school and your career.
- Choosing a job and the education you'll need.
- Learning the skills to find job opportunities, interviews and get hired.
- Learning how to manage money.
- Providing for your needs and working with the Lord to solve your problems.

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.



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

Read: Education and training can be a bridge to self-reliance, leading to better work and increased income. This week you will begin to explore what job you want. Learning about the following will help you as you look ahead to job opportunities:

1. Make decisions.
2. Companies hire people who provide value.
3. Know what you can offer to employers.
4. Know who to talk to.

1. MAKE DECISIONS

Read: President Thomas S. Monson has often reminded us that “decisions determine destiny” (“Decisions Determine Destiny,” *New Era*, Nov. 1979, 4). Your course to self-reliance will require you to make decisions. Work together with your family, friends, group members and mentors to make the following decisions:

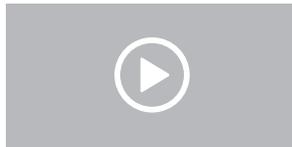
- What job you want
- What education or training program you will do
- How to pay for your education or training

Discuss: How do you feel knowing you will be making these decisions during the next few years?

Read: You may worry that you will make the wrong choice about what work you should do and what training you should get. Many people overthink their decisions. They may want very clear answers before they move forward. But the Lord often gives us “line upon line, precept upon precept, here a little and there a little” (2 Nephi 28:30).

Heavenly Father can help you make decisions. Listen as Elder David A. Bednar teaches about how God communicates with us.

Watch: “Patterns of Light: Spirit of Revelation,” available at srs.lds.org/videos. (No video? Read pages 24-25.)



Discuss: How can Heavenly Father help you with decisions about a job or training?

Read: You may not fully know what work you should do right now, but take the next step, and then the next step. Continually move forward. Seek information, ponder, and pray, but don't overthink and don't get stuck in indecision. Elder Dallin H. Oaks counseled, “Revelation to the children of God comes when they are on the move” (“In His Own Time, In His Own Way,” *Ensign*, Aug. 2013, 22).

Discuss: How can we help each other be “on the move” so we can receive the revelation we need to make decisions?

Read: Throughout these materials, you will meet fictional characters who are trying to make decisions as they seek to become self-reliant.

Meet Stefano, age 23. Stefano is single and lives at home with his parents. Previously, he studied for a year at a university to become an engineer, but then he dropped out. For a long time he has been saying, "I really should go back to school, but I don't know what I should study."

Stefano needs to decide what job he wants before he decides what to study. Like Stefano, you will also begin exploring what job you want.

2. COMPANIES HIRE PEOPLE WHO PROVIDE VALUE

Read: Nothing in life entitles us to success without effort. President Gordon B. Hinckley said, "Work is the miracle by which talent is brought to the surface and dreams become reality" ("To a Man Who Has Done What This Church Expects of Each of Us" [Brigham Young University devotional, Oct. 17, 1995], 6, speeches.byu.edu).

Companies hire people to help them make money or solve problems. They do not hire people just so the employees can earn money. If you are good at doing a particular job, companies may be willing to hire you and pay you for that work. Education and training can help you gain the skills and expertise that will provide value to a company, resulting in a better job for you.

Discuss: Why is it important for an employee to provide value to an employer in exchange for a paycheck?

3. KNOW WHAT YOU CAN OFFER TO EMPLOYERS

Read: Because employers are seeking people who can provide value to their company, it is important that you know what you can offer employers. What are you good at doing? What could you become good at doing?

The Lord has never given a list of careers ranked from the most important to the least important. President Gordon B. Hinckley taught: "I do not care what you want to be as long as it is honorable. A car mechanic, a brick layer, a plumber, an electrician, a doctor, a lawyer, a merchant. . . . But whatever you are, take the opportunity to train for it and make the best of that opportunity" (*Teachings of Gordon B. Hinckley* [1997], 172).

ACTIVITY (10 minutes)

As a group, do the following:

Step 1: Review the next six pages and select the page with the images that best represent the skills and abilities you have now or that you would like to have. Don't be distracted by the pictures. Some people and places look different from what they would look like in your area. If you don't see your skills and abilities in the images, share with others the abilities you have or would like to have.

Step 2: Share why you chose that page.

I LIKE TO WORK WITH MY HANDS



I LIKE RESEARCH AND INVESTIGATION



I LIKE TO BE CREATIVE AND ORIGINAL



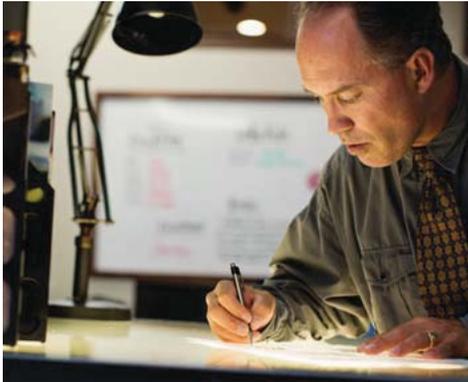
I LIKE WORKING WITH PEOPLE



I LIKE PERSUADING OTHERS



I LIKE TO BE DETAIL ORIENTED



ACTIVITY (10 minutes)

By yourself, quietly think about the following questions. Write your thoughts below each one.

1. What type of work comes naturally to me?

2. What work interests me? For example, do I like selling things, caring for people, or building things? Do I like detail work? Do I prefer to be assigned my work, or do I like to manage what I do?

3. What skills do I already have? For example, am I skilled at solving problems, planning ahead, or working with my hands?

4. What jobs would allow me to use the skills I have or want to learn?



ACTIVITY (5 minutes)

Step 1: Write three jobs that most interest you.

Step 2: Write down the average income for each of these jobs.

If you change location does the income level change for those jobs?

Step 3: Take turns asking the group:

“Does anyone know anything about these jobs?”

“Does anyone know someone who currently works in any of these jobs in our area?”

Step 4: Write down any ideas they share with you.

4. KNOW WHO TO TALK TO

Read: Many of the activities in this workbook require you to speak with others outside the group.

For example, the best way to find out about a job is to talk to people who do that job. One of your commitments this week will be to explore the three jobs you are interested in by talking with people in those positions. These conversations will help you make good decisions about your training and future work.

Some people you meet will be very helpful and interested in your success. They can become “mentors” to you. A mentor is someone you trust who can advise you, counsel with you, or guide you. A mentor can give you ideas, lift your vision, and help you develop your full potential. Pray for guidance to find and develop these special friendships.

Talking to people about these things is not difficult. You could say, “Hi, Joseph. I’m considering becoming a computer programmer. I know you work as a programmer. Would you have a few minutes for me to ask you some questions?” Most people are willing and happy to help.

Discuss: When have you asked someone an important question about work and received a helpful answer?

Read: When you seek advice from others:

- Have a few specific questions to ask (make sure the questions are appropriate).
- Write down what they tell you.
- Do not take more time than you asked for (keep it brief).
- Be polite.
- Do not ask the person for a job.
- Thank the person for his or her time.

ACTIVITY (5 minutes)

During the week, talk with people and read (on the internet and other sources) about the three jobs you are considering. Heavenly Father knows you better than you know yourself. Pray tonight about which three job options are best for you. You may feel prompted to add other jobs to your list or to remove some jobs.

My Job Plan

I will compare these three jobs:

1. _____
 2. _____
 3. _____
-

Discuss: What are the most important things you learned in today's group meeting?



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.

“Trust in the Lord with all thine heart; and lean not unto thine own understanding . . . and he shall direct thy paths” (Proverbs 3:5–6).

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

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 explore job options in my area and how much education is required for those jobs.

- Ⓒ I will discuss my three job options with others.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

PATTERNS OF LIGHT: SPIRIT OF REVELATION

Elder David A. Bednar

“When sons and daughters of God communicate with Him, we call it prayer. When He communicates with us, it comes in a variety of methods, means, or channels. We’re talking about the patterns whereby God communicates with His children here upon the earth.

“Revelation is communication from God to His children here upon the earth. Sometimes, those messages come quickly and rather dramatically. I’ve compared that to a light being turned on in a dark room, where very suddenly, the darkness is expelled, and you can see everything in the room quite clearly and brilliantly. I would suggest that that pattern of receiving messages from God is more rare than common.

“A second pattern is when the light comes gradually, much like the rising of the sun. You can discern the increase of light on the horizon but never all at once. This pattern of revelation, I would suggest, is more common than rare.

“Sometimes, receiving inspiration is like a foggy day. There’s enough light that you can tell it’s not darkness anymore. It’s not night. But it’s not brilliantly illuminated. You can see just enough to take a few steps ahead into the cloudiness. I don’t know about other people, but it occurs that way for me all the time. There’s enough to just take a few steps. And then the light continues to help me see just far enough ahead that I can continue to press forward.

“As we follow the teachings of Jesus Christ, He is the light. One of His names is ‘the Light.’ As we follow His example and live

according to His teachings, there is illumination for all the aspects of our life. To the degree that we reject Him and reject His teachings, we're on our own. I'd much prefer to follow His light. I know when there is a power beyond my own that comes from God to me and through me, which is the spirit of revelation."

Back to page 7.



②

CREATE AN ENVIRONMENT FOR SUCCESS

MY FOUNDATION PRINCIPLE

- Exercise Faith in Jesus Christ

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Take Charge of Your Education
2. Create a Successful Routine
3. Stay on Track



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Explore job options in my area



Ⓒ Discussed my three job options with others.



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 and sharing the My Foundation principle?
 - What did you learn as you explored job options?
 - How is working with an action partner helping you?

STEP 3: 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 30.)

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 30. 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))

Back to page 29.

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

1. TAKE CHARGE OF YOUR EDUCATION

Read: “Wherefore, the Lord God gave unto man that he should act for himself . . . and not . . . be acted upon” (2 Nephi 2:16, 26).

Discuss: Why is it important that you act for yourself on your education?

Read: Successful learners take control of their education. They are:

- Active
- Responsible
- Disciplined

ACTIVITY (5 minutes)

Step 1: Rate yourself on the following. Circle the item that best describes you.

ACTIVE	I actively seek as much learning as I can get.	I study what I am assigned.	I do as little as possible to get by.
RESPONSIBLE	I can be trusted to do what I say I'll do.	I get some things done but forget others.	I often fail to keep my commitments.
DISCIPLINED	I have a regular study routine.	I sometimes study well and sometimes get distracted.	I procrastinate working on most assignments until the last minute.

Step 2: Turn to your action partner and tell him or her what you would like to improve about your ability to be active, responsible, and disciplined in your education.

Step 3: Read aloud the following sentences in bold type. If you agree with this statement, sign your name below. Show your signature to your action partner. This week, show this page and your signature to a family member or friend.

“I am in charge of my education. Nobody else can be educated for me. It is up to me to be active, responsible, and disciplined in my education.”

My signature

Date

2. CREATE A SUCCESSFUL ROUTINE

Read: Saying you will be active, responsible, and disciplined is one thing, but doing it is another. To be successful, you need to (1) prioritize, (2) overcome procrastination, and (3) overcome distractions.

Prioritize

Read: You can't do everything. As you are working on your education, tasks related to your education should have a high priority.

For example, you want to visit a friend you haven't seen for a while (good), but you really need to study for a test tomorrow (better).

Discuss: What would you do? Why?

Read: To prioritize the things you need to do:

- Make a list of the things you need or want to do.
- Rewrite the list with the best things at the top, followed by the better things and then the good things.

Sometimes you will need to choose between what is most *important* and what is most *urgent*. Sometimes tasks become urgent because you procrastinated doing them. Other times, tasks become urgent because other people expect you to do them now.

For example, you need to study for a test that is in two weeks (important), but you also need to enroll in a class before the application deadline tomorrow (urgent).

Discuss: What would you do? Why?

ACTIVITY (10 minutes)

Consider Rachel's situation: She has to write a paper for school by tomorrow. She needs to drive her sister and brother to their sports practice. She also has to study for a test, choose her classes for next semester, and start applying for grants and scholarships for college.

Step 1: As a group, list everything Rachel has to do in the "To-do's" column of the following table.

Step 2:

Discuss the good, better, and best of each of Rachel's to-do's for today.

Step 3: Rewrite the to-do list in the "Priorities" column in the order you think

TO-DO'S	PRIORITIES: GOOD, BETTER, BEST

Step 4: Now, on your own, think of some things you need to do. Write your to-do's on the left and then prioritize them on the right.

TO-DO'S	PRIORITIES: GOOD, BETTER, BEST

Overcome Procrastination

Read: Formal education (just like a job) has deadlines. Papers are due when papers are due; projects have firm completion dates. Ignoring deadlines will affect your grade, your attitude, other students, and your successful completion of a program. Assignments become urgent if you procrastinate them until the deadline.

Discuss: How does finishing assignments well before the deadline reduce stress?

ACTIVITY (5 minutes)

Step 1: Underline some things Rachel does that have helped her overcome procrastination.

Rachel realized that she tends to procrastinate. She described how she is overcoming that habit. "I started to wake up earlier in the morning. The first thing I do is create my to-do list for the day. If something seems hard to do, I put that as the first thing to do. I also think about how long each of the tasks is going to take and then set a time of the day to complete each task.

"If I am studying, I study for 40 minutes and then take a 5-minute break. After finishing my tasks, I take 10 minutes to do something I enjoy.

"At times I have a hard time focusing, or I may not have enough energy to do a task. Whenever that happens, I move to another task on my list that takes less energy and focus. I return to the other task when I have more energy and focus. I keep moving and get things done. It feels good to check things off my list."

Step 2: As a group, discuss what helps you overcome procrastination.

Overcome Distractions

Read: Reaching your education goals takes hard work, patience, and focus. Distractions and problems can take you off your path to self-reliance. Knowing how you might get distracted, or being aware of other problems you may face, will help you plan ways to overcome these obstacles and stay on task.

Meet Afu, age 23. He comes from a very poor rural family. His mission opened his eyes to the possibilities of making a better living and providing for his family. He wants to move to the city to receive training as an electrician, but his parents want him to stay at home and work with them in farming as generations of the family have done.

ACTIVITY (10 minutes)

Step 1: Take turns reading these three examples.

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
I get discouraged easily and want to quit when I have a lot of school work and my parents ask me to do chores around the house.	When I get these feelings of discouragement, I'll call my action partner, Liz. She always lifts my spirits and help me prioritize my schedule.

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
Often when I'm trying to study, I can hear my brother playing video games in the next room, and I really want to join him.	I have decided to study at the library or use headphones when I study so I won't be distracted.

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
Whenever my friends want to go to the beach or hang out, I can't say no. I really should be studying, but I want to have fun too.	While I'm in school, I've decided that Friday and Saturday nights will be the only nights to do fun things with friends. If my friends want me to do something fun on another night, I'll say, "I'm sorry. I need to spend my weeknights studying. Could we do something on Friday or Saturday instead?"

Step 2: List some distractions or problems that you might face in your education. Decide now what you will do about them. You may want to counsel with your group members.

DISTRACTION	PLAN TO OVERCOME

Read: Some problems may come up unexpectedly. Nobody plans on getting sick or losing a job. Faith and trust in our Heavenly Father and support from family and friends can help you through those challenges.

Discuss: What do you do when you face difficult and surprising challenges?

3. STAY ON TRACK

Read: Many people don't finish their education. There are often problems, difficult situations, and other people that could pull you off track.

For example:

- In many areas of the world, parents will say to their children, "Quit school. Come home to work in the fields. Our family cannot survive without you here working."
- Some people quit school because a family member gets sick or dies, or the family suffers some other hardship.
- Some people quit school because they spent their money on unnecessary things and no longer have enough money for school.
- Some people don't finish their training because a friend says, "I have an incredible business opportunity for you. You will make a lot more money doing this than with your training." The opportunity turns out to be a dead end.
- Some people don't finish their education because they get discouraged and say to themselves, "This is harder, takes longer, and is more expensive than I thought. I guess school is not for me."

Watch: "Good Things to Come," available at srs.lds.org/videos.

(No video? Read pages 44-45.)

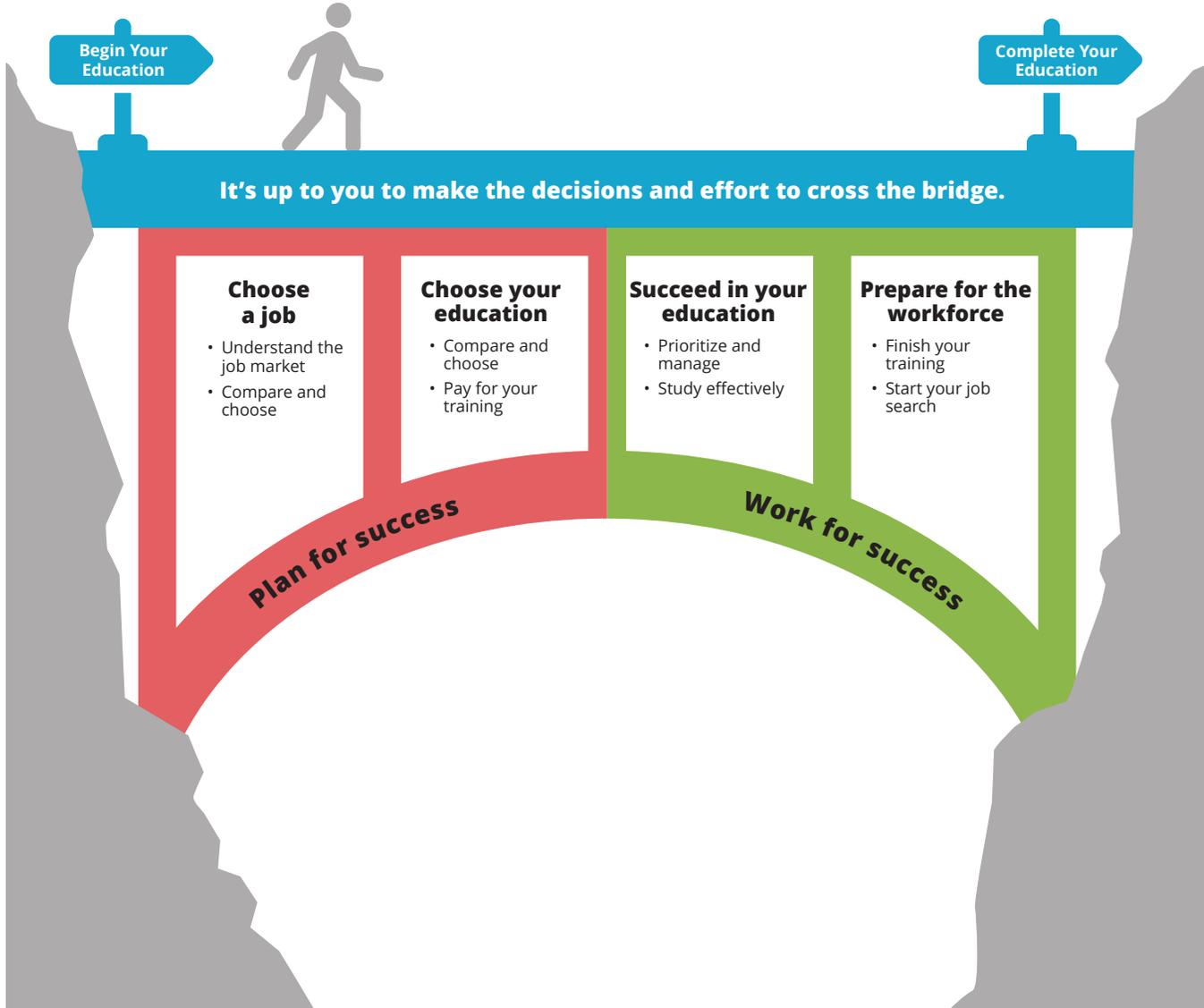


Read: One method to help you stay on track includes:

1. Visualizing your life and how you will feel when you have your degree and are self-reliant.
2. Anticipating who or what would cause you to quit.
3. Preparing what you will say or do to stay on track.

Ponder: Look at the following bridge. Think about what it will be like after you cross the bridge. Think about how it will feel to be more self-reliant.

Education for Better Work *A Bridge to Self-Reliance*



Read: The following examples are of people who thought about what could cause them to quit school and what they would do.

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK
<p>Once I get my degree I will be able to get a good paying job. This will help me to provide for myself and other members of my family.</p>	<p>I get discouraged easily. I'm sure there will be times when I will think school is too hard and stressful. I especially worry how I will pay for school. I will probably get frustrated and want to quit.</p>	<p>I will create a list of family and friends who are good at encouraging me. I will call them when I get discouraged. I will look into scholarships and working while in school to pay for my education. I will also keep a list of conference talks and movies that inspire me. I will watch those when I feel like giving up.</p>

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK
<p>When I finish my certificate, I will be able to be an electrician in the city making a lot more money than I could make in my small town. I will be much better able to provide for myself, and it will feel good.</p>	<p>My parents weren't happy that I went away to school. I know my father will come soon to demand that I come home to work in the fields and provide for my parents and brothers and sisters.</p>	<p>I will tell him that I love him but that I must finish my education so that I can better prepare to provide for myself and for my future wife and children. I will explain how my choice will also benefit them as I will be able to help them better. I will get a priesthood blessing to help me have the courage to say these things to my father.</p>

ACTIVITY (5 minutes)

Now it's your turn. Write the following:

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK

Read: "There is nothing good unless you do it" (Dieter F. Uchtdorf, "He Will Place You on His Shoulders and Carry You Home," *Ensign or Liahona*, May 2016, 103, quoting Erich Kästner).

Discuss: What are the most valuable things you learned in today's group meeting?



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.

“Shall we not go on in so great a cause? Go forward and not backward. . . . Courage, . . . and on, on to the victory!” (D&C 128:22).

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

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

(B) I will find out more about the education needed for the jobs I compared last week.

(C) I will practice one of the following skills or habits (circle one of the following or write your own below): prioritize, overcome procrastination, or overcome distractions.

(D) I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

GOOD THINGS TO COME

Elder Jeffrey R. Holland

“Every one of us has times when we need to know things will get better. My declaration is that is precisely what the gospel of Jesus Christ offers us, especially in times of need. Thirty years ago last month, a little family set out to cross the United States, every earthly possession they owned packed into the smallest trailer available.

“No money, an old car, they drove exactly 34 miles up the highway, at which point their beleaguered car erupted. The young father surveyed the steam, matched it with his own, then left his trusting wife and two innocent children—the youngest just three months old—to wait in the car while he walked the three miles or so to the southern metropolis of Kanarraville, population then, I suppose, 65.

“Some water was secured at the edge of town, and a very kind citizen offered to drive back to the stranded family. The car was attended to, and slowly, very slowly, driven back to St. George for inspection. After more than two hours of checking and rechecking, no immediate problem could be detected, so once again the journey was begun.

“In exactly the same amount of elapsed time at exactly the same location on that highway, with exactly the same pyrotechnics from under that hood, the car exploded again. Now feeling more foolish than angry, the chagrined young father once more left his trusting loved ones and started the long walk for help once again.

“This time, the man providing the water said, ‘Either you or that fellow who looks just like you ought to get a new radiator for that car.’ He didn’t know whether to laugh or to cry at the plight of this

young family. 'How far have you come?' he said. 'Thirty-four miles,' I answered.

"'How much farther do you have to go?' 'Twenty-six hundred miles,' I said. 'Well, *you* might make that trip, and *your wife* and those two little kiddies might make that trip, but *none of you* are going to make that trip in *that* car.' He proved to be prophetic on all counts.

"Just two weeks ago, I drove by that exact spot. For just an instant, I thought perhaps I saw on that side road an old car with a devoted young wife and two little children. Just ahead of them, I imagined that I saw a young fellow walking toward Kanarraville, the weight of a young father's fear evident in his pace.

"In that imaginary instant, I couldn't help calling out to him, 'Don't you quit! You keep walking. You keep trying. There is help and happiness ahead.'

"Some blessings come soon, some come late, and some don't come until heaven; but for those who embrace the gospel of Jesus Christ, *they come*. It will be all right in the end. Trust God and believe in good things to come" ("Good Things to Come," [lds.org/media-library](https://www.lds.org/media-library)).

Back to page 38.



3

UNDERSTAND THE EXPECTATIONS

MY FOUNDATION PRINCIPLE

- Manage Money

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Understand and Do What Is Required
2. Understand Your Learning Style
3. Manage Stress Effectively



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments made in <i>My Foundation</i> .	●	●	●
Ⓐ Share and practice the previous <i>My Foundation</i> principle.	●	●	●
Ⓑ Understand the education required for jobs	●	●	●
Ⓒ Practice one of the following skills or habits: prioritize, or overcome procrastination, or overcome distractions (or practice another skill or habit you chose last week.	●	●	●
Ⓓ Contact and support my action partner.	●	●	●

STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 and sharing the My Foundation principle?
 - What did you learn as you practiced a skill or habit?
 - How is working with an action partner helping you?

STEP 3: 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: MANAGE MONEY

Ponder: Why is managing money so hard—and so important?

Watch: “First Things First!” available at srs.lds.org/videos. (No video? Read page 51.)

Discuss: Why should we keep track of and save our money?

Read: Doctrine and Covenants 104:78 and the statement from *All Is Safely Gathered In* (on the right)

Discuss: Read the self-reliant approach to managing money (below). How can we make this a habit?

“And again, verily I say unto you, concerning your debts—behold it is my will that you shall pay all your debts.”

DOCTRINE AND COVENANTS 104:78

SELF-RELIANT APPROACH

①

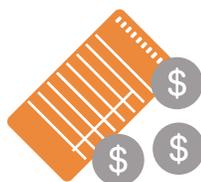
Work hard and smart to receive money.



Income

②

Pay the Lord first.



Tithes and offerings

③

Pay ourselves second.



Savings

④

Then we spend less than we earn and avoid debt.



Current living expenses

“Pay tithes and offerings, . . . avoid debt, . . . use a budget, . . . determine how to reduce what you spend for non-essentials . . . [and] discipline yourself to live within your budget plan.”

ALL IS SAFELY GATHERED IN: FAMILY FINANCES (booklet, 2007), 3

ACTIVITY

Step 1: Individually review your spending below.

HOW DO I FEEL ABOUT MY SPENDING?			
Category	I spend too little	I feel good about my spending	I spend too much
EXAMPLE ➔ Clothing			✓
Eating out at restaurants			
Groceries			
Snacks and beverages			
Entertainment			
Housing			
Utilities			
Clothing			
Household items			
Transportation			
Insurance			
Phone			
Debt payments			
Tithing			
Charitable donations			
Other			

Step 2: Read the quote by Elder Robert D. Hales (on the right). Discuss how you could reduce spending in the categories where you spend too much.

“There seems to be a sense of entitlement in today’s culture. . . . When we become burdened with excessive debt, we have . . . placed ourselves in self-imposed servitude, spending all of our time, all of our energy, and all of our means to the repayment of our debts. . . . It is essential that we . . . develop a spending and savings plan—a budget—and distinguish between wants and needs.”

ROBERT D. HALES,
“Seek and Attain the Spiritual High Ground in Life”
 (Church Educational System fireside, Mar. 2009), [lds.org/media-library](https://www.lds.org/media-library)

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

- Keep track of what you earn and spend every day. You can use the income and expense record on page 52.
- Share what you’ve learned today about managing money with your family or friends.

FIRST THINGS FIRST!

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



SETTING: *Young boy and girl, dressed in adult clothes, acting like their parents.*

BOY: I'm home, dear.

GIRL: Welcome home. Oh my, you look tired.

BOY: You do too. You work very hard, don't you?

GIRL: Well, we're supposed to work, aren't we?

BOY: I earned 10 today.

GIRL: Oh, what a blessing. So, first things first. Let's pay our tithing, shall we?

BOY: But what if we don't have enough?

GIRL: That's where faith comes in!

BOY: Okay. So what's next?

GIRL: Well, we'll need to buy food and bus fare and pay rent. And then it would be nice to buy a chair . . .

BOY: But we can't. See? We don't have enough money.

GIRL: Could we borrow some?

BOY: They say debt is dangerous. We don't want to get in trouble.

GIRL: Okay. You're right. So what do we do with this?

BOY: Let's save it! You never know what will happen.

GIRL: That feels right. But there's nothing left for fun.

BOY: We have each other! And I'll try to earn more.

GIRL: I'll try to spend less!

BOY: That way we can be happy—and self-reliant!

GIRL: Right! That wasn't so difficult. Why do grown-ups make it so hard?

BOY: Oh, you know. That's just how grown-ups are.

Back to page 49.

INCOME AND EXPENSE RECORD

Write how much you spend each week. What would it be like if you had enough money for your needs?

HOW MUCH DO I SPEND WEEKLY?					How much do I need each month to be self-reliant?
	Week 1	Week 2	Week 3	Week 4	
Income					
Tithes, offerings					
Savings					
Food					
Housing					
Medical expenses					
Transportation					
Educational expenses					
Debt payments					
Clothing					
Utilities					
Phone					
Entertainment					
Insurance					
Other					
Total expenses					



LEARN—Maximum Time: 45 Minutes

Read: In the previous group meeting you learned about creating an environment for success. Today you will learn about understanding expectations and meeting those expectations by doing the following:

1. Understand and do what is required.
2. Understand your learning style.
3. Manage stress effectively.

1. UNDERSTAND AND DO WHAT IS REQUIRED

Read: Employers value certificates, degrees, or other proof that you are qualified to do certain jobs. You can earn these by fulfilling the program requirements of a school or training program. These requirements include things like classes, assignments, and tests.

To help you meet the program requirements, you should (1) ask about the requirements, (2) take notes, and (3) actively participate in courses and programs.

Ask about the Requirements

Read: Schools and training programs create requirements for each degree, certificate, class, and assignment. Successful learners make sure they understand the requirements.

Here are some examples of questions you might ask to find out what will be required of you:

- How can I succeed in your class?
- What do you want me to learn and do?
- When are assignments due?
- How will you evaluate my performance?

Discuss: How has asking questions helped you understand requirements in the past?

Take Notes

Read: One way to remember the requirements is to take notes. Review those notes later to better remember what you saw, heard, or read in the class.

When taking notes on an assignment, make sure you know:

- What to do.
- How to do it.
- When it is due.

Discuss: In previous school or work assignments, how has taking notes helped you?

Read: The following may help you take good notes on assignments:

- Be engaged and alert, and have a positive attitude.
- Don't try to write every word that is said; focus on the main messages and the most important information.
- Use abbreviations; if helpful, draw pictures.
- Leave space to add clarifications later.
- Keep notes organized.

Actively Participate

Read: Another way to understand the requirements and learn the subject of the class is to actively participate. Active participation will help you get the most out of class. Some suggestions are listed below:

- Pay attention.
- Sit in the front if possible.
- Ask and answer questions.
- Find and work with students who are committed to learning (sit by them, share ideas, meet, ask questions, and help each other).
- Talk to the instructor (during and after class) to further understand requirements and the concepts you are learning.
- Work with a tutor either online or in person

Discuss: What differences have you noticed when you have actively participated in something rather than not being very engaged?

2. UNDERSTAND YOUR LEARNING STYLE

Read: Some people learn best by seeing, some by hearing, some by doing, and some in other ways. Some learn best alone and others with groups of people. Successful students use the learning style that works best for them as much as they can.

ACTIVITY (2 minutes)

Step 1: Read the situation below and choose the one(s) you best identify with.

If a teacher had a new device you knew nothing about, would you want to:

1. See it or read about it? If yes, you might learn best by seeing.
2. Listen to the teacher tell you about it? If yes, you might learn best by hearing.
3. Touch it, push the buttons, or take it apart to learn how it works? If yes, you might learn best by doing.

Step 2: Talk with the person next to you about how you learn best.

Read: Instructors won't necessarily teach in a way that best fits your learning style. You may need to adapt your approach to learning to best fit the situation.

For example, Juan prefers a hands-on approach. He likes to do things. He doesn't like to sit in class and listen to a teacher talk. He doesn't like to read textbooks. But lectures are a part of his schooling, and reading is required to pass the tests. He can't just ignore the requirements because they don't fit his learning style. He decides to listen as best he can, read as much as he can, and then quickly go try things out after class so he can get some hands-on learning.

Arlene discovered that she learns more when she discusses ideas with others. She decides to study regularly with others.

ACTIVITY (5 minutes)

How would you best use your learning style in different learning situations?

Step 1: Think of your preferred learning style.

Step 2: Turn to another group member and discuss how you can adapt to the following situations:

1. What could you do to learn from a group discussion?
2. What could you do to learn from a lecture?
3. What could you do to memorize a list of words?

Step 3: Switch roles and repeat steps 1 and 2.

3. MANAGE STRESS EFFECTIVELY

Read: As you work on your education, you will experience stress. It is part of life and part of your education. Stress in your education can come from the following sources and many others:

- Not understanding what is expected
- Not being prepared
- Not finishing assignments on time
- Fear of failing a test
- Fear of speaking in front of others
- Too many things to do
- Working with other people

As you move forward with faith, the Lord will bless you with strength and ability. You can't eliminate stress from your education, but you can manage it. So pay attention to stress signals and find ways to adjust to or manage stress. Some suggestions are listed below:

- Reconsider your expectations
- Let go of what you cannot control
- Focus on what you do well
- Avoid comparing yourself to others
- Exercise
- Serve others
- Rest
- Refocus on gratitude
- Break down big or difficult tasks into smaller pieces
- Take one small step forward now

Discuss: What has helped you manage stress?

ACTIVITY (5 minutes)

Consider ways to manage your stress. Take a few minutes to privately ponder and write down answers to the following questions.

Step 1: What stresses am I facing?

Step 2: Choose one way of managing stress that you would like to try. Complete the following sentence:

"When I feel stressed about _____,
I will _____."

Step 3: Sometime today, rewrite this sentence on another piece of paper. Put it on your wall, in your pocket, or in another place where it can help you remember how you will manage stress.

Discuss: What are the most important things you learned in this group meeting?



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.

“It is good advice to slow down a little, steady the course, and focus on the essentials when experiencing adverse conditions” (Dieter F. Uchtdorf, “Of Things That Matter Most,” *Ensign* or *Liahona*, Nov. 2010, 19).

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

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

(B) I will learn how much my desired education will cost.

(C) I will practice one of the following skills or habits (circle one of the following or write your own below): understand what is required, understand my learning style, or manage stress.

(D) I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

WELDING ASSIGNMENT INSTRUCTIONS

Instructor:

“The welding project is due on Monday. Get the metal you need for the project from bin number 7. Weld two pieces together at 45 degrees. I want you to grind the welds clean. Remember, the better your weld is, the less you’ll have to grind. Make sure to wear all of your safety gear. I saw a couple of you the other day without some of it. I will dock you points if you aren’t wearing all of your safety gear.”

Back to page 55.



4

STRENGTHEN STUDY SKILLS

MY FOUNDATION PRINCIPLE

- Use Time Wisely

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Choose a Place and Time for Study
2. Remember What You Learn
3. Read and Write Effectively
4. Overcome Procrastination
5. Prepare for Tests



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitment I made in *My Foundation*.



Ⓐ Work on my commitment I made in *My Foundation*.



Ⓑ Explore an education or training program cost.



Ⓒ Practice one of the following skills or habits: understand what is required, understand my learning style, or manage stress (practice another skill or habit you chose last week).



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week.

Report to the group your results for each of last week's commitments

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

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 and sharing the My Foundation principle?
 - What did you learn as you practiced a skill or habit?
 - 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: USE TIME WISELY —

Maximum Time: 20 Minutes

Ponder: Why is time one of God’s greatest gifts?

Watch: “The Gift of Time,” available at srs.lds.org/videos.
(No video? Read page 67.)

Discuss: What did you learn from Sister Benkosi?

Read: Alma 34:32 and the quote by President Brigham Young
(on the right)

“For behold, this life is the time for men to prepare to meet God; yea, behold the day of this life is the day for men to perform their labors.”

ALMA 34:32

ACTIVITY

Step 1: With a partner, read the five steps you can take each day to use your time well.

1	2	3	4	5
LIST TASKS	PRAY	SET PRIORITIES	SET GOALS, ACT	REPORT
Each morning, make a list of tasks to do. Add names of people to serve.	Pray for guidance. Review your list of tasks. Listen. Commit to do your best.	On your list of tasks, put a 1 by the most important, a 2 by the next most important, and so on.	Listen to the Spirit. Set goals. Work hard. Start with the most important task and work down the list.	Each night, report to Heavenly Father in prayer. Ask questions. Listen. Repent. Feel His love.

Step 2: On a separate piece of paper, list your tasks. These should be important tasks for your work, for school, for church, or for family service—not just daily chores. Pray about and prioritize your list.

Step 3: Tomorrow you should set goals, act, and report how you’ve used your time.

“Time is all the capital stock there is on the earth. . . . If properly used, it brings that which will add to your comfort, convenience, and satisfaction. Let us consider this, and no longer sit with hands folded, wasting time.”

BRIGHAM YOUNG, in Discourses of Brigham Young, sel. John A. Widtsoe (1954), 214

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

- Practice these steps every day to use your time more wisely. Report each night to Heavenly Father in your prayers.
- Share what you’ve learned today about using time wisely with your family or friends.

THE GIFT OF TIME

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



KOFI: Hello, Sister Benkosi. How are you?

SISTER BENKOSI: Are you okay, Kofi?

KOFI: Oh, Sister Benkosi. I'm so busy. I have to work and serve and help my family . . . and then my football too. I have no time!

SISTER B.: Kofi, you have all the time there is.

KOFI: What?

SISTER B.: My boy, God has given us a great gift—our time. We must do with it what matters most.

KOFI: But how, Sister Benkosi? You have always done so much. You have succeeded with your family, with your business. You have served and blessed many, like me. I don't know how you do it.

SISTER B.: Do you really want to know? If you will sit still and listen, I will tell you my secret.

Every morning I rise before the sun. I dress and wash my face and hands.

I read the scriptures. Then I make a list of what I should do that day.

I think of who I might serve. I pray to know God's will. And I listen.

Sometimes the names or faces of people come to mind. I add them to my list.

KOFI: Is that how you always know just who needs your service?

SISTER B.: Yes, Kofi. And I pray for strength and wisdom. I pray that God will "consecrate [my] performance." It says that in 2 Nephi 32.

I thank Him. I promise to do my best. I ask that He will do what I cannot.

Then I look at my list. I put a 1 by the most important thing, then a 2.

KOFI: How do you know the priorities?

SISTER B.: I listen when I pray! Then I go to work. I look at number 1 and try to do it first, then number 2.

Sometimes things change. The Holy Ghost tells me to do something else. That is good.

I work very hard, but I have peace. I know God will help me.

So, with my list and the Spirit, I do what matters, Kofi.

KOFI: That sounds simple and hard at the same time.

SISTER B.: You are right! When I finally prepare for bed, I pray. I report to Heavenly Father. I tell Him how the day went. I ask questions. I ask what I can do better. I listen. I often feel His love. I know He magnifies what I try to do. Then I have peace, Kofi, and I sleep.

KOFI: That is good, Mamma Benkosi. I want this peace. I want to use my time. I want to work and serve better.

Back to page 66.



LEARN—Maximum Time: 45 Minutes

Read: In the last meeting you learned about understanding and meeting expectations. In today's meeting you will learn study skills that will help you succeed in your training program. You will strengthen your study skills by doing the following:

1. Choose a place and time for study.
2. Remember what you learn.
3. Read and write effectively.
4. Overcome procrastination.
5. Prepare for tests.

1. CHOOSE A PLACE AND TIME FOR STUDY

Discuss: When and where do you study? Do you feel that your study is effective in these places and times? Why or why not?

Read: Setting consistent study times will help you succeed in your education or training program. Find clean, quiet, well-lit places to study where you can study without becoming distracted. "Behold, mine house is a house of order, saith the Lord God, and not a house of confusion" (D&C 132:8).

Observing the Sabbath day will increase your faith and improve your learning. Avoid doing schoolwork on the Sabbath.

ACTIVITY (5 minutes)

Choose places and times to study regularly.

Step 1: Write your two best places to study:

Step 2: Write your best times to study:

Step 3: List any problems or distractions that might keep you from studying at the places and times you listed above.

WHAT COULD KEEP ME FROM STUDYING?	HOW WILL I SOLVE THIS ISSUE?
Example: my brother making noise	Study at the library

Step 4: Discuss with a partner how you can solve these issues.

Read: Because studying takes time, you will have less time to do other things. You will have to say “no” to some activities to be able to do well in your studies.

2. REMEMBER WHAT YOU LEARN

Read: There are many ways to memorize, learn, and retain information. Here are a few methods.

- **Scheduled reviews:** Read and recall information repeatedly over an extended period of time. For example:

NEW INFORMATION	1 HOUR LATER	1 DAY LATER	1 WEEK LATER	1 MONTH LATER
Read something or learn something in class and take notes.	Spend 10 minutes reviewing your notes.	Spend 10 minutes reviewing again; summarize your notes.	Spend 10 minutes reviewing again.	Spend 10 minutes reviewing again; you should remember it well by now!

- **Flash cards:** Write ideas, quotes, data, formulas, and thoughts on index cards or an online flash card system, and then review them regularly. For example, Afu wrote electrical formulas on cards to help him remember them. He goes through his cards many times a day. Here is an example of how Afu uses his cards: he writes a study term on the front of the card and the formula on the back, like this:



- **Connect what you learn to something you already know:** Connect something unfamiliar with something you already know. For example, Stefano was studying computer terms. He didn't know what an algorithm was. He read that it is a "process or set of rules to be followed, especially by computers." Stefano likes

to cook, and a computer using an algorithm reminded him of someone following a recipe. That helped him remember.

- **Teach what you learn:** Share what you are learning with someone. This will give you the chance to better understand and remember the new information. At his parents' house one weekend, Afu taught his father how to fix a long-broken light fixture.
- **Apply what you learn:** Applying in your life what you are learning helps you remember it. If you learn a new word, use it several times. If you learn how to fix a motor, go fix a motor as soon as you can. When a neighbor told Rachel of a legal problem she didn't understand, Rachel was able to explain it based on something she had just learned that week.

Discuss: What experiences have you had with any of these methods or other ways of remembering?

3. READ AND WRITE EFFECTIVELY

Read: Reading is important to your education. Improving your reading skills will help you better understand and remember the things you are learning. The following activity will help you find ways to improve your reading skills.

ACTIVITY (7 minutes)

Step 1: Read the following quote from President Henry B. Eyring. While reading, highlight the points that you feel are most important, make notes in the margins, or do other things that help you understand.

“Conversion to the gospel of Jesus Christ brings a desire to learn. . . . It is the natural fruit of living the gospel of Jesus Christ. . . .

“The Lord and His Church have always encouraged education to increase our ability to serve Him and [His] children. For each of us, whatever our talents, He has service for us to give. And to do it well always involves learning, not once or for a limited time, but continually.

Continued on next page.

“... Through prayer, fasting, and hard work, ... we can expect His grace to attend us. ... [This] means that we will learn more rapidly and grow in skill beyond what we could do only with our unaided natural abilities.

“Our first priority should go to spiritual learning. ... Remember, you are interested in education, not just for mortal life but for eternal life. When you see that reality clearly, you will put spiritual learning first and yet not [ignore] the secular learning. In fact, you will work harder at your secular learning than you would without that spiritual vision” (“Real-Life Learning,” *New Era*, Apr. 2009, 2–4, 5).

Step 2: Summarize what you feel that President Eyring was teaching:

Step 3: Get with other people in the group and see how they marked up this text to improve their reading skills.

Discuss: What are some other ways you can improve your reading skills?

Read: Good writing is also important to your education. When writing, make sure to match your style to the instructor's expectations. There are three main styles of writing assignments:

- Informative
- Creative
- Persuasive

Informative writing: Organize information and make complex ideas easy to understand. For example, Stefano was given an informative writing assignment on food. He wrote about the history of his favorite food and some interesting facts about it.

Creative writing: Write your own ideas, original thoughts, and things that people would find interesting. Stefano's next assignment was to do creative writing about food. Stefano wrote about the flavor, texture, and color of his favorite food in a way that was fun and interesting.

Persuasive writing: Write in a way that motivates, convinces, or persuades someone to do something or to think a certain way. To do this effectively, you need to know facts and opposing viewpoints and be able to support your argument. Stefano suggested in his persuasive writing that every tourist should try his favorite food because of its peculiar flavor and its cultural value.

ACTIVITY (5 minutes)

How well do you complete assignments? Circle the word that best describes how often you do these things:

I ask questions until I fully understand an assignment.	Never	Sometimes	Often	Always
When I receive an assignment or project, I put the due date on a calendar and plan the steps to finish it.	Never	Sometimes	Often	Always
I make sure I know how the assignment will be graded, and I learn and do all that is necessary to succeed.	Never	Sometimes	Often	Always
I work toward completion of my assignments without delay. I do not procrastinate.	Never	Sometimes	Often	Always
If possible, I share my progress with the instructor and get help if necessary before the assignment is due.	Never	Sometimes	Often	Always

Read: When you finish an assignment, you feel a sense of accomplishment. Here are some ways to get things done:

1. **Do the hard thing first.** Do the project you least like to do first. Once you've dealt with the most difficult or least favorite to-do item, the rest will usually seem easier.
2. **Block out your time.** Set a realistic amount of time to do specific tasks. If you don't have a set amount of time, you will likely waste time.
3. **Take short, regular breaks.** Your mind will be refreshed and you will be better able to focus after a break. Short, regular breaks improve your learning.
4. **Adapt.** When you are tired, do the tasks that take less thinking.
5. **Reward yourself.** If you complete your assignment by a certain time, reward yourself with something you like (a treat, time to do something you enjoy, and so on).

Discuss: What works best for you in completing tasks?

5. PREPARE FOR TESTS

Read: Tests are often used to show how well you have learned something. Here are some ways you can become a better test-taker:

Before the test:

- Regularly study the material you will be tested on.
- Get enough sleep.
- Eat nutritious food and drink enough water.
- Pray before studying and before taking the test.
- Make sure you have items needed for the test (pencil, calculator, tools, and so forth).

During the test:

- Trust what you know.
- Be honest. Don't cheat.
- Manage your time; as you begin each question or section, decide how much time you can spend on it.
- Carefully read and reread instructions: what is really being asked?
- Complete the easiest questions first to gain confidence; then go back to the others.

Discuss: What have you done to prepare for and take tests effectively?

Read: "The learning process is endless. We must read, we must observe, we must [take in], and we must ponder that to which we expose our minds. I believe in the evolution of the mind, the heart, and the soul of humanity. I believe in improvement. I believe in growth" (Gordon B. Hinckley, *Standing for Something* [2000], 62).

Discuss: What are the most important things you learned in this group meeting?



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.

“If you do your part to gain knowledge, the Holy Ghost can enlighten your mind. As you strive to keep yourself worthy, the Holy Ghost will give direction and added light to your learning” (Mary N. Cook, “Seek Learning: You Have a Work to Do,” *Ensign* or *Liahona*, May 2012, 121).

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.

Ⓑ Research ways to pay for your future education.

Ⓒ I will practice one of the following skills or habits (circle one of the following or write your own below): strengthen study habits, read and write effectively, complete assignments, or prepare for tests.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



5

NETWORKING

MY FOUNDATION PRINCIPLE

- Become One, Serve Together

JOB SEARCH PRINCIPLES, SKILLS, AND HABITS

1. How People Really Get Jobs
2. Talk to Everyone
3. Me in 30 Seconds



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Research ways to pay for your future education.



Ⓒ Practice one of the following skills or habits: strengthen study habits, read and write complete assignments, or prepare for tests (or practice another skill or habit you chose last week).



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: SHARE WITH THE GROUP (10 minutes)

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

STEP 3: 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: BECOME ONE, SERVE TOGETHER

Ponder: How does losing myself in the service of others actually save me?

Watch: "In the Lord's Way," available at srs.lds.org/videos. (No video? Read page 83.)

Discuss: How can serving others open the windows of heaven in your life?

Read: Some feel that they deserve what others already have, which can cause resentment. Others feel entitled to things they have not earned. These two traps blind people from seeing an essential truth: all things belong to God. Resentment and entitlement can be overcome by focusing on the needs of others. Read Mosiah 2:17; 4:26 and the quote by President Gordon B. Hinckley (on the right).

ACTIVITY

Step 1: As a group, think of someone that needs help.

Step 2: Discuss the talents, contacts, and resources you have to offer.

Step 3: Make a plan to serve that person. For example, you could:



- Perform a service project in your community.
 - Prepare your family history using the booklet *My Family: Stories That Bring Us Together*. Then go to the temple and perform sacred ordinances for family members who have died.
 - Help someone on his or her path to self-reliance.
-

"When ye are in the service of your fellow beings ye are only in the service of your God."

MOSIAH 2:17

"And now, for the sake of . . . retaining a remission of your sins from day to day, . . . I would that ye should impart of your substance to the poor, every man according to that which he hath, such as feeding the hungry, clothing the naked, visiting the sick and administering to their relief, both spiritually and temporally, according to their wants."

MOSIAH 4:26

"When you are united, your power is limitless. You can accomplish anything you wish to accomplish."

GORDON B. HINCKLEY, "Your Greatest Challenge, Mother," *Ensign*, Nov. 2000, 97

Read: Quotes by Elder Robert D. Hales and President Thomas S. Monson (on the right)

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

- Act on the plan you made to serve someone.
- Share what you've learned today about service with your family or friends.

IN THE LORD'S WAY

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



PRESIDENT HENRY B. EYRING: The principles at the foundation of the Church welfare program are not for only one time or one place. They are for all times and all places. . . .

. . . The way it is to be done is clear. Those who have accumulated more are to humble themselves to help those in need. Those in abundance are to voluntarily sacrifice some of their comfort, time, skills, and resources to relieve the suffering of those in need. And the help is to be given in a way that increases the power of the recipients to care for themselves and then care for others. Done in this, the Lord's way, something remarkable can happen. Both the giver and the receiver are blessed.

(Adapted from an address given by President Eyring at the dedication of the Sugarhouse Utah Welfare Services Center, June 2011, LDS.org)

ELDER DIETER F. UCHTDORF:

Brothers and sisters, we each have a covenant responsibility to be sensitive to the needs of others and serve as the Savior did—to reach out, bless, and uplift those around us.

Often, the answer to our prayer does not come while we're on our knees but while we're on our feet serving the Lord and serving those around us. Selfless acts of service and consecration refine our spirits, remove the scales from our spiritual eyes, and open the windows of heaven. By becoming the answer to someone's prayer, we often find the answer to our own.

(“Waiting on the Road to Damascus,” *Ensign* or *Liahona*, May 2011, 76)

Back to page 82.

“The purpose of both temporal and spiritual self-reliance is to get ourselves on higher ground so that we can lift others in need.”

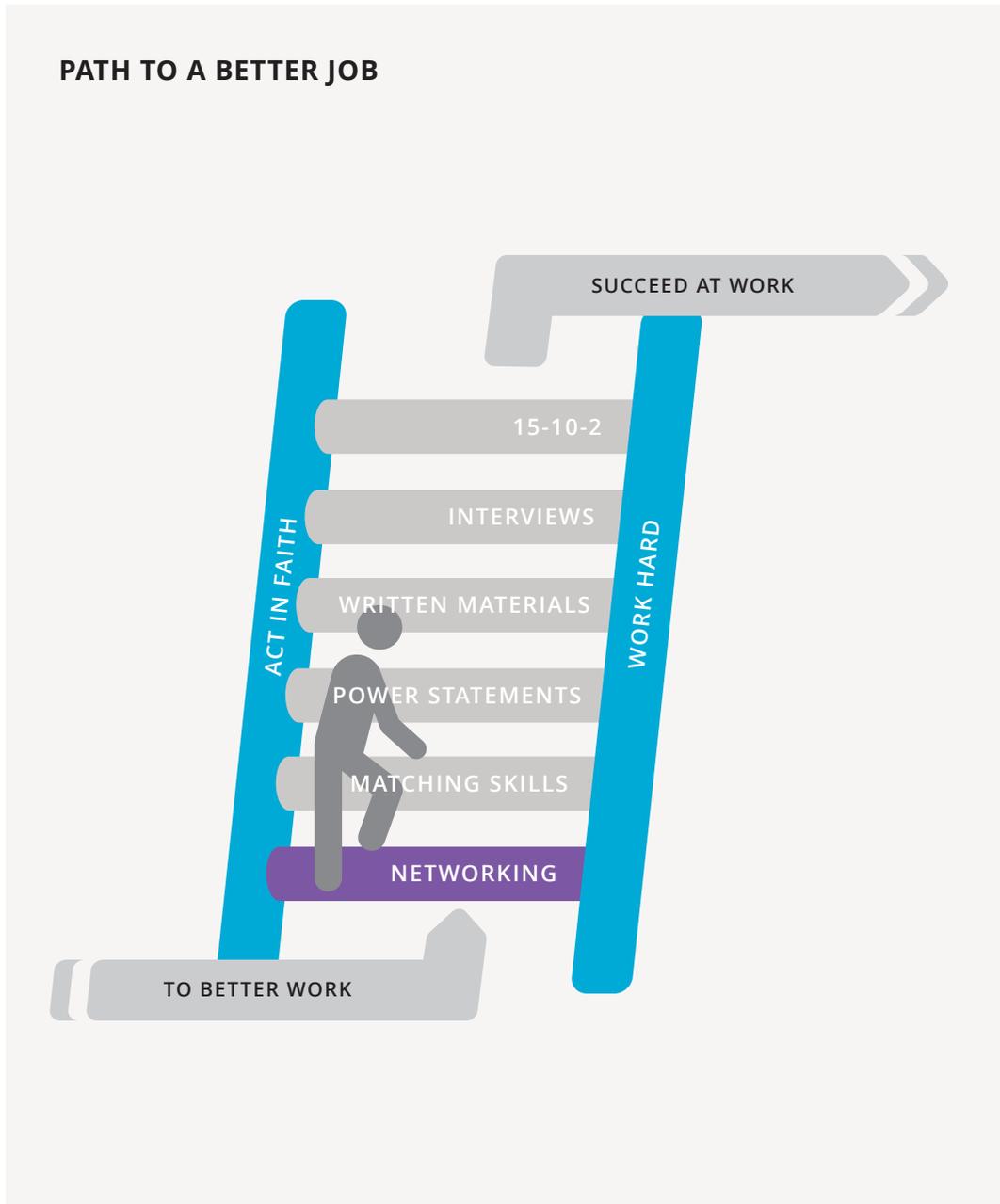
ROBERT D. HALES,
“Coming to Ourselves: The Sacrament, the Temple, and Sacrifice in Service,” *Ensign* or *Liahona*, May 2012, 36

“When we work together cooperatively, . . . we can accomplish anything. When we do so, we eliminate the weakness of one person standing alone and substitute the strength of many serving together.”

THOMAS S. MONSON,
“Church Leaders Speak Out on Gospel Values,” *Ensign*, May 1999, 118



LEARN—Maximum Time: 45 Minutes



ACTIVITY (5 minutes)

Everyone stand up. Talk with at least three other group members, and share with each other an experience in which you told someone you were looking for work or perhaps approached a potential employer in person. What were the results?

Discuss: What did you learn from each other's experiences?

Read: A successful job search follows a simple formula:

Act in Faith + Work Hard + Work Smart = Success



Josh's Job Search

Read: Josh has been finding all of his job leads online or with employment agencies. However, he has had almost no success, and most of the time he hasn't heard anything back. He is convinced there is a better way to find a job. He has heard about things like networking but isn't sure what that is about or how to start.

Discuss: How does your job search experience compare with Josh's?

1. HOW PEOPLE REALLY GET JOBS

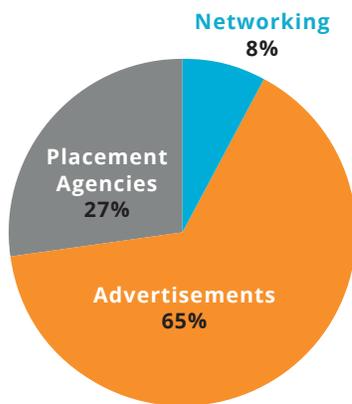
Read: You will find work more quickly if you look in the most effective ways.

Watch: "How Jobs Are Really Filled," available at srs.ids.org/videos.
(No video? Read page 95.)

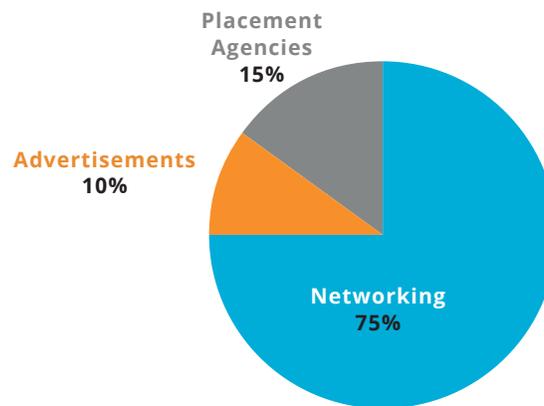


Read: Compare these two graphs.

HOW PEOPLE LOOK FOR WORK



HOW PEOPLE ACTUALLY GET JOBS

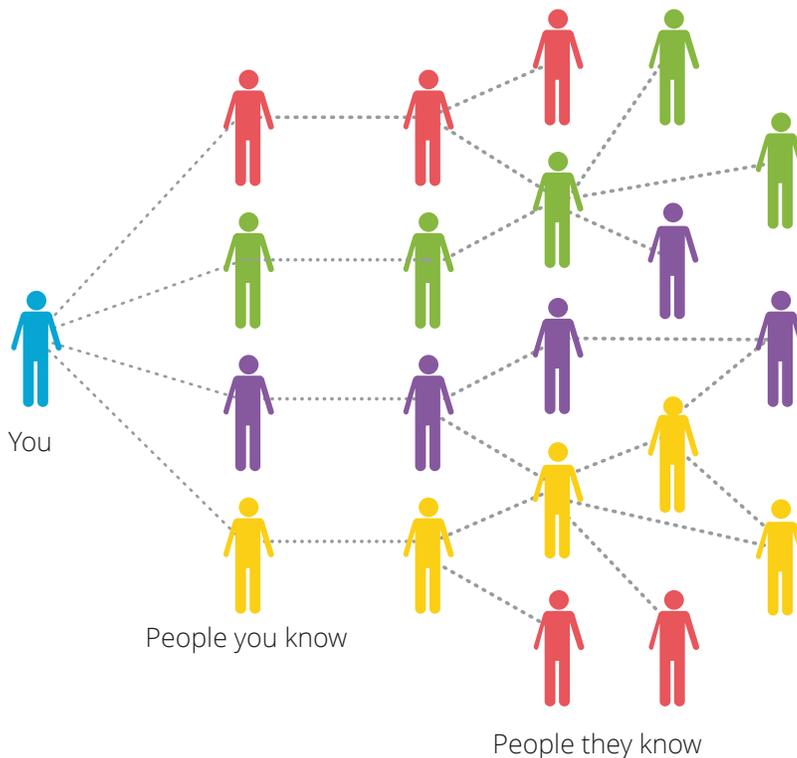


Discuss: What would change in your job search if you networked more?

2. TALK TO EVERYONE

Read: Networking is the best way to find a job. **Networking** means talking to people who can help you find people and organizations that need your skills. Talk to everyone about looking for work. People will help you. President Spencer W. Kimball said: “God does notice us, and he watches over us. But it is usually through another person that he meets our needs” (“Small Acts of Service,” *Ensign*, Dec. 1974, 5).

Sometimes you need to network through many layers to find the person with the information you need. Networking through layers means asking people to give you the names of other people who may have information that could help you. You can network in person, over the phone, or by email. You can also use professional and social networking websites.



- Discuss:**
- What could happen if you talked to each of these people and businesses about what job you're looking for?
 - What if you talked to all of the other people you know?

3. ME IN 30 SECONDS

Read: Networking with others works best if you know what to say. A Me in 30 Seconds is the best tool for contacting people or businesses. It helps people understand what job you're looking for and how they can help. It follows these four steps.



Tip: Possible Me in 30 Seconds Questions

- Who would you recommend I talk with?
- What opportunities do you know of for someone like me?
- What do you know about _____ (company, industry)?
- What businesses are in the area that are looking for _____ (job type or position)?
- Who do you know who does what I do?



Josh's Job Search

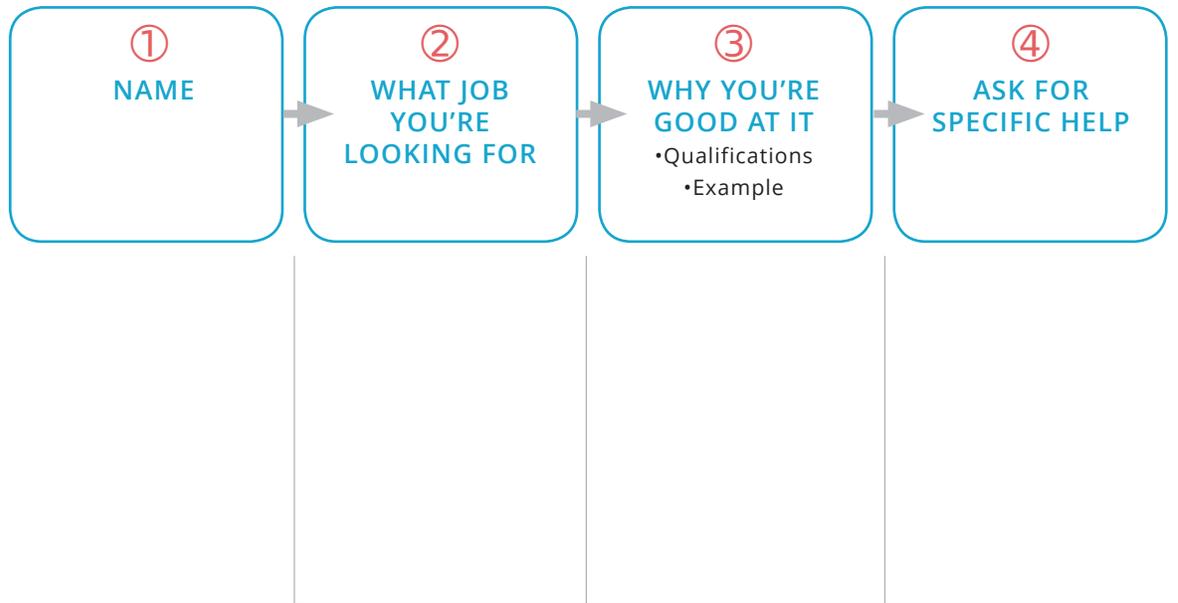
Read: Here is how Josh used his Me in 30 Seconds to network with his uncle David. Note the four parts in action.

"Uncle David, this is your nephew ① Josh. How are you? Do you have a minute? You may not have known this, but ② I am looking for a new job as a youth football referee . ③ I am a certified referee and have two years of experience. With my last position, I was named the top youth football referee because of my integrity and fairness. I am good at what I do and enjoy it. ④ Who do you know who I could contact about opportunities?"

ACTIVITY (5-8 minutes)

Now you are going to create your own Me in 30 Seconds and practice it.

Step 1: Each of you write the four parts of your Me in 30 Seconds in the spaces below:



Step 2: Once you have each written your Me in 30 Seconds, stand up one by one and introduce yourselves with your Me in 30 Seconds statement. Assign someone to time each introduction so you know how close to 30 seconds you are. Clap and cheer after each introduction.

Read: A **contact** is any employment communication with a resource. Not all contacts are created equal. The more personal you can make your contacts, the more effective they will be. Talking face-to-face with someone is more effective than an email or a text. At least two of your daily contacts should be face-to-face. That is why a Me in 30 Seconds can be so powerful.

Your Me in 30 Seconds is one of the job search skills that allows you to work smart. You know you have a good Me in 30 Seconds when it consistently leads to the help you need. Practice your Me in 30 Seconds often and get feedback. Let's start right now!

ACTIVITY (5 minutes)

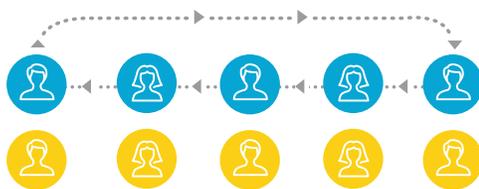
Step 1: Everyone stand up and divide into two lines facing each other.

Step 2: Share your Me in 30 Seconds with the person across from you.

Step 3: Quickly give each other feedback:

- Did your partner share what job he or she is looking for?
- Did your partner share why he or she is good at it?
- Did your partner ask for help? How?
- Was it close to 30 seconds?

Step 4: Everyone in one line then moves down one person. The person on the end rotates to the beginning of the line. The other line does not move. Repeat steps 1–3 until you have shared your Me in 30 Seconds with everyone and received feedback.



Discuss: How would networking with your Me in 30 Seconds be an act of faith?

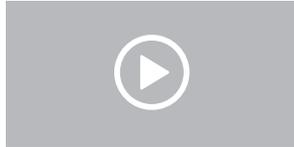
ACTIVITY (5 minutes)

Step 1: Each of you pick a person from your potential contacts list on page 88 and call him or her. Share your Me in 30 Seconds with him or her and see what happens.

Step 2: Come back together as a group and share your experiences.

CONCLUSION

Watch: “Basketball Got Me a Job,” available at srs.lds.org/videos.
(No video? Read page 96.)



Discuss: What are the most important things you learned from this chapter?

Read: A successful job search follows this formula:

Act in Faith + Work Hard + Work Smart = Success

Networking takes faith and hard work. Networking is also a smarter way to find a job, and you now have a great tool, Me in 30 Seconds, to help you get started. The Lord has promised, “Open your mouths and they shall be filled” (D&C 33:8). Now go out and make networking a daily part of your job search.



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.

“Open your mouths and they shall be filled, and you shall become even as Nephi of old, who journeyed from Jerusalem in the wilderness. Yea, open your mouths and spare not, and you shall be laden with sheaves upon your backs, for lo, I am with you” (D&C 33:8–9).

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 make at least three contacts every day.

- Ⓑ I will contact and support my action partner.

- Ⓒ I will teach and practice today's My Foundation principle.

- Ⓓ I will discuss what I learned with my family and friends.

My signature

Action partner's signature



RESOURCES

HOW JOBS ARE REALLY FILLED

Listen as this employer describes how positions are actually filled.

“The mistake most job seekers make is spending their time sending out résumés, when they should be spending their time networking, connecting with key people in their industry and building relationships.

“As a recruiter, I helped our company fill close to 1,000 openings last year. Here is how they were filled.

“We didn’t advertise most of our openings. Instead, the hiring manager already had someone in mind, or maybe a member of his team referred someone to him. He would contact me and let me know he had someone he wanted to hire and I just moved it along from there.

“For the advertised positions, there would often be at least a hundred people who had applied for the opening. I typically got calls from the hiring managers asking me to pull out specific applications for people they wanted to interview. These were people they knew, who were referred to them, or who had already contacted them. Because the manager already knew about these people, he knew they would be a great fit. These were the people who usually got the job. We did hire some people from the general pool of applicants, but it was only about 25 percent of the time.

“My advice: network. Build your network. Maintain your network. Connect with the people making hiring decisions either directly or through others. If job seekers will do this, they will get jobs.”

Back to page 86.

BASKETBALL GOT ME A JOB

Let's read how Reuben's Me in 30 Seconds led to a great job from his network.

"I've always been a hard worker, but sometimes that's not enough. Cutbacks left me without a job, and I figured since I was a hard worker I'd find work easily. The problem was, I had several barriers in my background that were making it difficult to get interviews. It seemed like I could never get past the applications. Several weeks went by, and I was frustrated and discouraged. Then I learned about networking and thought that might be the key for me to get an opportunity. I practiced my Me in 30 Seconds over and over and started talking to everyone—letting them know I was looking for construction management opportunities and what my skills were and how experienced I was.

"One evening I was playing basketball with some friends. I realized they each knew a lot of people and might be able to help me find work, so I shared my Me in 30 Seconds with them. To my surprise, one of them said his wife worked for a construction firm and to send her my résumé. I did and followed up with her the next day. She said she would pass it along to an industry group she belonged to. A few days later I got a call from a man I didn't know. He had my résumé and wanted to talk with me. He managed a large construction firm. Ultimately that led to a great job. My job was never posted to the public, and it came from someone two or three levels deep in my network. I never would have gotten this opportunity if I hadn't opened my mouth and shared my Me in 30 Seconds. Everybody has a network; use it to get the word out."

Back to page 92.



6

POWER STATEMENTS

MY FOUNDATION PRINCIPLE

- Work: Take Responsibility and Persevere

JOB SEARCH PRINCIPLES, SKILLS, AND HABITS

1. Make Powerful Impressions
2. Follow the Power Statement Formula



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Make contacts daily



Ⓒ Discussed what I learned with family and friends.



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: SHARE WITH THE GROUP (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 and sharing the My Foundation principle?
 - What did you learn as shared your me in 30 seconds with others?

STEP 3: 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

Complete the activity on the next page.

ACTIVITY (5–8 minutes)

Let's practice our Me in 30 Seconds.

Step 1: Break into groups of at least three but no more than six.

Step 2: Each person stand up and share your Me in 30 Seconds following these steps:



Step 3: Quickly give each other feedback:

- Did they share what job they were looking for?
 - Did they share why they are good at it?
 - Did they ask for help? How?
 - Was it close to 30 seconds?
-



MY FOUNDATION: WORK: TAKE RESPONSIBILITY AND PERSEVERE

- Ponder:** Why does Heavenly Father want me to take personal responsibility for my life?
- Watch:** "Sedrick's Journey," available at srs.lds.org/videos. (No video? Read page 102.)
- Discuss:** How do we learn to keep going, even when the work is difficult?
- Read:** Doctrine and Covenants 42:42 and the quote by President James E. Faust (on the right)
- Discuss:** Read the quote by Elder D. Todd Christofferson (on page 102). Why does the Lord expect us to work for what we receive?

"Thou shalt not be idle; for he that is idle shall not eat the bread nor wear the garments of the laborer."

DOCTRINE AND COVENANTS 42:42

"Perseverance is demonstrated by those who . . . don't give up even when others say, 'It can't be done.'"

JAMES E. FAUST,
"Perseverance,"
Ensign or Liahona,
 May 2005, 51

ACTIVITY

- Step 1:** Choose a partner and read together each step in the pattern below.
- Step 2:** Ask each other to talk about a very hard task or challenge the other currently faces.
- Step 3:** Help each other apply the four steps below to the difficult task or challenge.

1	2	3	4
KEEP A POSITIVE ATTITUDE	REMEMBER TO WORK TOGETHER	REPLACE FEAR WITH FAITH	MOVE FORWARD WITH PATIENCE AND COURAGE
List your blessings.	Ask friends, peers, group members, and others for help.	Avoid doubt. Remember the Lord has all power. Call upon Him and accept His will.	Never, never, never give up; endure with faith. Look for lessons the Lord might be teaching you.

Step 4: Write two or three ways you can move forward with faith, trusting that God will provide.

Ponder: Read the quote by President Thomas S. Monson (on the right). How do I react when I experience failure?

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

Choose something that is hard or uncomfortable and finish the task. Write it below.

Share what you've learned today about work and perseverance with your family and friends.

SEDRICK'S JOURNEY

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



SEDRICK: My name is Sedrick Kambesabwe. I live in the Democratic Republic of the Congo. I'm a member of the LDS Church.

I'm a branch missionary in the village of Kipusanga. I need to prepare to go on a foreign mission. In order to go on a mission, I need a passport, which now costs 250 U.S. dollars.

To earn money, my father and I buy bananas. Some villages produce a lot of bananas: Tishabobo, Lusuku, and Kamanda.

Tishabobo is about 9 miles from here. Lusuku is 18 miles. Kamanda is 18 as

well. We go there and buy bananas, and we bring them back here to sell.

To go to the villages we use a bicycle. We can take four or six bunches of bananas.

When I go by bike, it can take an hour and a half each way, if the bike is working and I have the strength. When it is midday and the heat is oppressive, I move slowly because of the heat and the sun.

I can do two trips per day if I wake up very early in the morning. It is a good way to help pay for my passport.

Now I'm earning money, little by little, so I'm saving for both school expenses and the mission. And now, after four years of work, I have enough money for my passport, plus 70 dollars saved.

Back to page 101.

"God has designed this mortal existence to require nearly constant exertion. . . . By work we sustain and enrich life. . . . Work builds and refines character, creates beauty, and is the instrument of our service to one another and to God. A consecrated life is filled with work, sometimes repetitive, . . . sometimes unappreciated but always work that improves, . . . lifts, [and] aspires."

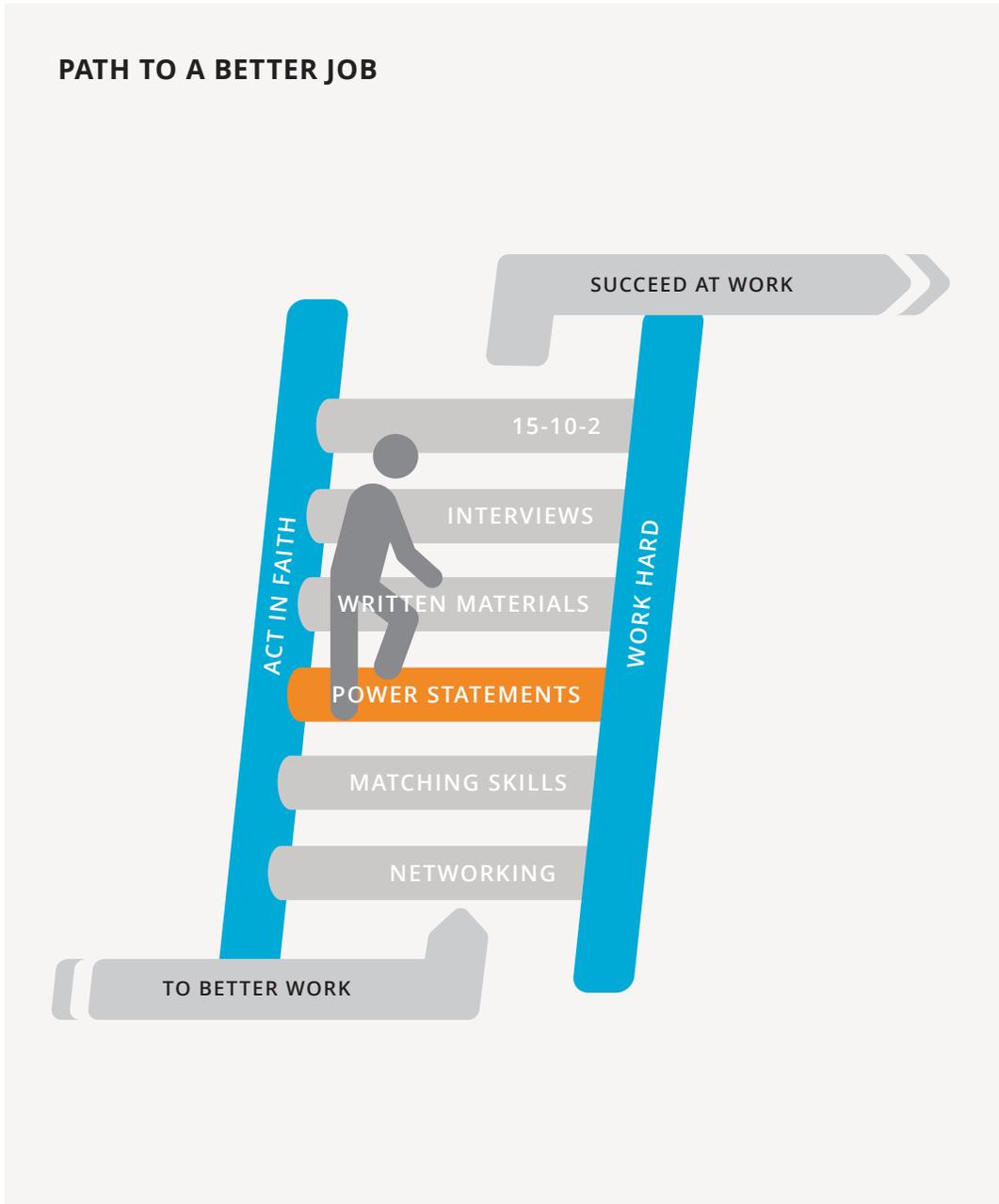
D. TODD CHRISTOFFERSON,
"Reflections on a Consecrated Life,"
Ensign or Liahona,
Nov. 2010, 17

"Our responsibility is to rise from mediocrity to competence, from failure to achievement. Our task is to become our best selves. One of God's greatest gifts to us is the joy of trying again, for no failure ever need be final."

THOMAS S. MONSON,
"The Will Within,"
Ensign, May 1987, 68



LEARN—Maximum Time: 45 Minutes



Read: A successful job search follows this simple formula:

Act in Faith + Work Hard + Work Smart = Success

In this chapter, you will learn another “work smart” skill: power statements.



Josh's Job Search

Read: Josh can now see he is a good fit for the youth football referee position at the local football club. But he is pretty sure other people might have the same qualifications. What really helps him stand out are his accomplishments, but he isn't quite sure how to talk about them. He is wondering what he can do to stand out as the clear choice.

Discuss: In what ways can you relate to Josh?

1. MAKE POWERFUL IMPRESSIONS

Read: The best way to show you meet the employer's needs is with a power statement. A **power statement** briefly describes your previous experiences and accomplishments by sharing a specific example and outcome. Think of them as small stories. Other people might have similar qualifications, but nobody has done exactly the same things. So rather than list off generic skills that anyone could say, use a power statement.

ACTIVITY (4 minutes)

Choose roles and act out the following three examples. As you do this, think to yourself, “Who stands out as the clear choice?”

The Bad Example

Interviewer: “Tell me about a time you provided great customer service.”

Job Seeker 1: “I really like customer service, and I think I am pretty good at it. Except when customers are jerks. I don’t need to be treated that way. Wait, are your customers jerks?”

The Average Example

Interviewer: “Tell me about a time you provided great customer service.”

Job Seeker 2: “Customer service is very important to me. The customers are key to our continued success. I have always found that if you treat the customers right, they will reward you with continued business. I have a lot of experience with customer service, and I am very good at it. Customers want to be heard and know they are listened to. It is important that we do our best to get it right the first time and make it right as quickly as possible when we make a mistake. I believe in the mantra that the customer is always right.”

The Good Example

Interviewer: “Tell me about a time you provided great customer service.”

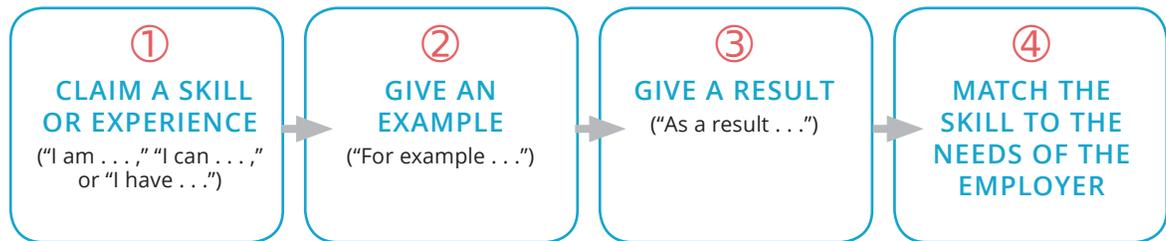
Job Seeker 3: “I am very skilled at customer service. For example, when I worked for YZ Sales, we had a long-term customer who, on one occasion, did not get what he had ordered. When he called me, he was upset and threatened to cancel all of his business with us. I took time to listen and understand his situation and then provided a solution that worked for the customer. As a result, we not only retained the customer but he increased his orders with us by 200 percent. I am confident I can put these same customer service skills to work for you.”

Discuss: Why was the third example the best?

Read: The third job seeker used a power statement, which enabled him or her to talk about something he or she had actually done in an interesting, memorable, and completely unique way. It was like a short, true story. It helped the third job seeker stand out as the clear choice.

2. FOLLOW THE POWER STATEMENT FORMULA

Read: Power statements follow a very simple formula:



Part of the power in a power statement is that it is brief. Delivering a power statement should not take more than 30 to 45 seconds.



Josh's Job Search

Read: Let's look at a power statement Josh put together after reviewing the job description at Park's Football Club. He saw that the employer needed someone with good communication skills. Notice how he used the formula to create his power statement.

① "I am great at communication. ② For example, as a football referee last season, I developed a simple process to relay calls to the other referees. ③ As a result, last season, I was able to quickly communicate with the other referees and we increased game time for the players. ④ I can put this same expertise to work for you."

Discuss: How will Josh's power statement help him stand out as the clear choice?

Read: Here are more sample power statements for a returned missionary and a small business owner, who are both seeking jobs. They used the four steps and included specific details to strengthen their power statements. Take turns reading each statement out loud.

<p>① CLAIM A SKILL OR EXPERIENCE ("I am . . .," "I can . . .," or "I have . . .")</p>	<p>② GIVE AN EXAMPLE ("For example . . .")</p>	<p>③ GIVE A RESULT ("As a result . . .")</p>	<p>④ MATCH THE SKILL TO THE NEEDS OF THE EMPLOYER</p>
<p>Returned Missionary I can build and motivate teams.</p>	<p>For example, as a full-time volunteer for my church, I was asked to lead a team of eight other volunteers who were not unified and were not meeting goals. I identified the needs and developed a specific series of trainings and commitments to help them improve.</p>	<p>As a result, the group began achieving and then exceeding their goals.</p>	<p>I can help your teams come together to meet and exceed goals.</p>
<p>Small Business Owner I can solve problems.</p>	<p>For example, in our family business, we needed a system to track expenses. I developed a tracking system and identified a supplier who was overcharging us on invoices.</p>	<p>As a result of my system, I was able to correct the overcharges and save our business over \$5,000 annually.</p>	<p>I know I can apply these same problem-solving skills for you.</p>

ACTIVITY (5 minutes)

Take a few minutes and use this chart to create some personal power statements. Then pair up with your action partner to share them.

Follow the Formula:

<p>① CLAIM A SKILL OR EXPERIENCE ("I am . . .," "I can . . .," or "I have . . .")</p>	<p>② GIVE AN EXAMPLE ("For example . . .")</p>	<p>③ GIVE A RESULT ("As a result . . .")</p>	<p>④ MATCH THE SKILL TO THE NEEDS OF THE EMPLOYER</p>

Discuss: What did you learn from sharing your power statement(s)?

Read: Power statements are a job search skill that will help you work smart. You will know you are doing it right if your power statements lead to more employer interest. Power statements in résumés should lead to interviews. Power statements in contacts should lead to helpful information or leads. And power statements in interviews should lead to job offers. If you aren't getting these results, work to improve this skill.

Practicing with others and getting feedback will help you improve. Let's start right now!

ACTIVITY (5 minutes)

Step 1: Everyone stand up and divide into two lines facing each other.

Step 2: Share one of your power statements with the person across from you.

Step 3: Quickly give each other feedback:

- What skill did your partner claim?
- What was your partner's example?
- What was the result?
- How did your partner match it to an employer's needs?
- Were you impressed?

Step 4: Everyone in one line then moves down one person. The person on the end rotates to the beginning of the line. The other line does not move. Repeat steps 1–3 until you have shared your power statement with everyone and received feedback.



Discuss: How will power statements help you stand out as the clear choice?

CONCLUSION

Watch: “The Power of Power Statements,” available at srs.lds.org/videos.
(No video? Read page 113.)



Discuss: What are the most important things you learned from this chapter?

Read: Power statements will be the most influential job search skill you can learn. They are key to working smart.

Act in Faith + Work Hard + Work Smart = Success

Power statements will help you stand out as the clear choice more than anything else you can do. Use them in your résumés, contacts, and interviews. Practice this skill. Prepare dozens of power statements. Pray for Heavenly Father’s help, and you will see greater success.



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.

“How forcible are right words!” (Job 6:25)

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 improve my power statements.

- Ⓑ I will make at least three contacts every day.

- Ⓒ I will contact and support my action partner.

- Ⓓ I will practice and share today's My Foundation principle.

My signature

Action partner's signature



RESOURCES

THE POWER OF POWER STATEMENTS

Darren shares how power statements helped him stand out as the clear choice in a competitive hiring process.

“Even if you have a job, it’s good to prepare and practice your power statements. I knew I was going to get laid off, so I started actively job seeking. Made me realize you need to keep your network up to date . . . anyway, what I do is a bit of a specialty, but there are others with similar skills and experience. I found a position online and went about preparing my application and résumé. I knew the competition would be high, especially because this position was posted where anyone could find it. I had learned about power statements and knew that was my key. While others had similar skills, no one had the same experiences and accomplishments I did. I crafted a great résumé, tailored to the employer’s needs, and cited several relevant examples and accomplishments. The employer called me within days of submitting my applications.

“I ended up going through several interviews—some by phone and some by video. I prepared power statements for the interview questions I anticipated. Because it was a remote interview, I could actually use my notes. I knew they were interviewing others, so I had to stand out. The power statements helped me sell myself. The power statements proved who I am. They proved I was willing to take the job and run with it. The employer knew I would do well for them because I could share examples and stories of when I had done similar things in the past. I got the job! I know my power statements made the difference for me.”

Back to page 110.



7

NAIL THE INTERVIEW PART 1

MY FOUNDATION PRINCIPLE

- Repent and Be Obedient

JOB SEARCH PRINCIPLES, SKILLS, AND HABITS

1. Prepare Before the Interview
2. Open the Interview Effectively
3. Use Your Me in 30 Seconds
4. Use Power Statements



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Practice and improve power statements.



Ⓑ Make contacts daily.



Ⓒ Practice and share today's My Foundation principle.



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 and sharing the My Foundation principle?
- What did you learn as you practiced a skill or habit?
- How is working with an action partner helping you?

STEP 3: 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

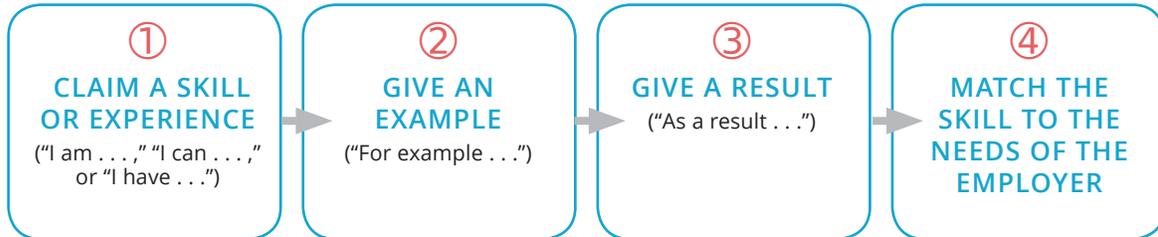
Complete the activity on the next page.

ACTIVITY (5–8 minutes)

Let's practice our power statements.

Step 1: Break into groups of at least three but no more than six.

Step 2: Each person stand up and share a power statement following these steps:



Step 3: Quickly give each other feedback:

- What skill did they claim?
 - What was their example?
 - What was the result?
 - How did they match it to an employer's needs?
 - Were you impressed?
-



MY FOUNDATION: REPENT AND BE OBEDIENT

Ponder: How are repentance and obedience connected to self-reliance?

Watch: "Obedience Brings Blessings," available at srs.lds.org/videos.
(No video? Read page 119.)

Discuss: What blessings have you received by obeying God's laws?
How does repentance help us progress?

Read: Doctrine and Covenants 130:20–21 and the quote by the Prophet Joseph Smith (on the right)

"There is a law . . . upon which all blessings are predicated—and when we obtain any blessing from God, it is by obedience to that law upon which it is predicated."

**DOCTRINE AND COVENANTS
130:20–21**

"I made this my rule: When the Lord commands, do it."

Teachings of Presidents of the Church: Joseph Smith (2007), 160

ACTIVITY

Obedience to specific laws leads to specific blessings.

Step 1: On your own, write some blessings you desire in the left column.

Step 2: Identify which laws or principles you will need to obey in order to receive the blessings you desire.

BLESSINGS I WANT TO RECEIVE	LAWS OR PRINCIPLES TO OBEY
<i>Three months of savings</i>	<i>Tithes and offerings (Malachi 3:10–12) Follow a budget</i>
_____	_____
_____	_____
_____	_____

Discuss: Read Joshua 3:5 and the quotes by Elder Jeffrey R. Holland and President Spencer W. Kimball (on page 119). Why do we need to repent, sanctify ourselves, and try to do good as we seek to become self-reliant?

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

- Obey the law you chose in the activity above.
- Share what you've learned today about obedience with your family or friends.

OBEDIENCE BRINGS BLESSINGS

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



PRESIDENT THOMAS S. MONSON:

What a glorious promise! “He that keepeth [God’s] commandments receiveth truth and light, until he is glorified in truth and knoweth all things” [D&C 93:28]. . . .

My brothers and sisters, the great test of this life is obedience. “We will prove them herewith,” said the Lord, “to see if they will do all things whatsoever the Lord their God shall command them” [Abraham 3:25].

Declared the Savior, “For all who will have a blessing at my hands shall abide the law which was appointed for that blessing, and the conditions thereof, as were instituted from before the foundation of the world” [D&C 132:5].

No greater example of obedience exists than that of our Savior. Of Him, Paul observed:

“Though he were a Son, yet learned he obedience by the things which he suffered;

“And being made perfect, he became the author of eternal salvation unto all them that obey him” [Hebrews 5:8–9].

The Savior demonstrated genuine love of God by living the perfect life, by honoring the sacred mission that was

His. Never was He haughty. Never was He puffed up with pride. Never was He disloyal. Ever was He humble. Ever was He sincere. Ever was He obedient. . . .

When faced with the agony of Gethsemane, where He endured such pain that “his sweat was as it were great drops of blood falling down to the ground” [Luke 22:44], He exemplified the obedient Son by saying, “Father, if thou be willing, remove this cup from me: nevertheless not my will, but thine, be done” [Luke 22:42].

As the Savior instructed His early Apostles, so He instructs you and me, “Follow thou me” [John 21:22]. Are we willing to obey?

The knowledge which we seek, the answers for which we yearn, and the strength which we desire today to meet the challenges of a complex and changing world can be ours when we willingly obey the Lord’s commandments. I quote once again the words of the Lord: “He that keepeth [God’s] commandments receiveth truth and light, until he is glorified in truth and knoweth all things” [D&C 93:28].

It is my humble prayer that we may be blessed with the rich rewards promised to the obedient. In the name of Jesus Christ, our Lord and Savior, amen.

(“Obedience Brings Blessings,” *Ensign* or *Liahona*, May 2013, 89, 92)

“Sanctify yourselves: for to morrow the Lord will do wonders among you.”

JOSHUA 3:5

“The Lord blesses those who want to improve, who accept the need for commandments and try to keep them. . . . He will help you repent, repair, fix whatever you have to fix, and keep going. Soon enough you will have the success you seek.”

JEFFREY R. HOLLAND,
“Tomorrow the Lord Will Do Wonders among You,” *Ensign*
or *Liahona*, May 2016,
126

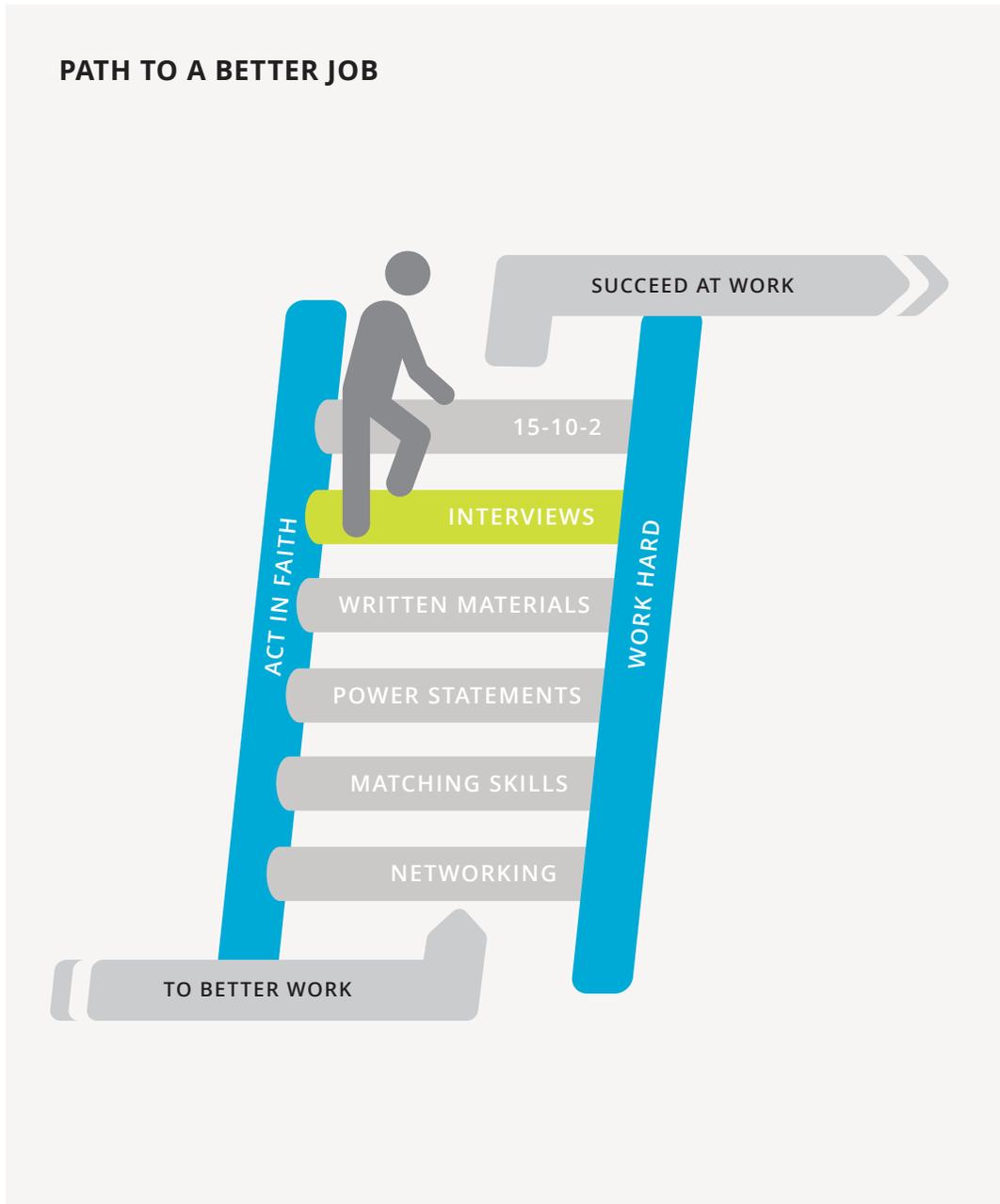
“If we like luxuries or even necessities more than we like obedience, we will miss the blessings which he would like to give us.”

SPENCER W. KIMBALL,
in *The Teachings of Spencer W. Kimball,*
ed. Edward L. Kimball (1982), 212

Back to page 118.



LEARN—Maximum Time: 45 Minutes



Read: A successful job search follows this simple formula:

Act in Faith + Work Hard + Work Smart = Success

Interview skills help you work smarter. Because interviews are so important, we will spend the next two chapters learning and practicing interview skills.

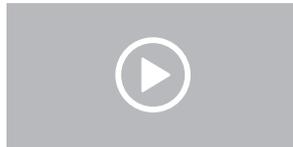


Josh's Job Search

Read: More good news. Julie from Park's Football Club called Josh after she received his résumé and cover letter. She scheduled an interview with him two days from now for the youth football referee job. Josh has always been nervous during job interviews and is concerned about what questions Julie might ask him. He is pretty sure that he didn't do well in the two interviews he has had so far, but he isn't sure what he could improve. Josh wants to be prepared.

Discuss: In what ways can you relate to Josh?

Watch: "The Interview" available at srs.lds.org/videos
(No video? Read page 131.)



Read: Interviews are one of the last steps in getting a job. The purpose of an interview is to get a job offer. The Lord has promised, “If ye are prepared ye shall not fear” (D&C 38:30). If you prepare well, you can replace fear with confidence.

In this chapter, you will learn to work smart by developing the following interview skills:

1. Prepare before the interview.
2. Open the interview effectively.
3. Use your Me in 30 Seconds.
4. Use power statements.

1. PREPARE BEFORE THE INTERVIEW

Read: Wouldn't it be nice to know what questions you were going to be asked in an interview?

You can.

Most interviewers will ask a combination of common interview questions and job-specific questions. You already know how to identify the employer's needs, so you can use that skill to figure out what the employer will probably ask you. For example, Josh is pretty sure he will be asked about football rules, troubleshooting, and communicating with others.

ACTIVITY (3 minutes)

Look at the job description you brought with you, or think of the job you want. Write two questions you think an interviewer might ask you, then share them with the group.

1. _____

 2. _____

-

2. OPEN THE INTERVIEW EFFECTIVELY

Read: When you open an interview, there are some simple things you can do to make a great first impression. As a group, take turns reading the list of do's and don'ts below.

DO	DON'T
Dress one level above the company's dress standard.	Dress too casually.
Arrive 5–10 minutes early.	Be late or more than 10 minutes early.
Use positive body language.	Use negative body language.

ACTIVITY (3 minutes)

Compare the pictures below. In both pictures, the person on the left is there for an interview. As a group, discuss what kind of impression the job seeker is making in each picture.



3. USE YOUR ME IN 30 SECONDS

Read: Often one of the first interview questions you will be asked is, “Tell me about yourself.” A Me in 30 Seconds adapted to an interview setting is a great response to this question. The Me in 30 Seconds for an interview is slightly different. For example, you don't usually need to use your name. And instead of asking for referrals like you would with networking, you close it by showing interest in the company or position.

ACTIVITY (4 minutes)

Let's read through two examples of people responding to the opening question of the interview. Choose roles and act out the following.

The Bad Example

Interviewer: "Before we get started, please tell me a little bit about yourself."

Job Seeker: "Well, I have two brothers, one sister and a dog. I like to hang out with my friends and go shopping. I just bought this outfit, "Isn't it great!" I am really good with the phone. My parents are always complaining that I spend more time texting my friends rather than doing homework. I have a lot of experience working with people. I got a job working with a friend at a marketing business. I did mostly administrative stuff—you know, like answer phones, mail, that kind of thing. But working with friends doesn't always work out, so I left that position and looked for something better. Let's see . . . I worked at a few other places, but I can't remember their names. Oh, the best job I had was this customer service position where I got to work from home. I could work in my pajamas, answer the phone, and just work on my computer and watch movies. That was really nice. Anyway, I like working, and I like people. I will do a good job for you."

The Good Example

Interviewer: "Before we get started, please tell me a little bit about yourself."

Job Seeker: "Well, for the last year I have been working part-time as a receptionist at a doctor's office after school. I excel at finding opportunities to increase efficiency and productivity. For example, in my previous position I helped to develop a scheduling system that increased the number of appointments the office was able to handle in a given week. I am interested in this position because it sounds like this may be a similar challenge."

Discuss: Why was the second example better?

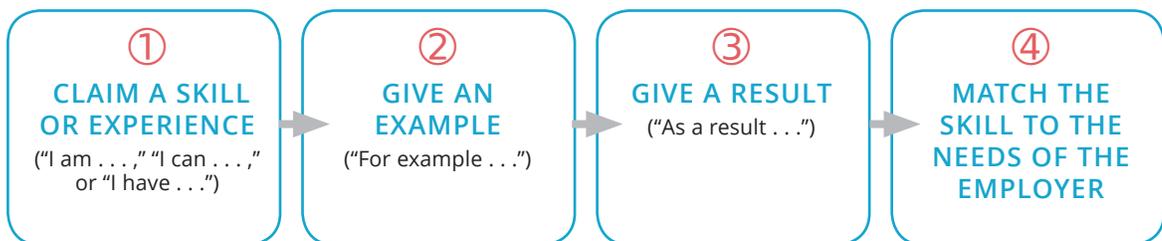
ACTIVITY (4 minutes)

Look at the job description you brought, or think about the job you want. Imagine you have an interview in two days for that position. In the space below, write a Me in 30 Seconds in response to the request, "Tell me about yourself." Then pair up and share it with your action partner.

4. USE POWER STATEMENTS

Read: Power statements should be used to answer most interview questions. They are memorable and powerful and will help you stand out as the clear choice.

Remember to follow the power statement formula:



ACTIVITY (4 minutes)

Let's read through these interview examples from chapter 10 again. Choose roles, and act out the following.

The Average Example

Interviewer: "Tell me about a time you provided great customer service."

Job Seeker 2: "Customer service is very important to me. The customers are key to our continued success. I have always found that if you treat the customers right, they will reward you with continued business. I have a lot of experience with customer service, and I am very good at it. Customers want to be heard and know they are listened to. It is important that we do our best to get it right the first time and make it right as quickly as possible when we make a mistake. I believe in the mantra that the customer is always right."

The Good Example

Interviewer: "Tell me about a time you provided great customer service."

Job Seeker 3: "I am very skilled at customer service. For example, when I worked for YZ Sales, we had a long-term customer who, on one occasion, did not get what he had ordered. When he called me, he was upset and threatened to cancel all of his business with us. I took time to listen and understand his situation and then provided a solution that worked for him. As a result, we not only retained the customer but he increased his orders with us by 200 percent. I am confident I can put these same customer service skills to work for you."

Discuss: How did using a power statement make the second example more effective?

ACTIVITY (6 minutes)

Imagine you are now deeper into the interview. The interviewer will likely ask you some other common interview questions. Write power statements for each of the questions below.

What is one of your strengths?

What is your greatest professional achievement?

Why should we hire you?

ACTIVITY (6 minutes)

As a group, read all of the instructions, then begin the activity.

Step 1: Everyone stand up and move to an open space for a speed practice.

Each person should face another person.

Step 2: The first person asks one of the three questions from page 127.

Step 3: The second person answers the question using a power statement.

Step 4: Provide feedback:

- Did the person share an example with a result?
- Were you impressed?

Step 5: Switch roles and repeat.

Step 6: Change partners and repeat the activity five times.

CONCLUSION

Discuss: What were some of the most important things you learned from this chapter?

Read: You have begun to learn some interview skills that will help you work smart.

Act in Faith + Work Hard + Work Smart = Success

If you are prepared, there is no need to fear. Pray for help, and then prepare and practice as much as possible. In the next chapter, we will learn more interview skills.



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.

“Organize yourselves; prepare every needful thing” (D&C 88:119).

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

- (A)** I will practice an interview with someone.

- (B)** I will make at least three contacts every day.

- (C)** I will contact and support my action partner.

- (D)** I will practice and share today's My Foundation principle.

- (E)** I will ponder and write down the key things I want to do, as a result of this course both spiritually and temporally.

My signature

Action partner's signature



RESOURCES

THE INTERVIEW

Choose roles, and act out the following.

Interviewer: "What can you tell me about yourself?"

Candidate 1: "You mean like what I like to do? Not much, really. I don't really have any hobbies or interests. I pretty much do nothing."

Candidate 2: "Um . . . well, I . . ."

Candidate 3: "Oh, I'd love to. As you can see, I spend a lot of time lifting weights. I'm supposed to go to anger management classes too. But who wants to go to those? You know what I mean?"

Candidate 1: "Or do you mean what I'm like at work? I haven't really stayed at a job long enough to say. I get bored quickly and just stop showing up. . . . I probably shouldn't have said that."

Candidate 2: "Um . . ."

Candidate 3: "I mean, the guy who teaches that anger management class . . . I could break him in half. So who would my boss be? You? Hey, you aren't the type that is always checking to see if we're busy, are you? Like we're a bunch of little kids? My last boss did that, and I didn't like it."

Interviewer: "Why should we hire you?"

Candidate 2: "You should hire me because . . . um . . ."

Candidate 1: "Well, I need a job. I thought my mom came down and talked to you about that yesterday. She said I should get a job. Didn't she?"

Continue reading on next page.

Candidate 3: “You’d be crazy not to hire me. I noticed when I was coming in that some things really need to be changed around here. It’s a wonder you guys are still in business. I could fix all that. Yeah. You’ll be thanking me for saving your business.”

Candidate 2: “Because . . . um . . .”

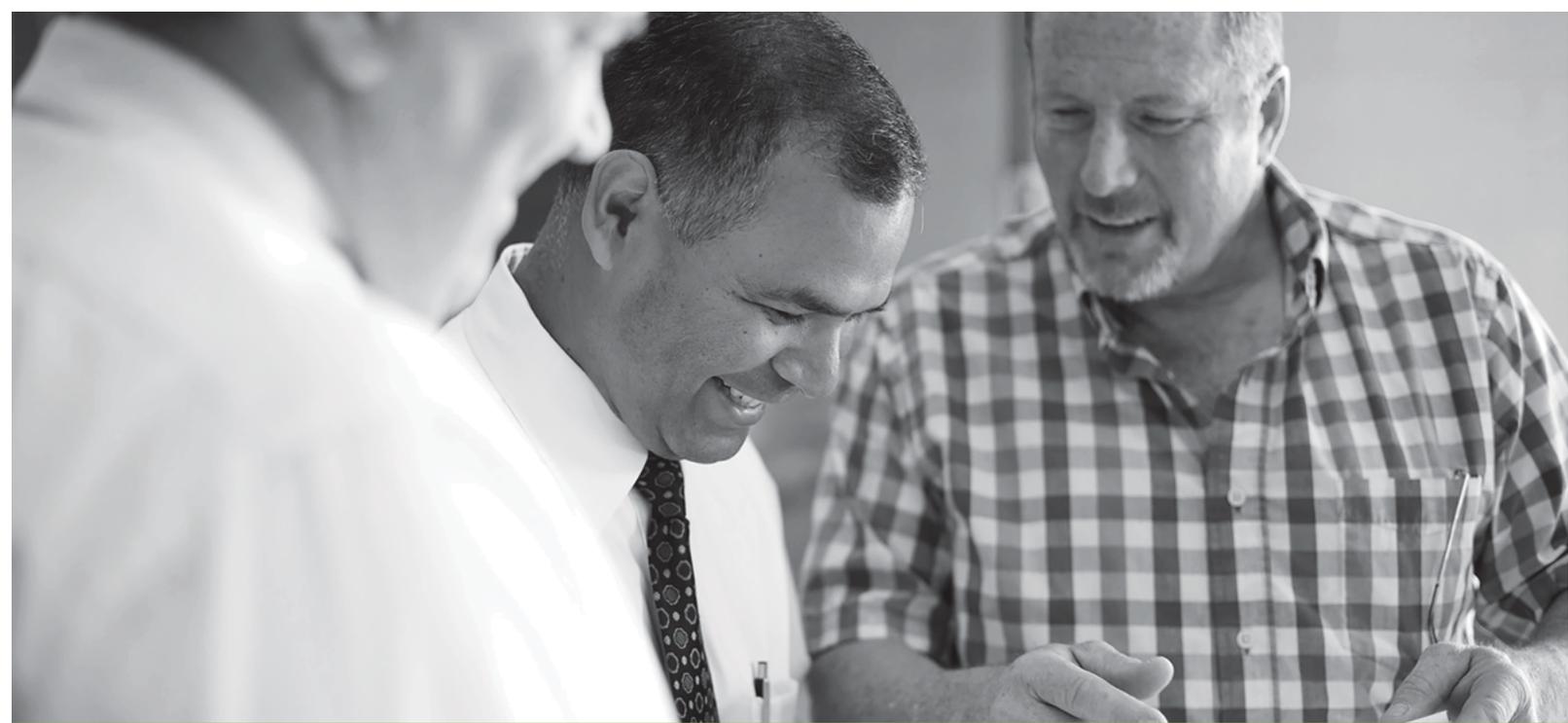
Interviewer: “What is your biggest weakness?”

Candidate 3: “I don’t have any weaknesses. What’s yours? Man, I hate questions like that.”

Candidate 2: “Weaknesses? Hm . . .”

Candidate 1: “Um . . . stealing. I mean, not stealing, really. It wasn’t stealing. It’s a long story. I mean I was going to bring it back. I thought my boss would let me borrow it for a while.”

Back to page 121.



8

NAIL THE INTERVIEW PART 2

MY FOUNDATION PRINCIPLE

- Communicate: Petition and Listen

JOB SEARCH PRINCIPLES, SKILLS, AND HABITS

1. Turn Negatives into Positives
2. Ask Questions
3. Close the Interview Effectively



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments made in *My Foundation*.



Ⓐ Practice interview.



Ⓑ Make contacts daily



Ⓒ Practice and share today's My Foundation Principle



Ⓓ Discuss with family and friends the things I have learned.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 and sharing the My Foundation principle?
 - What did you learn as you explored job options?
 - How is working with an action partner helping you?

STEP 3: 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

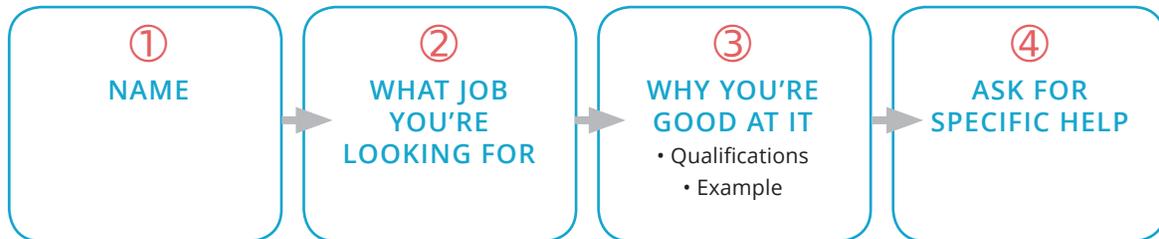
Complete the activity on the next page.

ACTIVITY (5-8 minutes)

Let's practice our Me in 30 Seconds.

Step 1: Break into groups of at least three but no more than six.

Step 2: Each person stand up and share his or her Me in 30 Seconds following these steps:



Step 3: Quickly give each other feedback:

- Did they share what job they were looking for?
 - Did they share why they are good at it?
 - Did they ask for help? How?
 - Was it close to 30 seconds?
-



8: COMMUNICATE: PETITION AND LISTEN

Ponder: When has Heavenly Father answered my prayers?

Watch: “Creating Lift,” available at srs.lds.org/videos. (No video? Read page 138.)

Discuss: How can we recognize answers to our prayers? Why is listening an essential part of prayer?

Read: Doctrine and Covenants 8:2 and the quote by President Russell M. Nelson (on the right)

Discuss: Why is listening an essential skill? How can careful listening help us in our work?

“I will tell you in your mind and in your heart, by the Holy Ghost, which shall come upon you and which shall dwell in your heart.”

DOCTRINE AND COVENANTS 8:2

“Your soul will be blessed as you learn to listen, then listen to learn from children, parents, partners, neighbors, and Church leaders, all of which will heighten capacity to hear counsel from on high.”

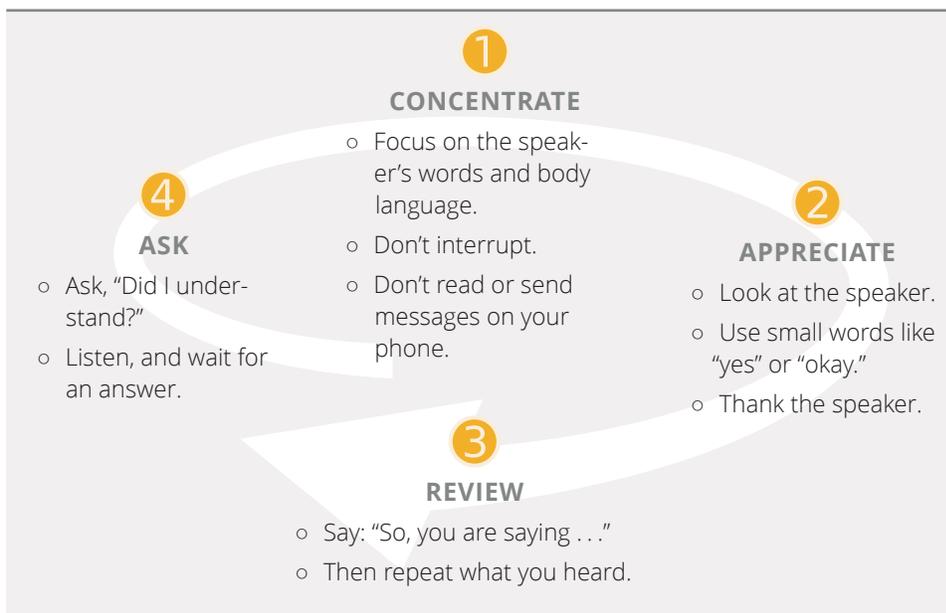
RUSSELL M. NELSON,
“Listen to Learn,”
Ensign, May 1991, 24

ACTIVITY

Step 1: As a group, read the steps below and briefly discuss them.

Step 2: Ask one or two members of the group to tell the others about a challenge or question they have. Everyone else should try to listen, following these steps.

Step 3: When finished, ask the group members who spoke how they felt when the group really tried to listen.



Read: Quotes by President Henry B. Eyring and Elder Robert D. Hales (on the right)

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

- Pray individually and as a family each morning and night. Spend time after each prayer reverently listening for guidance.
- Share what you've learned today about communication with your family or friends.

CREATING LIFT

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



ELDER DIETER F. UCHTDORF:

In order to get an airplane off the ground, you must create lift. In aerodynamics, lift happens when air passes over the wings of an airplane in such a way that the pressure underneath the wing is greater than the pressure above the wing. When the upward lift exceeds the downward pull of gravity, the plane rises from the ground and achieves flight.

In a similar way, we can create lift in our spiritual life. When the force that is pushing us heavenward is greater than the temptations and distress that drag us downward, we can ascend and soar into the realm of the Spirit.

Though there are many gospel principles that help us to achieve lift, I would like to focus on one in particular.

Prayer!

Prayer is one of the principles of the gospel that provides lift. Prayer has the power to elevate us from our worldly cares. Prayer can lift us up through clouds of despair or darkness into a bright and clear horizon.

One of the greatest blessings and privileges and opportunities we have as children of our Heavenly Father is that we can communicate with Him through prayer. We can speak to Him of our life experiences, trials, and blessings. We can listen for and receive celestial guidance from the Holy Spirit at any time and at any place.

(See Dieter F. Uchtdorf, "Prayer and the Blue Horizon," *Ensign or Liahona*, June 2009, 5–6)

"Our Heavenly Father hears the prayers of His children across the earth pleading for food to eat, for clothes to cover their bodies, and for the dignity that would come from being able to provide for themselves."

HENRY B. EYRING,
"Opportunities to Do Good," *Ensign or Liahona*, May 2011, 22

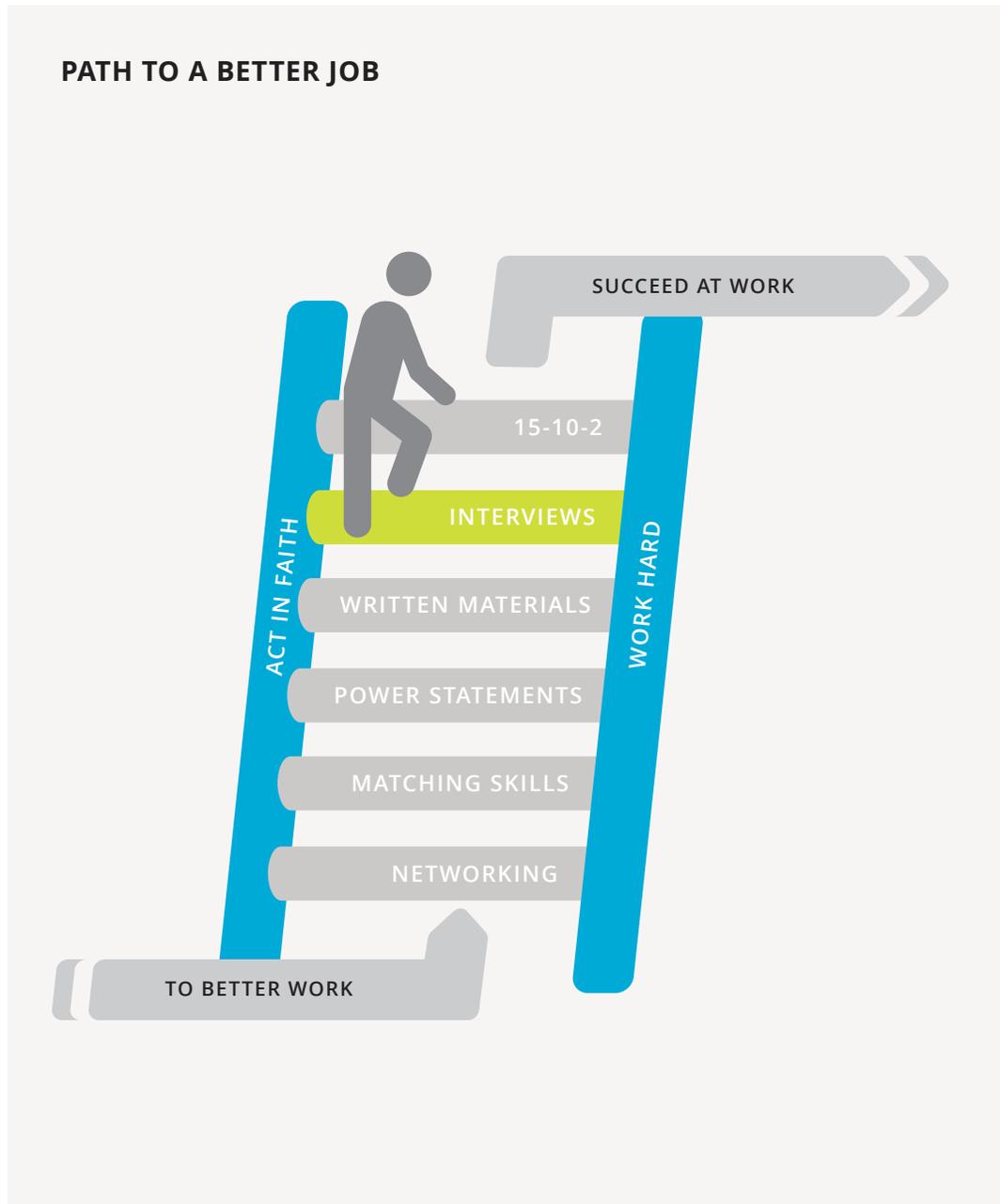
"We must ask for help from our Heavenly Father and seek strength through the Atonement of His Son, Jesus Christ. In both temporal and spiritual things, [this] enables us to become provident providers for ourselves and others."

ROBERT D. HALES,
"Becoming Provident Providers Temporally and Spiritually," *Ensign or Liahona*, May 2009, 7–8

Back to page 137.



LEARN—Maximum Time: 45 Minutes



Read: A successful job search follows this simple formula:

Act in Faith + Work Hard + Work Smart = Success

In the last chapter, we learned the following interview skills:

- Prepare before the interview.
- Open the interview effectively.
- Use your Me in 30 Seconds.
- Use power statements.

In this chapter, we will be practicing a few more interview skills to help us work smart.



Josh's Job Search

Read: Josh has anticipated a few questions and has prepared a few power statements for his interview at Park's Football Club. He has also prepared a solid Me in 30 Seconds to open the interview effectively. Josh would like to be as prepared as possible and decides to call his uncle David to ask him for some interview advice.

Uncle David tells Josh that typically an interviewer asks a job seeker about a weakness. The main purpose of this question is to address possible concerns about the job seeker. He suggests having a few questions to ask at the end of the interview and gives Josh some advice on closing the interview effectively.

Discuss: What do you think of Uncle David's advice?

Read: The more you improve your interview skills, the more you will have success. You will know you are interviewing effectively when you get job offers. In this chapter we will learn and practice the following interview skills:

1. Turn negatives into positives.
2. Ask questions.
3. Close the interview effectively.

1. TURN NEGATIVES INTO POSITIVES

Read: A potential employer may have concerns about hiring you. These could stem from your employment history, experience, age, or any number of things. They will often ask you questions about these things in an interview. For example, they may ask questions like the following:

- Why did you leave your last position?
- Tell me about a time you didn't get along with a coworker.
- What is one of your weaknesses?

When faced with these types of questions, try to resolve the possible concern using honest and favorable terms, preferably with an example.



Josh's Job Search

Read: Josh is wondering if the employer will be concerned that he is young and maybe doesn't have enough experience. He used this simple table to prepare a response.

POTENTIAL WEAKNESS	EMPLOYER'S REAL CONCERN	HOW I OVERCAME IT (WILL OVERCOME IT)
Young age	Possible lack of knowledge or experience	I have two years of experience as a youth football referee. At my last job as a referee I developed a system for relaying calls to other referees. This allowed me to better communicate with the other referees, coaches and players. As a result we saw an increase in game time and the players and parents enjoyed the game more. I am confident my experience and skills can add value to your company.

Discuss: What did you notice about how Josh addressed the employer's possible concern?

ACTIVITY (6 minutes)

Let's practice turning negatives into positives.

Step 1: Review the examples, then identify and write a response to one of your potential weaknesses.

POTENTIAL WEAKNESS	EMPLOYER'S REAL CONCERN	HOW I OVERCAME IT (WILL OVERCOME IT)
Example 1 Young age	May lack maturity or experience	I have over five years of directly related experience.
Example 2 Multiple jobs in a short period of time	May leave the position soon	During my education years, I had as many jobs as I could close to campus to support my family. Now that I have my degree, I am looking for a full-time job in which I can become stable for the next 5 to 10 years.

Step 2: Pair up with your action partner. Take turns answering the question "What is one of your weaknesses?"

2. ASK QUESTIONS

Read: Somewhere near the end of an interview, you will typically be asked if you have any questions. You should have a few questions ready to help you gain more information and to show genuine interest in the opportunity. Here are a few examples:

- How does this position contribute to the organization?
- What is the training like for this role?
- Where do you see the company in five years?

Do not ask about money, benefits, or schedules at this point of the interview. Don't talk about these things until the employer brings them up or an offer is extended.

ACTIVITY (5 minutes)

Imagine you are nearing the end of the interview for the job posting you brought with you or for a job you are interested in. Individually write down two questions you could ask, and share them with your action partner.

1. _____

 2. _____

-

3. CLOSE THE INTERVIEW EFFECTIVELY

Read: What you say and do at the close of your interview can have a lasting impact on how favorably your interviewer remembers your conversation. Follow these guidelines:

- When you stand up to leave, make eye contact, smile, and shake hands again (if this is appropriate to your culture).
- Call the interviewer by name.
- Thank the interviewer for his or her time and interest.
- Determine what the next steps in the process are and how you should follow up. You might say something as simple as, “What are the next steps, and how should I follow up?”
- Indicate your own interest by saying something like, “I enjoyed our visit and look forward to hearing from you,” or “I am confident I can make a positive impact here.”

Watch: “Amy Nails Her Interview,” available at srs.lds.org/videos.
(No video? Read page 149.)



Discuss: How will the interview skills you learned in this lesson help you have successful interviews?

CONCLUSION

Read: We have spent a lot of time talking about how to get a job. Let's take just a few minutes to now talk about some simple things you can do to excel once you have the job.

1. **Be on Time**
 - a. Arrive 10 minutes before your job starts
 - b. Don't take extended breaks
2. **Be Courteous**
 - a. Ask in advance for time off
 - b. Request schedule changes in advance
3. **Be Professional**
 - a. Arrive at work in appropriate clean clothing
 - b. Practice good hygiene
4. **Be Productive**
 - a. Complete assigned tasks in a timely manner
 - b. Do your best work
 - c. Follow company policies
5. **Be a team player**
 - o Treat others with respect
 - o Support others in their work
 - o Control your emotions while at work

Discuss: What are the most important things you learned from this chapter?



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.

“For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind” (2 Timothy 1:7).

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

- (A) I will practice an interview with someone.

- (B) I will make at least three contacts every day.

- (C) I will contact and support my action partner.

- (D) I will practice and share today's My Foundation principle.

My signature

Action partner's signature



RESOURCES

AMY NAILS HER INTERVIEW

Let's read how Amy's preparation and practice helped her have a great interview.

"When I finished my degree, I thought I would quickly find work. I was wrong. My education wasn't finished yet. I had to learn how to find a job. So I went to work—I learned how to network. I learned how to make my résumé more relevant to the places I applied. And I had to practice my interview skills. Interviews have always made me nervous, and when I get nervous, I stutter and my brain goes numb. So I wanted to prepare as much as possible. A friend at church referred me to a manager at a local employer. The manager called me and set up an interview. I took a deep breath and practiced my answers to each question many times in front of the mirror and with friends using Me in 30 Seconds, power statements, and turning negatives into positives. I also prayed for confidence and help from my Heavenly Father.

"When the day came for my interview, I was still nervous, but I also felt prepared. I dressed one step above the typical work attire and arrived seven minutes early. I ended up interviewing with a team of managers. I opened the interview with Me in 30 Seconds, and things moved on from there. I had practiced for nearly every question they asked me. Even when they would ask a question I hadn't practiced, I would have something to say because I was so familiar with the interviewing skills. The interview felt more like a conversation, and I knew Heavenly Father was helping me. When the interview was finished, I knew I had done well. A few days later, I was offered the job. I know being prepared and prayerful helped me have a successful job interview."

Back to page 145.



9

BECOMING A WISE AND FAITHFUL STEWARD

MY FOUNDATION PRINCIPLE

- Solve Problems

FINANCIAL PRINCIPLES AND SKILLS

1. We can Manage our Finances Wisely
2. Counsel with the Lord about Your Finances
3. Change Your Approach to Managing Money
4. Become a Wise and Faithful Steward
5. Track Your Income and Expenses

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

● Minimal Effort

● Moderate Effort

● Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ I will practice an interview with someone.



Ⓑ I will make contacts daily.



Ⓒ I will contact and support my action partner.



Ⓓ I will practice and share today's *My Foundation* principle.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 3: 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: SOLVE PROBLEMS

Ponder: Why does Heavenly Father allow us to face problems and challenges?

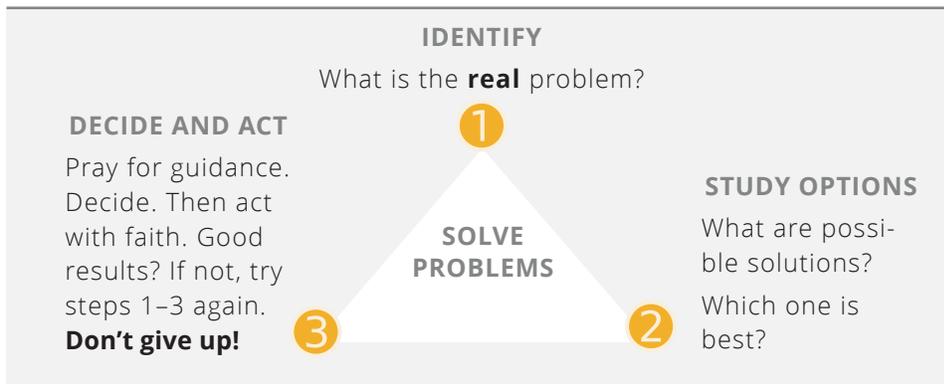
Watch: "A Bigger Truck?" available at srs.lds.org/videos. (No video? Read page 154.)

Discuss: What is the real problem in this story? What are some options for the two men?

Read: Doctrine and Covenants 9:7-9 and the quote by Elder Robert D. Hales (on the right)

ACTIVITY

Step 1: Choose a partner, and read the steps below.



Step 2: Choose a problem you are facing and write it below.

Step 3: Apply each step to your problem.

Identify: _____

Study options: _____

Decide and act: _____

"Behold, you have not understood; you have supposed that I would give it unto you, when you took no thought save it was to ask me.

"But, behold, I say unto you, that you must study it out in your mind; then you must ask me if it be right, and if it is right I will cause that your bosom shall burn within you; therefore, you shall feel that it is right.

"But if it be not right you shall have no such feelings, but you shall have a stupor of thought that shall cause you to forget the thing which is wrong."

DOCTRINE AND COVENANTS 9:7-9

"The Lord expects us to help solve our own problems. . . . We are thinking, reasoning human beings. We have the ability to identify our needs, to plan, to set goals, and to solve our problems."

ROBERT D. HALES,
"Every Good Gift,"
New Era, Aug. 1983,
8, 9

Read: 1 Nephi 17:51 and 1 Nephi 18:2–3 (on the right)

Discuss: How was Nephi able to build a ship?

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

- Act on the steps you discussed in the activity to begin solving your problem. Remember, don't give up. It takes time to solve problems and make changes.
- Share what you've learned today about solving problems with your family or friends.

A BIGGER TRUCK?

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



PRESIDENT DALLIN H. OAKS:

Two men formed a partnership. They built a small shed beside a busy road. They obtained a truck and drove it to a farmer's field, where they purchased a truckload of melons for a dollar a melon. They drove the loaded truck to their shed by the road, where they sold their melons for a dollar a melon.

They drove back to the farmer's field and bought another truckload of melons for a dollar a melon. Transporting them to the roadside, they again sold them for a dollar a melon. As they drove back toward the farmer's field to get another load, one partner said to the other, "We're not making much money on this business, are we?" "No, we're not," his partner replied. "Do you think we need a bigger truck?"

("Focus and Priorities," *Ensign*, May 2001, 82).

Back to page 153.

"And now, if the Lord has such great power, and has wrought so many miracles among the children of men, how is it that he cannot instruct me, that I should build a ship?"

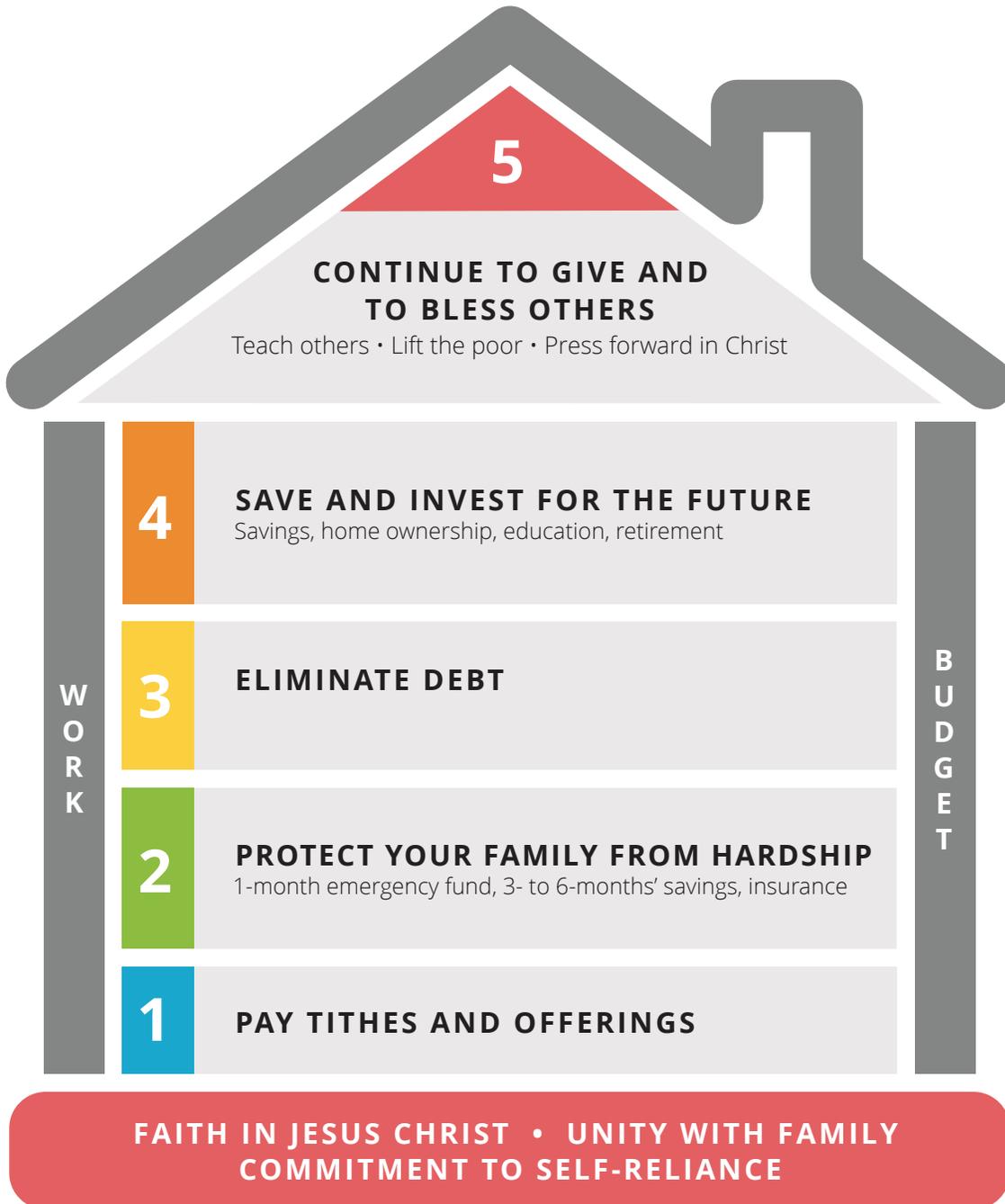
1 NEPHI 17:51

"Now I, Nephi, did not work the timbers after the manner which was learned by men, neither did I build the ship after the manner of men; but I did build it after the manner which the Lord had shown unto me; wherefore, it was not after the manner of men.

"And I, Nephi, did go into the mount oft, and I did pray oft unto the Lord; wherefore the Lord showed unto me great things."

1 NEPHI 18:2–3

FINANCIAL STEWARDSHIP SUCCESS MAP





LEARN—Maximum Time: 45 Minutes

1. WE CAN MANAGE OUR FINANCES WISELY

Read: The diagram on page 155—the Financial Stewardship Success Map—illustrates principles for wise and faithful financial management. You will study and apply these principles over the next few weeks. Throughout this course, you have been working on increasing your faith in Jesus Christ, and strengthening your commitment to self-reliance. The next several lessons 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 155). 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 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.

Discuss: Why do you think that “pay tithes and offerings” is the first layer in the Financial Stewardship Success Map?

Read: Church members have been counseled to pay their tithes and offerings before paying other expenses, even necessities. Elder Dallin H. Oaks taught, “The payment of tithing is a test of priorities” (“Tithing,” *Ensign*, May 1994, 35). As you show God your priorities, you will unlock greater opportunities for Him to bless you. The scriptures often emphasize that things must be done in order. (For examples, see 1 Corinthians 14:40, Mosiah 4:27, and Doctrine and Covenants 93:43.)

President Heber J. Grant taught, “The men and the women who have been absolutely honest with God, who have paid their tithing, . . . God has given them wisdom whereby they have been able to utilize the remaining nine-tenths, and it has been of greater value to them, and they have accomplished more with it than they would if they had not been honest with the Lord” (in Conference Report, Apr. 1912, 30).

Discuss: How do you think paying tithing first helps you make better use of the remaining nine-tenths of the money you have?

3. CHANGE YOUR APPROACH TO MANAGING MONEY

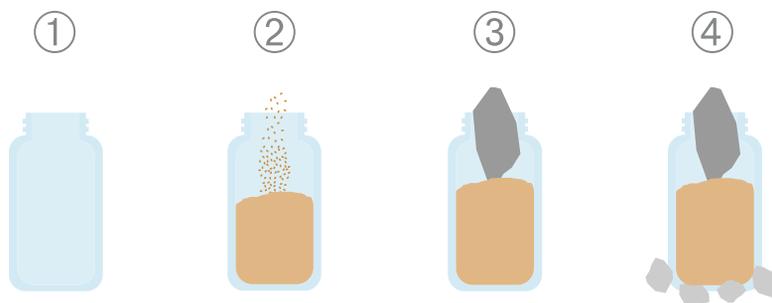
Read: Many people follow this approach to financial stewardship: they pay for immediate needs like food, shelter, transportation, and health care first, while intending to save money and pay tithing with what is left. This method is illustrated in the following diagram.

Read: We will use the illustrations below of a jar, some rocks, and sand to show the wisdom of setting money aside first for the Lord and for our future self (see Stephen R. Covey, A. Roger Merrill, and Rebecca R. Merrill, *First Things First: To Live, to Love, to Learn, to Leave a Legacy* [1994], 88–89).

The jar represents income: a resource of limited size. The rocks and the sand, when placed in the jar, represent the ways we can use money. In this example, the big and small rocks represent our long-term priorities—setting aside money for the Lord and our future self—and the sand represents current needs and wants.

Let's place the items into the jar using the more common approach to financial stewardship.

COMMON APPROACH



Read: Notice that when you pour the sand in first, there is not enough room for the rocks to all fit.

Now let's place the items in the jar using the more self-reliant approach to financial stewardship.

SELF-RELIANT APPROACH



Read: Notice that if you place the rocks in first, there is still room for all of the sand.

Discuss: What does this example show you about how to manage money?

Read: Throughout the remainder of this course you will continually learn how to take the more self-reliant approach to financial stewardship. It is natural to worry that you may not have enough money for day-to-day needs if you pay tithing and set aside money for savings first. It is a test of faith.

While taking the self-reliant approach to financial stewardship requires exercising faith in Jesus Christ, it also requires applying proper financial skills.

Discuss: How can paying tithing and saving money first change your life?

4. 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.

5. 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 money is being spent, you can better plan where you want it to go. Begin by tracking income and expenses for the next four weeks. If you don't have an income, track any money you receive and spend from family or friends as well as how much others spend on you.

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

- Do I know where I spend my money each month?
- Do I know how much money is spent on me each month?

ACTIVITY (25 minutes)

Read: This activity will help you to understand how much it typically costs to support a family each month in your area.

Step 1: Below is a list of common living expenses. With a partner, estimate in the left column how much you think each item costs every month. If you want, you can search online for the amounts using a "cost of living" calculator. When completed, discuss as a group your amounts.

Step 2: Discuss within the group how understanding living costs influence your education and career choices?

Step 3: This week discuss your estimates with a parent or family member. Fill out the right column together.

Estimate how much is spent each month on the following:

Housing: _____
Utilities: _____
Car: _____
Health Insurance: _____
Car Insurance: _____
Fuel: _____
T.V. /Cable: _____
Internet: _____
Cell Phone: _____
Food: _____

How much is actually spent each month on the following:

Housing: _____
Utilities: _____
Car: _____
Health Insurance: _____
Car Insurance: _____
Fuel: _____
T.V. /Cable: _____
Internet: _____
Cell Phone: _____
Food: _____

Step 4: Before the next group, discuss with your parent or family member how you can help your family with these expenses.

Ponder: Write some ways you will help your family with expenses.



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?

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 and family members about my finances and seek His help.

- (D)** I will contact and support my action partner.

My signature

Action partner's signature



10

CREATING A BUDGET

MY FOUNDATION PRINCIPLE

- Seek Learning : Resolve Where You Are Going and How to Get There

FINANCIAL PRINCIPLES AND SKILLS

1. Build a Budget
2. Balance a Budget



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS:

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Track income and expenses.



Ⓒ Counsel with the Lord and family members about my finances.



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 3: 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: SEEK LEARNING: RESOLVE WHERE YOU ARE GOING AND HOW TO GET THERE

Ponder: How does learning create opportunity?

Watch: "Education for a Better Life," available at srs.lds.org/videos.
(No video? Read page 172.)

Discuss: What did Elder Joseph W. Sitati want when he was 13? What did he do about it?

Read: Doctrine and Covenants 88:118–19 and the quote by President Gordon B. Hinckley (on the right)

Ponder: What thoughts and impressions have you had from the Holy Ghost about improving your life?

ACTIVITY—CREATING A "LIFE'S MISSION"

Step 1: Read the quote by President Henry B. Eyring (on page 170) The Lord has a plan for you. He has blessed you with special gifts and talents that will allow you to become anything He desires you to become. You can fulfill your mission here on earth if you are diligent in seeking to understand and obey His will for you.

Step 2: Answer the questions below to start creating your vision or "life's mission." Next week you will have a chance to share your "life's mission" with the group.

MY LIFE'S MISSION

Where do I want to be in five years?

Why?

What skills, knowledge, or experience do I need to get there?

"Seek ye diligently and teach one another words of wisdom; yea, seek ye out of the best books words of wisdom; seek learning, even by study and also by faith. . . . Establish a house . . . of learning."

**DOCTRINE AND COVENANTS
88:118–19**

"We have a responsibility and a challenge to take our places in the world of business, science, government, medicine, education, and every other worthwhile and constructive vocation. We have an obligation to train our hands and minds to excel in the work of the world for the blessing of all mankind."

GORDON B. HINCKLEY, "A City upon a Hill," *Ensign*, July 1990, 5

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

- Complete the goals and mentor activities.
- Finish writing your “life’s mission” plan and discuss it with your family.
- Ask someone to be your mentor and set a time to meet.

ACTIVITY—CREATING GOALS

Step 1: Read the quote from President Howard W. Hunter (on the right). Through goals, our hopes are transformed into action.

Goals should:

1. Be specific and measurable.
2. Be written down and placed where you can see them at least daily.
3. Have set completion times.
4. Have specific actions to take to accomplish the goal.
5. Be constantly reviewed, reported, and updated.

Step 2: On a separate sheet of paper, write out two or three goals that will help you achieve your life’s mission. Follow the example below. Place the paper where you can see it daily.

GOAL	WHY?	SPECIFIC STEPS TO ACHIEVE GOAL	TIMELINE	WHO WILL I REPORT MY PROGRESS TO?
EXAMPLE: Read the Book of Mormon 30 minutes each day.	So I can receive daily direction from the Holy Ghost.	1. Wake up at 6:30 a.m. every day. 2. Read before breakfast. 3. Record my progress on a chart.	I will evaluate my progress every night before I go to bed.	I will share my progress chart with a family member each Sunday.

“Plead that the Spirit will show you what the Lord wants you to do. Plan to do it. Promise Him to obey. Act with determination until you have done what He asked. And then pray . . . to know what you might do next.”

HENRY B. EYRING, “Act in All Diligence,” Ensign or Liahona, May 2010, 63

“This is a gospel of repentance, and we need to be repenting and resolving. Indeed, the process of repenting, making commitments, and setting goals should be a continuous one. . . . I commend the practice to you.”

HOWARD W. HUNTER, “The Dauntless Spirit of Resolution” (Brigham Young University devotional, Jan. 5, 1992), 2, speeches.byu.edu

ACTIVITY—FINDING A MENTOR

Step 1: Read the quote from Elder Robert D. Hales (on the right). There are different kinds of mentors. You may need someone with a lot of experience to answer your questions—someone who has done what you want to do. Other mentors can be righteous friends or family members. These are people willing to spend more time encouraging you to make changes in your life and holding you accountable to progress.

Step 2: Think about the kind of help you need. Write a list of people who could be your mentors. Ponder and pray about your list of names.

Step 3: Answer the questions below to start a mentor relationship. To invite someone to be your mentor, you could simply ask, “I’m trying to make a change in my life. Would you be willing to help me?”

MY MENTOR

Who would you like to be your mentor?

When will you ask him or her to be your mentor?

When could you meet to share your “life’s mission” and goals?

How frequently would you like to meet with your mentor?

Step 4: Remember that you are responsible for your “life’s mission.”

When you meet with your mentor:

- Review your progress.
- Review the roadblocks to your progress and what you are doing to overcome them.
- Review specifically what you plan to do before you meet with your mentor again.

“In my young adult years, I sought counsel from my parents and from faithful, trusted advisers. One was a priesthood leader; another was a teacher who believed in me. . . . Prayerfully select mentors who have your spiritual well-being at heart.”

ROBERT D. HALES,
“Meeting the
Challenges of
Today’s World,”
Ensign or Liahona,
 Nov. 2015, 46

EDUCATION FOR A BETTER LIFE

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



ELDER JOSEPH W. SITATI: At 13 I lived in a very rural part of Kenya. People had very little. But those who seemed to afford the things that others admired were those who had a good education. I came to see that education was a key to a better life.

The thought kept coming to me to go and speak to the principal of one of the schools that I really desired to attend. I needed my father's bicycle to make this journey that took half a day. I had never been out of my village. I did not know how to speak English very well, and this principal was a white man. I had never before met or spoken directly to a white man, so this was an intimidating thought.

Something inside me kept pushing me along and telling me that I should do this, so I set off to visit the principal. As I looked at him I could see that he was quite surprised to see this young boy standing like a soldier in front of him. He had kind eyes, so that gave me courage. I told him that I really wanted to join his school and I would be very happy if he could take me. Then he said, "Well, we'll see when the test

results are out." I said, "Thank you, sir." In less than four minutes I was out of the office.

Those four minutes I spent in that office really were the defining moments in my life. I was the only student from my primary school who was selected to one of the best schools in our area. The fact that this good man had given me this opportunity made me grateful, and it inspired me to strive to be the best student in my class.

That opened new opportunities for me to go to another good school and then to prepare for university. My education enabled me to find my wife at university. It enabled me to find a job in the city. While living in Nairobi, we came across a missionary couple that invited us to their home, where they were having meetings with those who are members of the Church. If I had not been in Nairobi at that time I would never have found the gospel. The fact that I was in a secure job enabled me to serve in the Church.

I testify that education is a key to self-reliance. It will open many avenues for you to be able to provide for yourself temporally and to become spiritually self-reliant as well.

Back to page 169.



LEARN — Maximum Time: 45 Minutes

TODAY'S DISCUSSION:



BUDGET



FINANCIAL STEWARDSHIP SUCCESS MAP

1. BUILD A BUDGET

Discuss: Why do you think “budget” is a wall on the Financial Stewardship Success Map instead of a layer?

Read: One of the most vital tools for building financial security and becoming self-reliant is creating and effectively using a budget. A budget is a plan. Using a budget, you plan how you will use your money for a certain period of time.

Following a budget will help you take control of your temporal life, put off the natural man (see Mosiah 3:19), and invite the Spirit into your home. Budgeting can also help you to protect yourself from hardship as you use it to allocate money for building an emergency fund, paying down debt, and saving for future expenses.

Creating and following a budget is an act of faith. We cannot predict the future, and costs often arise unexpectedly. It is important to remember that a budget must be flexible—continually adjusted and improved. When you create a budget this week, remember that it will need to be consistently reviewed and revised during your regular family councils. If you go over budget, don't give up! It may take several months of adjustments before you have an effective budget.

ACTIVITY (5 minutes)

Step 1: Take a minute to quietly review the paragraphs you just read about using a budget. Underline the specific blessings of using a budget.

Step 2: Then go around the group and share the underlined blessing that is most meaningful to you.

To build a budget you first need to know the difference between fixed and variable expenses. Understanding these differences and how they affect your finances will help you plan a budget that is flexible enough to meet your needs. Below is a chart that shows which expenses are fixed and which are variable.

FIXED EXPENSES (F)	VARIABLE EXPENSES (V)
Mortgage/rent	Utility bills
Car payment	Groceries
Insurance payment	Eating out
Tithing	Fuel and transportation
Emergency fund	Home supplies
Other bills	Entertainment

Fixed Expenses

Read: Fixed expenses are for a definite amount and do not change. Most of these expenses will be monthly, but there may be some that occur more or less frequently. Fixed expenses cannot directly be controlled by spending habits; instead, fixed expenses are controlled by assessing your situation and making changes. A good way to identify fixed expenses is to ask, "Does this expense occur regularly, and is this expense the same amount each time?" Common examples include a mortgage, rent, a car payment, and certain expenses like internet, cable, or cell phone bills.

There are also fixed expenses that aren't necessarily monthly; sometimes expenses occur annually, semiannually, or quarterly. For example, if you pay car insurance every 6 months or life insurance every 12 months, this is a fixed expense. To convert this fixed expense to fit your budget, divide the amount you pay by the number of months between payments. While you may not pay this bill monthly, you will set aside the necessary portion each month so you can pay the bill when it is due.

Variable Expenses

Read: Variable expenses are not the same amount each month. There are some variable expenses that are not directly controlled by spending habits. For example, expenses like utility bills (water, gas, electric, and so on) fluctuate based on usage. However, even though the monthly amount may vary, you can still budget for these.

When it comes to budgeting, the most important variable expenses are the ones you have the most control over. These are directly controlled by your spending habits. A good way to identify many of these expenses is to ask yourself, "Do I buy this from a store (or online)?" For many variable expenses, you can make the choice to spend more or less in these areas. Examples include groceries, fuel, eating out, cell phones, and entertainment.

ACTIVITY (10 minutes)

Read: Rachel recently graduated from high school and moved away from home for her first semester of college. In the past, she saved 3,000 for college. Average tuition cost for an entire year is 5,500. She found a job and is working 20 hours a week during school and making 12.50 an hour. For the last month, she wrote down where her money is going. Below is a list of what she spent.

Rachel's Monthly Expenses

• Tithing	100	• Gas	50
• Fast Offerings	10	• Food	150
• Rent	250	• Cell Phone	75
• Books	30	• Internet	30
• Eating out with Friends	40	• Utilities (water, electricity, etc.)	25
• Clothing	100	• Savings	20
• Car Payment	200	• Future Tuition Payment	100
• Car Insurance	50		

Step 1: As a group, discuss which of Rachel's expenses are fixed and which ones are Variable.

Step 2: Discuss other expenses Rachel could possibly have while living away from home.

2. BALANCE A BUDGET

ACTIVITY (10 minutes)

Step 1: Rachel is spending more each month than she earns. She has asked her manager if she could work an extra 5 hours a week. With a partner, using the blank budget on page 178, help Rachel figure out how much she will make each month and where she can spend less to help balance her budget.

Rachel's Budget

DESCRIPTION	TYPE	INCOME	EXPENSE	BALANCE
Income	(NA)	1,000		
o Tithing	Fixed		100	900
o Fast Offering	Fixed		10	890
o Rent	Fixed		250	640
o Books	Variable		30	610
o Night out with Friends	Variable		40	570
o Clothing	Variable		100	470
o Gas	Variable		50	420
o Groceries	Variable		125	295
o Cell Phone	Variable		75	220
o Internet	Fixed		30	190
o Utilities	Variable		25	165
o Car Payment	Fixed		200	-35
o Car Insurance	Fixed		50	-85
o Savings	Variable		20	-105
o Future Tuition Payment	Fixed		100	-205
Balance				-205

Step 2: Below is one example of a balanced budget for Rachel. As a group, discuss some of the changes each of you made to balance her budget.

Example Budget

DESCRIPTION	TYPE	INCOME	EXPENSE	BALANCE
Income	(NA)	1,250		
o Tithing	F		125	1125
o Fast Offering	F		10	1115
o Rent	F		250	865
o Books	V		75	835
o Night out with friends	V		20	815
o Clothing	V		75	740
o Fuel/Gas	V		50	690
o Groceries	V		100	590
o Cell Phone	V		75	515
o Internet	F		30	485
o Utilities (Gas, Water, Electricity)	V		25	460
o Car Payment	F		200	260
o Car Insurance	F		50	210
o Savings	V		50	160
o Future Tuition	F		100	60
Balance				60



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.

“Organize yourselves; prepare every needful thing” (D&C 88:119).

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

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

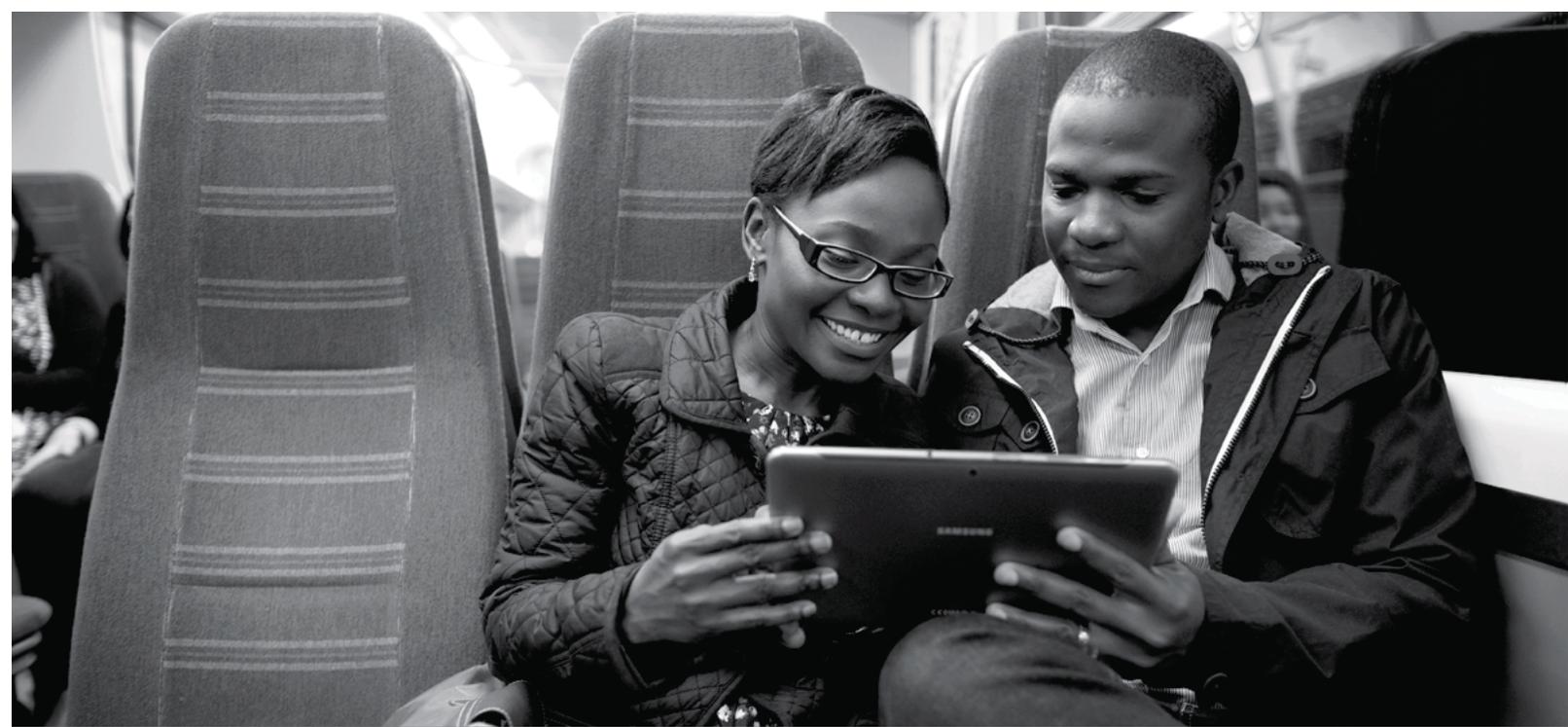
- B** I will create my own budget for a month as if I'm at college or on a mission (page 182).

- C** I will discuss my budget during family council.

- D** I will contact and support my action partner.

My signature

Action partner's signature



11

STICKING TO A BUDGET

MY FOUNDATION PRINCIPLE

- Show Integrity

FINANCIAL PRINCIPLES AND SKILLS

1. Set Realistic, Motivating Financial Goals
2. Find and Use a Budgeting System
3. Hold Yourself Accountable
4. Seek the Lord's Help, and Keep Trying



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Create a budget



Ⓒ Discuss your budget with your family.



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: Share your experiences (10 minutes)

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

- Discuss:**
- o What experiences did you have practicing or sharing the My Foundation principle?
 - o What did you learn while creating a budget?
 - o How did your family help as you created the budget?

STEP 3: 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: SHOW INTEGRITY

Ponder: Why does the Lord love those with “integrity of heart”?

Watch: “What Shall a Man Give in Exchange for His Soul?” available at srs.lds.org/videos. (No video? Read page 187.)

Discuss: What does it mean to have integrity? What are some small ways people give away their souls to get things in this life?

Read: Articles of Faith 1:13 and Job 27:5 (on the right)

ACTIVITY

On your own, rate yourself in the following areas.

PUT A NUMBER IN FRONT OF EACH ITEM TO SHOW HOW OFTEN YOU ACT THIS WAY.

1 = never, 2 = sometimes, 3 = often, 4 = always

- _____ 1. I keep all of my promises, commitments, and covenants.
- _____ 2. I am completely truthful in things I say and in the records I keep.
- _____ 3. I do not exaggerate to make things appear better than they are.
- _____ 4. I return everything I borrow and do not take things that do not belong to me.
- _____ 5. I never cheat, even when I know I won't be caught.
- _____ 6. When I find something that isn't mine, I return it to the owner.
- _____ 7. I always pay back money I borrow.

Discuss: Read Mosiah 4:28 (on the right) and the quote by Elder Joseph B. Wirthlin (on page 187). Why is repaying a debt or business or student loan (like a PEF loan) a matter of personal integrity?

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

- Improve one of the eight areas you rated above.
- Share what you've learned today about integrity with your family or friends.

“We believe in being honest.”

ARTICLES OF FAITH 1:13

“Till I die I will not remove mine integrity from me.”

JOB 27:5

“And I would that ye should remember, that whosoever among you borroweth of his neighbor should return the thing that he borroweth, according as he doth agree, or else thou shalt commit sin; and perhaps thou shalt cause thy neighbor to commit sin also.”

MOSIAH 4:28

WHAT SHALL A MAN GIVE IN EXCHANGE FOR HIS SOUL?

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



ELDER ROBERT C. GAY: The Savior once asked His disciples the following question: "What shall a man give in exchange for his soul?"

This is a question that my father taught me to carefully consider years ago. As I was growing up, my parents assigned me chores around the house and paid me an allowance for that work. I often used that money, a little over 50 cents a week, to go to the movies. Back then a movie ticket cost 25 cents for an 11-year-old. This left me with 25 cents to spend on candy bars, which cost 5 cents apiece. A movie with five candy bars! It couldn't get much better than that.

All was well until I turned 12. Standing in line one afternoon, I realized that the ticket price for a 12-year-old was 35 cents, and that meant two less candy bars. Not quite prepared to make that sacrifice, I reasoned to myself, "You look the same as you did a week ago." I then stepped up and asked for the 25-cent ticket. The cashier did not blink, and I bought my regular five candy bars instead of three.

Elated by my accomplishment, I later rushed home to tell my dad about my big coup. As I poured out the details, he said nothing. When I finished, he simply looked at me and said, "Son, would you sell your soul for a nickel?" His words pierced my 12-year-old heart. It is a lesson I have never forgotten.

("What Shall a Man Give in Exchange for His Soul?" *Ensign or Liahona*, Nov. 2012, 34)

"Integrity means always doing what is right and good, regardless of the immediate consequences. It means being righteous from the very depth of our soul, not only in our actions but, more importantly, in our thoughts and in our hearts. . . . A little lying, a little cheating, or taking a little unfair advantage are not acceptable to the Lord. . . . The consummate reward of integrity is the constant companionship of the Holy Ghost, . . . [who will] guide us in all we do."

JOSEPH B. WIRTHLIN,
"Personal Integrity,"
Ensign, May 1990,
30, 32, 33

Back to page 186.



LEARN—Maximum Time: 45 Minutes



TODAY'S DISCUSSION:

BUDGET

Read: A budget can be a powerful tool for controlling your financial situation and reducing stress in your life. In the scriptures, we learn that “truth is knowledge of things as they are, and as they were, and as they are to come” (D&C 93:24).

Discuss: How might this verse from the Doctrine and Covenants apply to your finances and the use of a budget?

Read: Knowing where your finances really stand is essential for successful financial stewardship. Elder Joseph B. Wirthlin taught, “Those who live safely within their means know how much money comes in each month, and even though it is difficult, they discipline themselves to spend less than that amount” (“Earthly Debts, Heavenly Debts,” *Ensign or Liahona*, May 2004, 42).

Sticking to a budget can be difficult. It requires commitment, discipline, and perseverance—it may take several tries to get it right! As you strive to change your spending behaviors, remember to counsel with the Lord and your family or an accountability partner.

Discuss: How can the Lord help us develop Christlike attributes, including self-discipline and diligence?

Read: Today we will discuss four principles for sticking with a budget:

1. Set realistic, motivating financial goals.
2. Find and use a budgeting system.
3. Plan for emergencies
4. Seek the Lord's help, and keep trying!

1. SET REALISTIC, MOTIVATING FINANCIAL GOALS

Read: Goal setting is a powerful tool that helps us develop and maintain a long-term perspective.

President M. Russell Ballard taught, "Let me tell you something about goal setting. I am so thoroughly convinced that if we don't set goals in our life and learn how to master the technique of living to reach our goals, we can reach a ripe old age and look back on our life only to see that we reached but a small part of our full potential. When one learns to master the principle of setting a goal, he will then be able to make a great difference in the results he attains in this life"

("Do Things That Make a Difference," *Ensign*, June 1983, 69–70).

Discuss:

- How have goals helped you progress in the past?
- How is goal setting an act of faith?

Read: It is important to set financial goals that are both realistic and motivating. We have learned about many financial goals and priorities, including creating a budget, and saving for other worthy expenses. The following activity will help you identify which of these should be your current financial priority.

ACTIVITY (5 minutes)

Answer the questions below by yourself. The first question to which you answer “no” represents what should be your current financial priority.

WHAT IS MY CURRENT FINANCIAL PRIORITY?	YES	NO
1. Do I pay tithing?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do I have a one-month emergency fund?	<input type="checkbox"/>	<input type="checkbox"/>
3. Am I contributing to my missionary savings fund?	<input type="checkbox"/>	<input type="checkbox"/>
4. Am I saving for my future educational needs?	<input type="checkbox"/>	<input type="checkbox"/>
5. Am I saving for future transportation needs?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do I budget for entertainment expenses, such as dating, sports and other social activities?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do I have health insurance or some other access to medical care?	<input type="checkbox"/>	<input type="checkbox"/>

Write your current priority: _____

Read: You can choose to work toward other long-term goals in addition to your current financial priority, which may include saving for a home, or a vacation or other recreational expenses. There will be many temptations to choose the short-term perspective over the long-term perspective. Goals can give you a reason to say no now by giving you something to look forward to in the future.

Discuss: What motivates you personally to want to stick with your budget?

2. FIND AND USE A BUDGETING SYSTEM

Read: There are many tools and systems available to help you manage your budget and track your expenses. Effective budgeting systems range from simple pen-and-paper systems to mobile and computer applications.

There are two primary ways to pay for goods and services: cash or electronic payments. Each of these general methods has positives and negatives and will affect the way you manage your budget and track your expenses. In the next few sections, we will go over two common budgeting systems. One of your commitments this week will be to find the right system for you.

Watch: “The Envelope System,” available at srs.lds.org/videos.
(No video? Read page 198.)



Watch: “Digital Systems,” available at srs.lds.org/videos.
(No video? Read page 198)



ACTIVITY (10 minutes)

Read: Rachel has been able to stick to her budget for the past three months.

Today, her car broke down. The cost to repair it is 95. She also found out she needs another book for one of her classes that cost 45. With a partner, review Rachel's budget below. How can she pay for both unexpected expenses (140) while still sticking to her budget?

Example Budget

DESCRIPTION	TYPE	INCOME	EXPENSE	BALANCE
Income	(NA)	1,250		
o Tithing	F		125	1125
o Fast Offering	F		10	1115
o Rent	F		250	865
o Books	V		75	835
o Night out with friends	V		20	815
o Clothing	V		75	740
o Fuel/Gas	V		50	690
o Groceries	V		100	590
o Cell Phone	V		75	515
o Internet	F		30	485
o Utilities (Gas, Water, Electricity)	V		25	460
o Car Payment	F		200	260
o Car Insurance	F		50	210
o Savings	V		50	160
o Future Tuition	F		100	60
Balance				60

Discuss: As a group, discuss some different uses for a savings account.

3. HOLD YOURSELF ACCOUNTABLE

Read: You can only succeed in sticking to a budget by holding yourself accountable. Your weekly family council can serve as a way to review your goals and budget and to make adjustments if necessary. If you have a difficult time holding yourself accountable, it may be wise to report your progress to someone else—a friend, action partner, mentor, or financial adviser. The important thing is that you make time to consistently evaluate your progress and that you make changes as needed.

Discuss: Why is it important to hold yourself accountable? How will you hold yourself accountable to your budget?

4. SEEK THE LORD'S HELP AND KEEP TRYING

Read: Remember that faithful financial stewardship may require you to change your perspective, habits, and behaviors. Faith in Jesus Christ and His Atonement will help you to undergo this transformation. Because these changes may uproot deep habits, and because budgeting is a learning process, you may fail at times to stick to your budget.

Additionally, you may slip up and make impulsive purchases or encounter financial crises like job loss, medical emergencies, or unforeseen maintenance costs. It is important to remember that a budget is adaptable and that sticking to a budget requires perseverance.

When you encounter setbacks to your budget, discuss them in your family council, or with a trusted friend and review areas of your budget that may need adjusting. While you may feel discouraged and inclined to give up on sticking to a budget, remember that you can keep trying, and by counseling with the Lord and seeking His help, you will gain the power and ability to persist in your efforts.

Discuss: What will you do when you face setbacks to your budget?

DISCUSS STICKING TO A BUDGET IN YOUR FAMILY COUNCIL

Read: Sticking to a budget requires unity with your family. This week, discuss possible budgeting systems you can use and ways in which you can adjust your budget should you encounter challenges. Additionally, discuss your current financial priority and other long-term goals and your plans for achieving them. You may want to use the “Sample Family Council Discussion” outline below. Remember, your family council might include a roommate, friend, family member, or mentor.

SAMPLE FAMILY COUNCIL DISCUSSION

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

Part 1: Review

- What can you do to improve your budget?
- What is your current financial priority? Discuss the assessment on page 190.

Part 2: Plan

- What are your financial priorities and long-term goals?
- What budgeting system will you use to keep a budget and track expenses?
- How will you stick to your budget, and what will you do if you go over budget?



TAKE NO MONEY OUT THE DOOR

My wife and I realized that for some reason we always spent more on silly things toward the end of the month; perhaps as a psychological reward or something. So we made it our rule to take no money out the door the last five days of the month. We call it our ‘TANOMOD week,’ and it has both saved us money and helped us better plan the rest of the month.



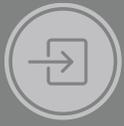
PONDER—Maximum Time: 5 Minutes

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.

“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?”
(Luke 14:28).

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 choose a budgeting system.

Ⓒ I will discuss sticking to a budget in my family council.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

THE ENVELOPE SYSTEM

The cash envelope system is simple: immediately after being paid, you place the amount of money you have allotted to spend in each budget category into its own envelope.

For example, let's say you have budgeted 400 for the "groceries" category this month. When you receive your pay for the month or for the next few weeks, deposit that amount (in cash) into an envelope labeled "Groceries." No money—and this means no money—comes out of that envelope except to pay for food. If you go to the market and find you've left the envelope at home, go home and get the envelope! Keep a written record (in a simple notebook) of all expenses, so that you can later review it during your family council to remind you where your money is going.

In another envelope, place the budgeted amount for your transportation expenses. You will take from this second envelope when appropriate the portion needed for those costs, and track each expense in your notebook.

Divide each of your budget categories in this same way: rent or mortgage payment in one envelope; utilities in another; tithing and fast offerings in another; medical; insurance; and so on—each in its own envelope.

Each time you get paid, deposit the appropriate portion of your monthly budgeted amount into each envelope so that the total amount placed in each envelope each month is the amount predetermined in your written budget.

Do not spend more than you have budgeted. When the envelope is empty, you are done! If you must spend more in that category, you will have to take it out of another envelope. For the

(Continue to the next page.)

first few months this will require adjustments. Within that period you should gain a more accurate picture of whether your initial budgeted numbers are adequate—you'll learn the real average over a couple of months.

Some use the envelope system for everything. Others use this cash-only system for those categories that tend to tempt them to overspend, or for which it is easy to lose track or lose control, like food, restaurants, entertainment, gasoline, and clothing. Any left-over should go toward your financial priority.

Back to page 191.

DIGITAL SYSTEMS

If seeing extra cash tempts you to spend more than you otherwise would, then using a debit card may be your best option. As with the cash-envelope method, a debit card draws from money already in your bank account.

When using a debit card, it is critical to track your expenses because, unlike the cash envelope system, a debit card does not provide hard boundaries between budget categories. You can record your expenses with a pen and paper or with a mobile phone or computer application.

Numerous financial management apps are available for cell phones or other mobile devices. These apps can store and organize information for you, and you can then access it from your home computer or other devices, as well.

Spend some time this week researching the best apps available in your language and region, using “money management,” “personal finance tools,” or “budgeting apps” as search terms. Many very good ones are free or cost very little.

Remember, to keep your information secure, access your personal financial information only from your own devices, not from public computers.

Back to page 191.



12

AVOIDING UNNECESSARY DEBT

MY FOUNDATION PRINCIPLE

- Receive Temple Ordinances

FINANCIAL PRINCIPLES AND SKILLS

1. Understand Debt
2. Overcome the "Natural Man"
3. Desire to Get Out of Debt
4. Consider Options to Pay for Your Education
5. Use Student Loans Carefully and as a Last Resort
6. Do Your Research



REPORT—Maximum Time: 25 Minutes

THE PROGRESS WE MADE LAST WEEK

STEP 1: HOW DID I DO LAST WEEK? (2 minutes)

Take a few minutes to think about how you did with your goals last week. Draw a circle around the color that represents how you felt you did with each goal.

KEY:

- Minimal Effort
- Moderate Effort
- Significant Effort

Example: Ⓐ Work on my commitments I made in *My Foundation*.



Ⓐ Share and practice the previous *My Foundation* principle.



Ⓑ Track my income and expenses



Ⓒ Counsel with the Lord and family members about my finances



Ⓓ Contact and support my action partner.



STEP 1: EVALUATE AND REPORT (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Report to the group your results for each of last week's commitments.

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

STEP 2: 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 your family and the Lord helping you?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 3: 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: RECEIVE TEMPLE ORDINANCES

Ponder: What are some of the things that matter most to you?

Watch: "Doing What Matters Most," available at srs.lds.org/videos.
(No video? Read page 203.)

Discuss: What insignificant things distract us from progressing? How can gospel ordinances help us?

Read: Doctrine and Covenants 84:20 and the quote by President Boyd K. Packer (on the right)

Discuss: As we seek self-reliance, why is it important to be temple worthy?

ACTIVITY

Step 1: With a partner, read the quote by Elder Quentin L. Cook (on the right) and the following scriptures. Underline the promised blessings for those who worship in the temple.

"Therefore, in the ordinances thereof, the power of godliness is manifest" (D&C 84:20).

"And that they may grow up in thee, and receive a fulness of the Holy Ghost, and be organized according to thy laws, and be prepared to obtain every needful thing" (D&C 109:15).

"And when thy people transgress, any of them, they may speedily repent and return unto thee, and find favor in thy sight, and be restored to the blessings which thou hast ordained to be poured out upon those who shall reverence thee in thy house" (D&C 109:21).

"And we ask thee, Holy Father, that thy servants may go forth from this house armed with thy power, and that thy name may be upon them, and thy glory be round about them, and thine angels have charge over them" (D&C 109:22).

"We ask thee, Holy Father, . . . that no weapon formed against them shall prosper" (D&C 109:24–25).

Step 2: Individually ponder, "What do I need to change in my life to participate in temple ordinances more often?"

"In the ordinances thereof, the power of godliness is manifest."

DOCTRINE AND COVENANTS 84:20

"The Lord will bless us as we attend to the sacred ordinance work of the temples. Blessings there will not be limited to our temple service. We will be blessed in all of our affairs. We will be eligible to have the Lord take an interest in our affairs both spiritual and temporal."

BOYD K. PACKER, *The Holy Temple* (1980), 182

"We would do well to study the 109th section of the Doctrine and Covenants and to follow President [Howard W.] Hunter's admonition 'to establish the temple of the Lord as the great symbol of [our] membership.'"

QUENTIN L. COOK, "See Yourself in the Temple," *Ensign or Liahona*, May 2016, 99; quoting *Teachings of Presidents of the Church: Howard W. Hunter* (2015), 178

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

- If you have a temple recommend, set a date to attend the temple.
- If you don't have a temple recommend, meet with your bishop or branch president to discuss how you can prepare to receive your temple ordinances.
- Share what you've learned about temple ordinances with your family or friends.

DOING WHAT MATTERS MOST

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



NARRATOR: A plane crashed in Florida one dark night in December. Over 100 people were killed. It was just 20 miles from safety.

ELDER DIETER F. UCHTDORF: After the accident, investigators tried to determine the cause. The landing gear had indeed lowered properly. The plane was in perfect mechanical condition. Everything was working properly—all except one thing: a single burned-out lightbulb. That tiny bulb—worth about 20 cents—started the chain of events that ultimately led to the tragic death of over 100 people.

Of course, the malfunctioning lightbulb didn't cause the accident; it happened because the crew placed its focus on something that seemed to matter at the moment while losing sight of what mattered most.

The tendency to focus on the insignificant at the expense of the profound happens not only to pilots but to everyone. We are all at risk. . . . Are your thoughts and heart focused on those short-lived fleeting things that matter only in the moment or on things that matter most?

("We Are Doing a Great Work and Cannot Come Down," *Ensign* or *Liahona*, May 2009, 59, 60)

Back to page 202.



LEARN—Maximum Time: 45 Minutes

TODAY'S DISCUSSION:



12

ELIMINATE DEBT



FINANCIAL STEWARDSHIP SUCCESS MAP

1. UNDERSTAND DEBT

Read: Debt is borrowing money that is not yours. It typically comes with a cost, known as interest. Interest is a percentage of the amount owed. You end up paying more for what you borrowed, sometimes a lot more. Debts come with expected payments, and an overall expectation to repay all that you borrowed plus interest.

For example if a credit card has a balance of 4,000 and an interest rate of 17% the payment amount each month would be 97. Making just the monthly payment amount it would take over 20 years to pay off this amount. That is an additional 5107.62 that will be paid on the original loan amount of 4000. The total amount paid is 9107.62.

Discuss: Why do people borrow money? what could you do with 5107.62?

Read: Prophets have always counseled us to avoid debt. President Heber J. Grant taught, "If there is any one thing that will bring peace and contentment into the human heart, and into the family, it is to live within our means. And if there is any one thing that is grinding and discouraging and disheartening, it is to have debts and obligations that one cannot meet" (*Gospel Standards: Sermons and Writings of Heber J. Grant*, comp. G. Homer Durham [1941], 111).

Ponder: Take two minutes to consider how to build a future without debt. What can you do now that will help you to avoid debt in the future?

Avoid Debt

Read: Prophets have counseled that there are very few justifiable reasons to go into debt and that when you do incur debt you should pay it off as quickly as possible. President Gordon B. Hinckley taught that “reasonable debt for the purchase of an affordable home and perhaps for a few other necessary things is acceptable. But from where I sit, I see in a very vivid way the terrible tragedies of many who have unwisely borrowed for things they really do not need” (“I Believe,” *Ensign*, Aug. 1992, 6).

Depending on the circumstances, debt may be acceptable for the following expenses:

- A modest, affordable home
- Reasonable educational expenses that will lead to better work
- Modest, basic transportation (only if necessary)

You should likely avoid going into debt for items other than these. Instead, save up for expenses.

Ponder: Take two minutes to think about the following question and write your thoughts: Who do you know that is debt free? How did they do it?



SHRINKING OUR PAPER CHAIN

I went to an expensive graduate school. I got a good job afterward but was more than a hundred thousand dollars in debt. I was looking at a LONG time before I had that debt paid off. One Saturday, my wife and I made a paper chain with each chain link representing \$1,000. There were 100 links! We keep our chain in the family room and tear off one link every time we pay down another \$1,000. Even though it will take several years to be debt free, we enjoy watching our chain shrink, and it's a great way to teach our kids about debt, and to involve the whole family in our quest.

2. OVERCOME THE “NATURAL MAN”

Read: In the Book of Mormon, King Benjamin taught, “For the natural man is an enemy to God, and has been from the fall of Adam, and will be, forever and ever, unless he yields to the enticings of the Holy Spirit, and putteth off the natural man and becometh a saint through the atonement of Christ the Lord, and becometh as a child, submissive, meek, humble, patient, full of love” (Mosiah 3:19). To put off the natural man, we must remember the principles we learned about maintaining a long-term perspective. We need to learn to delay short-term pleasures in order to reach long-term goals.

“Natural man” tendencies include:

- Impulsive and emotional spending.
- Ignorance or carelessness about our financial reality.
- Coveting and comparing ourselves with others.

Yielding to the natural man will likely lead us to debt and financial stress. On the other hand, as we seek to follow the “enticings of the Holy Spirit,” we will be enabled by the power of the Atonement to become strong in the face of adversity.

Discuss: What does it mean to put off the natural man?

3. DESIRE TO STAY OUT OF DEBT

Impulsive and Emotional Spending

Ponder: Take a minute to think about the following questions and write your answers below: When was the last time you made an expensive, impulsive purchase? What was it? How could you have used that money more effectively for something else

Read: We have all likely made an impulsive or emotional purchase. Sometimes we spend money when we feel discouraged or angry. Sometimes we spend money because we feel that we are entitled to reward ourselves. Sometimes a sale or promotion tempts us into believing we need something when we really don't. There are many reasons why we spend money on things we don't really need at the expense of paying for the things that matter most.

4. CONSIDER OPTIONS TO PAY FOR YOUR EDUCATION

Read: One of the biggest expenses you should plan for is your education. There are several ways to pay for an education. As much as possible, you should pay for your education with your own savings or income. Work while going to school. You may need to spend less and take on additional work to provide more income. Other finance options are available if you don't have enough savings or income. Private organizations, individuals, and governments have established programs that can help you pay for your training.

"For the earth is full, and there is enough and to spare; yea, I prepared all things" (D&C 104:17).

ACTIVITY (15 minutes)

Step 1: Assign each member of the group to read silently one of the finance options below and on page 210.

Step 2: Take turns explaining the option you read, including its strengths and weaknesses.

Step 3: Put a check mark next to the options that seem best for you.

FINANCE OPTION	DEFINITION	STRENGTHS	WEAKNESSES	BEST FOR ME
Income and Savings	<i>Money earned by working while going to school, or money used from savings. Can be used for any school expense.</i>	<i>No debt or interest. Learn skills and make important contacts while working.</i>	<i>May be difficult to work and go to school. Could take longer to finish school.</i>	
Scholarship	<i>An award of money based on who you are and what you've done. Typically used for certification or a degree.</i>	<i>No debt or interest. Could reduce the need to work while going to school.</i>	<i>May require planning ahead and a lot of effort to apply. Could be competitive.</i>	
Grant	<i>An award of money typically based on financial need and used for a degree.</i>	<i>No debt or interest. Could reduce the need to work while going to school.</i>	<i>May require planning ahead and a lot of effort to apply. Could be competitive.</i>	
Apprenticeship	<i>A job in which a person works for an employer while learning a trade or skill. Typically for certificates or licenses.</i>	<i>Learn job-specific skills. May get paid to learn. May lead to a job.</i>	<i>Takes effort to find a willing employer. May be difficult to study and work.</i>	

FINANCE OPTION	DEFINITION	STRENGTHS	WEAKNESSES	BEST FOR ME
Tuition Reimbursement	<i>An award of money provided by an employer to employees to develop their skills. Can be for degrees, certificates, licenses, or specific classes.</i>	<i>Remain employed while expanding education. Reduces your costs.</i>	<i>Must meet employer requirements. May be difficult to study and work. Employer may require you to stay with the company or pay back the money if you leave.</i>	
Money Borrowed from Family	<i>Money from family with or without an expectation to pay them back. Can be used for most education expenses.</i>	<i>May be easier to get than a bank loan.</i>	<i>May strain family relationships. May be difficult if a family emergency arises.</i>	
Loans (banks, governments, non-government organizations, Perpetual Education Fund [PEF] where available)	<i>Money from lending institutions with the expectation that you will pay the money back, typically with interest. Can be used for most education expenses.</i>	<i>Many loan options.</i>	<i>Must pay back debt plus interest. May be in debt for a long time. May not find work; payment then become difficult to make.</i>	

4. USE STUDENT LOANS CAREFULLY AND AS A LAST RESORT

Read: “Many [people] in the world are going into debt to get an education, only to find the cost of school is greater than they can repay. Seek out scholarships and grants. Obtain part-time employment, if possible, to help pay your own way. This will require some sacrifice, but it will help you succeed” (Robert D. Hales, “Meeting the Challenges of Today’s World,” *Ensign or Liahona*, Nov. 2015, 45).

Student loans are debt. Unlike grants and scholarships, they must be repaid and typically cost you interest. If you are unable to pay, you could hurt your credit or your ability to move forward in life.

Discuss: Why should student loans be a last resort?

Read: The “four rights” can help you decide if a student loan might be right for you.

1. **Right reason:** You are working while going to school, you have worked very hard to get scholarships and grants, and a loan is just to repay the remainder (not the whole expense) of your education.
2. **Right expectations:** You have verified that placement rates are good in your area for the work you are studying for, and you are justifiably confident that you will get a job with high enough wages to pay back the loan in a reasonable amount of time.
3. **Right terms:** You have compared different loans and have found the best rate and repayment terms from a trustworthy lender.
4. **Right amount:** Your loan amount is small enough to pay back in a reasonable amount of time.

Discuss: How will following the “four rights” protect you when paying for your education?

Read: Ask your stake self-reliance specialist about useful websites for finding and comparing student loans in your country or area.

Also, if available in your country, a Perpetual Education Fund (PEF) loan might be appropriate for you. To learn if PEF loans are available in your country, how to qualify, and how to apply go to pef.lds.org.

5. Do Your Research

Read: Do your research and talk to people who will be able to help you. Many schools have someone who can help you. Try reaching the financial aid office, or contact the school, training provider, or business and ask to speak with someone who can answer your questions about paying for your training.

ACTIVITY (5 minutes)

Step 1: As a group, list the people and organizations you could talk to about scholarships, grants, apprenticeships, and tuition reimbursement.

Step 2: As a group, suggest questions you should ask these people about financial aid. Write down at least three that you will ask this week.

1. _____
 2. _____
 3. _____
-



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.

“And again, verily I say unto you, concerning your debts—behold it is my will that ye shall pay all your debts” (D&C 104:78).

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 research ways to pay for my desired education.

- Ⓒ I will discuss my debt inventory and ways to overcome and prevent "natural man" tendencies with my family or an accountability partner.

- Ⓓ I discuss my commitments with my family or friends.

My signature



CONTINUE ON YOUR PATH TO SELF-RELIANCE

Read: Congratulations! During the past 12 weeks you have established new habits and become more self-reliant. The Lord wants you to continue building on these abilities and developing new ones. As we pray and listen, the Holy Ghost can help us know what things in our life we need to improve.

Discuss: What can we do to continue along our path to self-reliance? How can we continue to help one another?

Commit: Commit to do the following actions during the next 12 weeks. Check the box when you complete each action:

- Review and continue to live all 12 My Foundation principles and habits of self-reliance.
- Share what you have learned about self-reliance with others. Continue helping members of your group, or offer to facilitate a new self-reliance group.
- Build on your abilities by participating in another self-reliance group.
- Study the doctrinal principles of self-reliance below.

DOCTRINAL PRINCIPLES OF SELF-RELIANCE

SELF-RELIANCE IS A COMMANDMENT	THE LORD'S PURPOSE IS TO PROVIDE FOR HIS SAINTS, AND HE HAS ALL POWER TO DO SO	THE TEMPORAL AND THE SPIRITUAL ARE ONE
Doctrine and Covenants 78:13–14; Moses 2:27–28	Doctrine and Covenants 104:15; John 10:10; Matthew 28:18; Colossians 2:6–10	Doctrine and Covenants 29:34; Alma 34:20–25

“And now, my beloved brethren, after ye have gotten into this . . . path, I would ask if all is done? Behold, I say unto you, Nay; for ye have not come thus far save it were by the word of Christ with unshaken faith in him, relying wholly upon the merits of him who is mighty to save. . . . Ye must press forward with a steadfastness in Christ.”

2 NEPHI 31:19–20

“The Lord cares enough about us to give us direction for serving and the opportunity for developing self-reliance. His principles are consistent and never changing.”

MARVIN J. ASHTON,
“Give with Wisdom That They May Receive with Dignity,” *Ensign*,
Nov. 1981, 91

LETTER OF COMPLETION

I, _____, have participated in a self-reliance group provided by The Church of Jesus Christ of Latter-day Saints and have fulfilled the requirements necessary for completion as follows:

I attended at least 10 of the 12 meetings.

I completed all 12 principles and taught them to my family.

I completed a service activity.

I have practiced and built a foundation of skills, principles, and habits for self-reliance. I will continue to use these throughout my life.

Participant's name

Participant's signature

Date

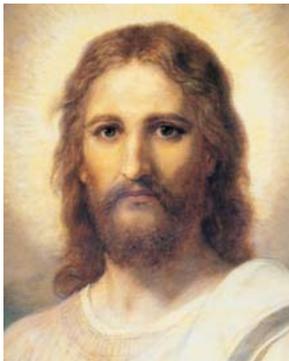
I certify that this participant has completed the requirements listed above.

Facilitator's name

Facilitator's signature

Date

Note: A certificate from LDS Business College may be issued at a later date by the stake or district self-reliance committee.



WILL YOU CONTINUE YOUR PATH TO SELF-RELIANCE?

"Therefore, what manner of men ought ye to be?
Verily I say unto you, even as I am."

3 Nephi 27:27



THE CHURCH OF
JESUS CHRIST
OF LATTER-DAY SAINTS

Self-Reliance Services
PERPETUAL EDUCATION FUND