

# Anxiously Engaged

## Supplemental Lesson

### Becoming One Through Shared Financial Stewardship

#### Lesson 1: A Gospel-Based Financial Foundation

#### Introduction

It isn't a secret that financial troubles can cause marital problems. President Hinckley said, "I am satisfied that money is the root of more trouble in marriage than all the other causes combined."<sup>1</sup> Because this can be a tricky area to navigate, we have created four lessons specifically related to financial issues in marriage. This first lesson is a compilation of prophetic counsel on financial topics that will serve as a doctrinal foundation for the rest of the lessons. In addition, there are discussion questions on each of the topics to help you consider what kind of "financial marriage" you want. You will find links to additional gospel-based financial resources at the end of this lesson.

#### Pay your tithing

The law of tithing helps remind us that all earthly resources really belong to God and we are merely stewards over what He allows us to have.

*"With all my heart...I plead with the Latter-day Saints to live honestly with the Lord in the payment of tithes and offerings.... I am satisfied that He will bless all who walk in obedience to this commandment."*<sup>2</sup>

#### Activity #1:

##### Discuss the following questions together:

1. How do you feel about tithing?
2. How will we define "10 percent of our increase?"
3. Should we pay our tithing on our gross earnings, our net earnings or some other way?
4. Should we pay our tithing each paycheck? Quarterly? Once a year?



#### Live within your means

*"We were newly married and had very little money...I saw a beautiful dress in a store window and suggested to my wife that if she liked it, we would buy it. Mary went into the dressing room of the store. After a moment the salesclerk came out, brushed by me and returned the dress to its place in the store window. As we left the store I asked, 'What happened?'" She replied, "It was a beautiful dress, but we can't afford it." Those words went straight to my heart. I have learned that the three most loving words are "I love you," and the four most caring words for those we love are, "We can't afford it."*<sup>3</sup>

## Activity #2:

Discuss the following questions together:

1. Have you ever bought something you couldn't afford and then regretted it?
2. How could "we can't afford it" be the four most caring words for those we love?
3. How can we make sure we live within our means?



## Avoid debt

*"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."<sup>4</sup>*

*"Some debt incurred for education, a modest home, or a basic automobile may be necessary to provide for a family."<sup>5</sup>*



## Activity #3:

Discuss the following questions together:

1. How do you feel about debt?
2. Do you have debt? If so, how much?
3. What things do you feel are worth going into debt for?

## Equal partners in financial matters

*"There are no secrets about relevant matters in marriages based on mutual respect and transparency. Husbands and wives make all decisions about finances together, and both have access to all information."<sup>6</sup>*

## Activity #4:

Discuss the following questions together:

1. Are your parents equal partners in financial decisions? If not, why not?
2. How can we ensure that we will be equal partners in financial matters?

## Invest early and build a financial reserve

*"There are those with average incomes who, over a lifetime, do amass some means, and there are those who receive large salaries who do not. What is the difference? It is simply spending less than they receive, saving along the way and taking advantage of the power of compound interest."<sup>7</sup>*

## Activity #5:



### Discuss the following questions together:

1. What should be our long-term saving and investment goals?
2. What would be the best way of making an investment plan for our future?
3. When should we start saving for retirement?

### Be generous and share your resources with others

*"Be as generous as circumstances permit in your fast offering and other humanitarian, educational and missionary contributions...[we must] do what we can to deliver any we can from the poverty that holds them captive and destroys so many of their dreams."<sup>8</sup>*

## Activity #6:

### Discuss the following questions together:

1. What does a "generous fast offering" mean to you?
  - a. What should it mean for us?
2. What are ways we can be generous with our money and resources?
3. Do you have specific causes you feel strongly about giving to?
4. How much of a priority should giving be in our financial plan?



# THE BOTTOM LINE

*"We must practice the principles of provident living: joyfully living within our means, being content with what we have, avoiding excessive debt and diligently saving and preparing for rainy-day emergencies."<sup>9</sup>*

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## Additional Resources

### Gospel-based perspectives on marital finances:

[Jeffrey R. Holland, “Are we not all beggars?” October 2014](#)

[Jeff Hill, “Money matters: Living joyfully within your means, BYU Devotional, 2015](#)

[Joseph B. Wirthlin, “Earthly debts, heavenly debts,” April 2004](#)

[Robert D. Hales, “Becoming provident providers, temporally and spiritually,” April 2009](#)

[Joe J. Christensen, “Greed, selfishness and overindulgence,” April 1999](#)

[Stanley D. Neeleman, “Bridling mammon: Harnessing the power of money in the service of virtue,” BYU Devotional, 2002](#)

[“Personal finances for self-reliance,” The Church of Jesus Christ of Latter-day Saints](#)

[Gordon B. Hinckley, “Tithing: An opportunity to prove our faithfulness,” April 1982](#)

[Gordon B. Hinckley, “Cornerstones of a happy home,” January 1984](#)

[Heber J. Grant, “Principles of financial security”](#)

[L. Whitney Clayton, “Marriage: Watch and learn,” April 2013](#)

## Endnotes

1 [Gordon B. Hinckley, “Cornerstones of a happy home,” January 1984](#)

2 [Gordon B. Hinckley, “Tithing: An opportunity to prove our faithfulness,” April 1982](#)

3 [Robert D. Hales, “Becoming provident providers, temporally and spiritually,” April 2009](#)

4 [Heber J. Grant, “Principles of financial security”](#)

5 [Robert D. Hales, “Becoming provident providers, temporally and spiritually,” April 2009](#)

6 [L. Whitney Clayton, “Marriage: Watch and learn,” April 2013](#)

7 [Joe J. Christensen, “Greed, selfishness and overindulgence,” April 1999](#)

8 [Jeffrey R. Holland, “Are we not all beggars?” October 2014](#)

9 [Robert D. Hales, “Becoming provident providers, temporally and spiritually,” April 2009](#)