PAYING TITHES AND OFFERINGS

MY FOUNDATION PRINCIPLE
- Repent and Be Obedient

FINANCIAL PRINCIPLES AND SKILLS
1. Change Your Approach to Managing Money
2. Pay Tithes and Offerings
LAST WEEK’S COMMITMENTS:

Ⓐ Practice and share last week’s My Foundation principle.
Ⓑ Track my income and expenses.
Ⓒ Discuss financial stewardship in my family council.
Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

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

Discuss: What challenges did you have with keeping your commitments this week?
STEP 2: REPORT TO THE GROUP (8 minutes)
After evaluating your efforts, come back together and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)
Now share as a group the things you learned from striving to keep your commitments during the week.

Discuss:
- What experiences did you have practicing or sharing the My Foundation principle?
- What patterns or habits have you discovered while tracking your expenses?
- What did you learn from your family council? What did you learn from the financial assessment (see page 26)?
- 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.

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<thead>
<tr>
<th>Action partner’s name</th>
<th>Contact information</th>
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Write how and when you will contact each other this week.

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<tr>
<th>SUN</th>
<th>MON</th>
<th>TUES</th>
<th>WED</th>
<th>THURS</th>
<th>FRI</th>
<th>SAT</th>
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MY FOUNDATION: REPENT AND BE OBEDIENT
—Maximum Time: 20 Minutes

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

**Watch:** “Obedience Brings Blessings,” available at srs.lds.org/videos.
(No video? Read page 37.)

**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).

**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.

<table>
<thead>
<tr>
<th>BLESSINGS I WANT TO RECEIVE</th>
<th>LAWS OR PRINCIPLES TO OBEY</th>
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<tbody>
<tr>
<td>Three months of savings</td>
<td>Tithes and offerings (Malachi 3:10–12)</td>
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<tr>
<td></td>
<td>Follow a budget</td>
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**Discuss:** Read Joshua 3:5 and the quotes by Elder Jeffrey R. Holland and President Spencer W. Kimball (on page 37). 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.

“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**
**OBSERVANCE 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)
TODAY’S DISCUSSION:

1. PAY TITHES AND OFFERINGS

2. PROTECT YOUR FAMILY FROM HARDSHIP
   1-month emergency fund, 3- to 6-months’ savings, insurance

3. ELIMINATE DEBT

4. SAVE AND INVEST FOR THE FUTURE
   Savings, home ownership, education, retirement

5. CONTINUE TO GIVE AND TO BLESS OTHERS
   Teach your children • Lift the poor • Press forward in Christ

FINANCIAL STEWARDSHIP SUCCESS MAP

LEARN — Maximum Time: 45 Minutes
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: Why do you think that “pay tithes and offerings” is the first layer in the Financial Stewardship Success Map?

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

1. CHANGE YOUR APPROACH TO MANAGING MONEY

Read: In order to pay tithes and offerings first, it may be necessary to change your general approach to managing money. Taking care of current living expenses can often overwhelm our ability to save for the future and build financial security. 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: While this practice may be very common, there is a better approach to financial stewardship: When you receive income, first pay your tithing and then set aside money for your future self—even if it’s just a little bit. Then, use what is left (the majority of your income) to pay for your living expenses. This method is illustrated in the diagram below.

**COMMON APPROACH**

1. We receive money
2. We pay for our current needs and wants
3. We pay tithing or save a little, but only if we have money left over

**SELF-RELIANT APPROACH**

1. We receive money
2. We pay the Lord first
3. We pay our future selves second
4. Then we pay for our current needs and wants

Discuss: What are some of the differences between these two approaches? Why do so many people end up taking the more common approach to financial stewardship?
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 our income: a resource of limited size. We each have jars of different sizes, but the principle discussed here is the same for everyone. The rocks and the sand, when placed in the jar, represent the ways we can use our 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 our current needs and wants.

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

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<th>COMMON APPROACH</th>
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<td>④</td>
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</table>

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.

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<th>SELF-RELIANT APPROACH</th>
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<td>③</td>
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<td>④</td>
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</table>
Read: Notice that if you place the rocks in first, there is still room for all of the sand.

Discuss: How does this jar example relate to paying tithing and saving money? Why did everything fit in the jar the second time? How is putting rocks in the jar first an example of showing faith?

Read: Throughout this course you will continually learn how to take the more self-reliant approach to financial stewardship. Though following this self-reliant approach may be uncomfortable at first, it will help you better prepare for the future. It is natural to worry that you may not have enough money for your current needs if you pay tithing and set aside money for savings first. It is a test of faith. A wise bishop once told a nervous new convert, “If paying tithing means that you can’t pay for water or electricity, pay tithing. If paying tithing means you can’t pay your rent, pay tithing. If paying tithing means that you don’t have enough money to feed your family, pay tithing. The Lord will not abandon you” (in Aaron L. West, “Sacred Transformations,” Ensign, Dec. 2012, 38).

As you have been tracking your expenses, you have likely also received income. Consider how you currently manage your money and how you can improve to pay tithing and your future self first. One of your commitments this week will be to apply these principles and to continue to track your income and expenses this week.

While taking the self-reliant approach to financial stewardship requires exercising faith in Jesus Christ, it also requires applying proper financial skills. Next week, you will begin mastering the skill of properly using a budget, which will help you take control of your spending and stretch your money to pay for all of your expenses.

Discuss: How can paying tithing and saving money first change your life?
2. PAY TITHES AND OFFERINGS

Read: "The law of tithing is simple," taught President James E. Faust of the First Presidency. "We pay one-tenth of our individual increase annually. Increase has been interpreted by the First Presidency to mean income. What amounts to 10 percent of our individual income is between each of us and our Maker. . . . As a convert in Korea once said: 'With tithing, it doesn't matter whether you are rich or poor. . . . If you make lots of money, you pay 10 percent. If you make very little, you still pay 10 percent" ("Opening the Windows of Heaven," Ensign, Nov. 1998, 59).

(No video? Read page 49.)

Discuss: Why did the widow of Zarephath give her last meal to the prophet Elijah? Could you have done that? Why or why not?

Read: The law of tithing has been around since Old Testament times. In Malachi, we read that if we pay our tithing, the Lord will open the “windows of heaven” unto us (see Malachi 3:10).

Elder David A. Bednar taught, “The imagery of the ‘windows’ of heaven used by Malachi is most instructive. Windows allow natural light to enter into a building. In like manner, spiritual illumination and perspective are poured out through the windows of heaven and into our lives as we honor the law of tithing. . . . We may need and pray for help to find suitable employment. . . . The spiritual gift of enhanced discernment [can] empower us to identify job opportunities that many other people might overlook. . . . We may appropriately desire and work to receive a pay raise in our employment to better provide the necessities of life. . . . [Or in some cases] we might want and expect a larger paycheck, but the blessing that comes to us through heavenly windows may be greater capacity to
act and change our own circumstances rather than expecting our circumstances to be changed by someone or something else” (“The Windows of Heaven,” *Ensign* or *Liahona*, Nov. 2013, 18).

**Discuss:** In what ways has spiritual illumination (or personal inspiration) guided you to change your own circumstances?

### The Law of the Fast

**Read:** “A proper fast day observance typically includes abstaining from food and drink for two consecutive meals in a 24-hour period, attending fast and testimony meeting, and giving a generous fast offering to help care for those in need” (*Handbook 2: Administering the Church* [2010] 21.1.17).

Fast offerings are used to help the poor and those in need. Giving a generous fast offering will also increase our own capacity to be self-reliant.

Elder Jeffrey R. Holland taught, “I bear witness of the miracles, both spiritual and temporal, that come to those who live the law of the fast. . . . Cherish that sacred privilege at least monthly, and be as generous as circumstances permit in your fast offering and other humanitarian, educational, and missionary contributions. I promise that God will be generous to you, and those who find relief at your hand will call your name blessed forever” (“Are We Not All Beggars?” *Ensign* or *Liahona*, Nov. 2014, 42).

**Discuss:** What can you do to improve your fasting?
DISCUSS TITHES AND OFFERINGS IN YOUR FAMILY COUNCIL

Read: During your family council this week, discuss the benefit of paying tithing and setting some money aside for savings immediately after receiving your income. Determine with your spouse how to improve your fasting.

You may want to use the “Sample Family Council Discussion” outline below.

SAMPLE FAMILY COUNCIL DISCUSSION

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

Part 1: Review

- Are you paying a full and honest tithe?
- Are you giving a generous fast offering?
- How are you doing with tracking your income and expenses (see chapter 1)?

Part 2: Plan

- What can you do to pay a full and honest tithe?
- What do you consider to be a generous fast offering?
- How can you improve your fasting?
- How can you adopt the self-reliant approach to financial stewardship (see pages 39–40)?
At home one evening after a group meeting, my wife and I determined to start setting aside money for savings before we paid for our current living expenses. She spoke with someone at our credit union the next day, and they told her they could automatically route a portion of each direct deposit paycheck into checking and another portion—whatever amount we decided upon—into savings. Now every time I get paid, it automatically routes to separate accounts. It was so easy! Saving money now isn’t even something we have to think about!

### ACTIVITY (10 minutes)

Answer each of the following questions honestly.

<table>
<thead>
<tr>
<th>HOW DO I FEEL ABOUT THIS EXPERIENCE?</th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Every group member reports on his or her commitments.</td>
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<tr>
<td>2. Our group starts and ends on time.</td>
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<td>3. I feel a bond with my group members.</td>
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<td>4. I feel the Spirit at our group meetings.</td>
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<td>5. Everyone in the group participates equally.</td>
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<td>6. I feel that I’m making progress toward self-reliance.</td>
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<td>7. I feel loved by my group members.</td>
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**Discuss:** What can we do to improve our group experience?

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**IT WAS SO EASY!**
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.

“Bring ye all the tithes into the storehouse, . . . and prove me here-with, saith the Lord of hosts, 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 3:10–12).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?
Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

<table>
<thead>
<tr>
<th>MY COMMITMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong> I will practice and share this week’s My Foundation principle.</td>
</tr>
<tr>
<td><strong>B</strong> I will continue to track my income and expenses this week.</td>
</tr>
<tr>
<td><strong>C</strong> I will hold a family council and discuss tithes and offerings.</td>
</tr>
<tr>
<td><strong>D</strong> I will contact and support my action partner.</td>
</tr>
</tbody>
</table>

My signature __________________________ Action partner’s signature __________________________
WIDOW OF ZAREPHATH

The widow of Zarephath, who was among the poorest of the poor, was actually a very self-reliant person in the middle of her starving, drought-stricken land. Now, you may recall, she was about to run out of food and was gathering sticks to build a fire to cook one last meal. That seems like the opposite of self-reliant. But so deep were her spiritual roots of self-reliance, that when a prophet of God asked for her last portions of food, “she went and did according to the saying of Elijah” (1 Kings 17:15). The scriptures tell us that after she used her last grain to feed the prophet, “the barrel of meal wasted not, neither did the cruse of oil fail” (verse 16), and “she, and he, and her house, did eat many days” (verse 15). She was about to run out of food, but she did not—not because she had enough money, but because she had enough faith. As we do our best to live the gospel and do all that we can to support ourselves, the Lord will reward our faith and hard work.

Back to page 43.