**Money and Marriage Suggestions (LT41)**

“By small and simple things are great things brought to pass” (Alma 37:7)

Small suggestions for a happily married life

that have made a big difference in our lives

February 1, 2018

Obedience to God’s commandments is an expression of our love for Heavenly Father and Jesus Christ. The Savior said, “If ye love me, keep my commandments.”[[1]](#endnote-1) He later declared: “If ye keep my commandments, ye shall abide in my love; even as I have kept my Father’s commandments, and abide in his love.”[[2]](#endnote-2)

I believe that the principle is “obedience” with the doctrine of “continuing revelation.” As we obey the commandments, we put ourselves in a position to hear the promptings of the Spirit to guide us in our lives and families. Dallin H. Oaks reminds us “We are taught many small and simple things in the gospel of Jesus Christ. We need to be reminded that in total and over a significant period of time, these seemingly small things bring to pass great things.”[[3]](#endnote-3) The Spirit can guide us to bring to pass great things.

My wife Anne and I have put together a list of seemingly little things that we do that have made a big difference in our lives. These ideas were taken from a document we share with each of our future sons- and daughters-in-law. I would encourage you to develop your own suggestions that you can share with your children and their future spouses.

 **Spiritual**

* Remember who you are, a child of the Most High God
* Strive to be like your Savior Jesus Christ
* Attend the temple as often as you can, with a minimum of once a month
* Budget and learn to give now when you are poor and have nothing
* Memorize your Patriarchal Blessing, the “Proclamation on the Family”, “The Living Christ,” and other scriptures that are important to you. Ours include D&C 121:34-46, D&C 11:7, Jacob 2:18-19, Alma 37:32-37 and Alma 7:22-24

**Temporal**

* Remember “Life is Good.” Be glad for the blessing of living.
* Live within your means
* Be honest in all your doings--hide no assets or liabilities from each other
* Have weekly “Companionship Meeting” each week (at a specified time and day)
	+ Discuss your budget, financial situation, and other key concerns with your spouse each week during this Companionship Meeting
	+ Learn to save and invest wisely
	+ Never go into debt except for education, a modest home, and perhaps a first car
	+ Save 20% gross of every dollar you earn after school, with 15% for retirement

**Family**

* Develop your own family vision, goals and plans together, and then work together to accomplish them
* Develop your vision of what it means to be a success in life. Have it confirmed by the Spirit
* Be equal in all things—both have the responsibility for finances and spirituality.
* In the process of daily living, make sure you make memories each day
* Have Family Home Evening each week
* Have companionship prayer each night
	+ On even days of even years the spouse says the prayer
* Have family prayer each night before dinner and morning before breakfast
* Have family scripture study each weekday
* Plan a Family service project each quarter
* Invest in each other
	+ Go on a date each week (budget a certain amount each week)
	+ Go on a weekend-out date each quarter
	+ Go on a week vacation each year (just the two of you)
	+ Wives will likely outlive their husbands, so make sure both spouses know about all finances and assets
* Invest in your children
	+ PPI’s with children each Fast Sunday
	+ Time with Parents each Monday (budget a certain amount each week)
	+ Teach your children about Personal Finance in the home.
	+ Help children build their own Personal Financial Plan

 **Individual**

* Get great and use Quicken, Mint.com or other personal finance software program
	+ It will save you lots of time and money in the future
* Leave your father and mother and be one – it’s more fun
* Invest in yourself
	+ Read your scriptures individually every day
	+ Do those things necessary to exercise and stay healthy
	+ Continue to build your skills and talents, consistent with your budget
* Be active in your ward and community
* Serve diligently in whatever calling you have – magnify it well
* Learn to always assume the best, be kind, and forgive quickly

*If you live like most people won’t for the first ten years after school,*

*You will live like most people can’t for the years after that*

1. [John 14:15](https://www.lds.org/scriptures/nt/john/14.15). [↑](#endnote-ref-1)
2. [John 15:10](https://www.lds.org/scriptures/nt/john/15.10). [↑](#endnote-ref-2)
3. Dallin H. Oaks, “Small and Simple Things,” Ensign, May 2018. [↑](#endnote-ref-3)