

Personal Finances

(Self-Reliance Group)



Needs

All individuals and families, at all income levels, need personal financial management skills. How they manage their personal finances can affect their relationships, spiritual resilience, ability to serve, and ability to provide for their basic needs.



Description

This group helps people:

- Understand that the spiritual and the physical are connected.
- Work with God to plan and solve problems and work to improve their financial state.
- Learn how to talk about finances, either with a partner or spouse or with the Lord.
- Gain financial skills like tracking expenses, budgeting, and saving.
- Learn how to get out of debt, prepare for hard times, and invest for the future.



Who is this for?

The spiritual and practical principles in this group will help any member of the Church. They are especially helpful for those who want to improve or understand their personal finances better, such as young adults, single adults, or the recently married. Those who are divorced or widowed and those who have temporal challenges could also find these principles helpful. If a person is in a commit-

ted relationship, he or she is encouraged to attend with his or her partner or spouse.

The group is not limited to Church members; anyone is welcome to attend.



How it works

Personal Finances is often implemented as a self-reliance group (in person or virtual) for 12 weeks. Self-reliance groups work like councils and are enhanced by the experiences of each person, as well as the influence of the Holy Ghost. The skills in this manual can also be reviewed and practiced alone or in a coaching situation.

For best-practices for virtual meetings see ChurchofJesusChrist.org/self-reliance/course-materials/facilitating-groups.

A printed version of the manual is available at store.ChurchofJesusChrist.org and a digital version and supporting videos are available on the Gospel Library.



Where to learn more

Visit ChurchofJesusChrist.org/self-reliance/course-materials/personal-finances.

Contact:



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."

—Teachings of Presidents of the Church: Heber J. Grant (2002), 122