

Lord's prophets have warned us repeatedly to avoid the bondage of debt.

One of the great dangers of debt is the interest that accompanies it. Some forms of credit, such as credit cards, have particularly high interest rates. Once you are in debt, you find that interest has no mercy. It continues to accumulate, regardless of your situation—whether you are employed or jobless, healthy or sick. It never goes away until the debt is paid. Do not be deceived by credit offers, even if they make debt seem attractive by promising low interest rates or no interest for a certain period of time.

Look to the condition of your finances. Discipline yourself in your purchases, avoiding debt to the extent you can. In most cases, you can avoid debt by managing your resources wisely. If you do incur debt, such as a reasonable amount in order to purchase a modest home or complete your education, work to repay it as quickly as possible and free yourself from bondage. When you have paid your debts and accumulated some savings, you will be prepared for financial storms that may come your way. You will have shelter for your family and peace in your heart.

Additional references: Luke 16:10–11; D&C 19:35

Devil (*See Satan*)

Divorce

In “The Family: A Proclamation to the World,” the First Presidency and the Quorum of the Twelve Apostles “solemnly proclaim that marriage between a man and a woman is ordained of God and that the family is central to the Creator’s plan for the eternal destiny of His children” (see page 59 in this book). Despite these truths, divorce has become commonplace in many societies and has increased even among Church members. This growing plague is not of God, but rather is the work of the adversary.