

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.

Each married couple should work together to be worthy of the blessings of eternal marriage. If you are married and you and your spouse are experiencing difficulties, remember that the remedy for most marriage stress is not in divorce or separation. The remedy is found in the gospel of Jesus Christ—in repentance, forgiveness, integrity, and love. It is found in treating your spouse as you would like to be treated (see Matthew 7:12). As you work to resolve difficulties, you may want to go together to seek counsel from your bishop or branch president.

See also Charity; Family; Love; Marriage; Temples

Doctrine and Covenants (*See* Scriptures)

Drugs (*See* Word of Wisdom)

Education

The Lord has commanded, “Seek learning, even by study and also by faith” (D&C 88:118). He has counseled us to learn the gospel and to gain an understanding “of things both in heaven and in the earth, and under the earth; things which have been, things which are, things which must shortly come to pass; things which are at home, things which are abroad; the wars and the perplexities of the nations, and the judgments which are on the land; and a knowledge also of countries and of kingdoms—that [we] may be prepared in all things” (D&C 88:78–80).

Schooling and Professional Training

You should always work to educate your mind and your hands so you can succeed in your chosen field. Use your education to be an influence for good. As you do so, you will become known as a person of integrity. You will be prepared