

# OUR BLESSING OF BECOMING DEBT FREE

By Bruce Ward

From the beginning of our marriage, we struggled with effective budgeting and money management. Over the years, we never learned the essential principles of wise financial management, which was a frequent source of stress.

We would pay our tithing and bills and then use anything left over to meet a need or a want. Often we experienced anxiety over an unanticipated expense. Revolving consumer debt became a problem.

Sometimes I took side jobs to make ends meet. I believed that more money would solve our financial problems. Subsequent salary increases, however, did not improve our money-management abilities.

We were not achieving our desire of becoming debt free, and serving missions as a senior couple felt impossible.

In the fall of 2017, we learned that a Personal Finances for Self-Reliance course was being offered in our branch in Bethel, Alaska, USA. My wife, Karen, and I knew we needed this course. Thus began our journey of change and miracles.

## Principles and Accountability

We were surprised that each lesson focused on both a spiritual principle and a financial principle. Before the course, we never saw the connection between effective money management and spiritual principles like faith

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in Jesus Christ, prayer, and family councils. We accepted each week's assignment and faithfully fulfilled it.

The accountability built into the course was a key to our success. Knowing we would have to report our progress at the next class was a strong motivator to keep up our efforts. Having an "action partner" contact us during the week was also a powerful tool in maintaining our efforts to apply what we had learned.

At the weekly class, when others shared how the Lord had blessed them that week in the principle they obeyed, the Spirit bore witness to us, and our testimonies of that principle grew. Likewise, when we shared our own experiences, the Spirit





## LIVE WITHIN YOUR MEANS

“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. And if there is any one thing that is grinding and discouraging and disheartening, it is to have debts and obligations that one cannot meet.”

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

reinforced our testimonies of the truths we were practicing.

As the 12-week course passed, we saw progress in both our financial and spiritual lives:

- We became more goal oriented and purposeful with our spending.
- We developed a working budget and lived it.
- We learned that a budget, like the commandments, is not a restriction in our lives but a powerful source of freedom.
- We have always faithfully paid tithing, but we reevaluated our fast-offering contributions and other freewill offerings.
- We started holding regular

family councils and saw a dramatic improvement in the quality of our marriage and communication skills.

### Freed from Bondage

Seven months after we started the course, we experienced the miracle of being freed from the bondage of debt. Now we are able to plan regular trips to the temple in Anchorage, 400 miles (644 km) away, and we are preparing financially and spiritually to serve missions as a senior couple.

We learned that:

- Financial stress and instability created strong, sometimes overwhelming, feelings of anxiety, stress, and frustration.

- These negative feelings seriously limited our ability to effectively feel the whisperings of the still, small voice.
- Achieving and maintaining financial self-reliance increases our receptivity to the Spirit.

We also know that regardless of your financial circumstances, this course can change the spiritual trajectory of your life. It has the power to increase your access to heaven’s help, increase your trust and confidence in the Lord, deepen your spiritual roots, increase your ability to get answers to your prayers, and enable you to live a more fully consecrated life as a disciple of our Savior, Jesus Christ. ■

*The author lives in Alaska, USA.*

