

# Questions and Answers

*My spouse and I are struggling to make ends meet. How are couples who are dealing with this challenge maximizing resources in the best ways possible to provide housing, basic necessities, and education for their families?*

We feel that these years are preparing us to control our spending and to make wise financial decisions in the future when we have more resources.

**Natalie Meacham, Pennsylvania, USA**

Shortly after my husband, Sam, and I married, we realized we needed to make some serious lifestyle changes in order for me to be at home once we had children.

We began by living only on his income and putting mine aside to pay off our debts. We ate out less frequently and ate simple meals at home instead. I stopped shopping for non-necessities. We evaluated our budget and determined what were needs and what were wants. (For us, cable TV, cell phones, Internet, and name-brand food and clothing were not necessities.) These practices continued as our daughter and son were born.

Has it been easy? No. My husband and I were both in our 30s before we were able to purchase our first home. We thought we had gotten past living like college students years ago. It turns out we still live much like college students, eating a lot of peanut butter and jelly sandwiches, but it is worth it because these sacrifices have blessed our family in many ways.

For instance, we are closer as a family because we have to work together and communicate to make ends meet. Perhaps because we are more aware of our own needs and of our reliance on God, we have become more observant of the needs



PHOTOGRAPHY BY ROBERT CASEY

My husband, Taylor, has been a college student for the entire seven years we've been married. Money has always been tight, especially since we added two daughters to the family and I left my job to be home with them. The recent downturn of the economy has made finances even more challenging. One thing we're learning is to put time and thought into what we think we need or want to purchase. If we do, we realize that a lot of the items are ones we don't need, are not worth the

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money taken out of the budget, and in some cases, aren't ones we really want anyway.

For other things that we decide actually are important, we pray and seek for guidance on the best way to provide them for our family. I know that a loving Heavenly Father is looking out for us and has continually blessed us to provide for our family.



**BECOMING PROVIDENT PROVIDERS**

All of us are responsible to provide for ourselves and our families in both temporal and spiritual ways. To provide providently, we must practice the principles of provident living: joyfully living within our means, being content with what we have, avoiding excessive debt, and diligently saving and preparing for rainy-day emergencies. When we live

providently, we can provide for ourselves and our families and also follow the Savior's example to serve and bless others. . . .

"With all the love I have in me and with the Savior's love through me, I invite you to come unto Him and hear His words: 'Wherefore, do not spend money for that which is of no worth, nor your labor for that which cannot satisfy. Hearken diligently unto me, and remember the words which I have spoken; and come unto the Holy One of Israel, and feast upon that which perisheth not, neither can be corrupted' (2 Nephi 9:51)."

Elder Robert D. Hales of the Quorum of the Twelve Apostles, "Becoming Provident Providers Temporally and Spiritually," *Liahona and Ensign*, May 2009, 8, 10.

of others. Our children, even though they are young, are learning about priorities. And I personally have found that my desire to shop—something that was previously a stress-relieving activity for me—has been curbed. I feel that this isn't due to my own willpower but that it is a blessing from my loving Heavenly Father.

We have found that it is in Him that we have security, not from making a certain amount of money. We know from experience that He will always take care of us.

**Anne Sharp, Idaho, USA**

My wife, Heather, and I have a favorite principle regarding our finances, found in Jacob 2:18–19: "Before ye seek for riches, seek ye for the kingdom of God.

"And after ye have obtained a hope

in Christ ye shall obtain riches, if ye seek them; and ye will seek them for the intent to do good."

As we have tried to seek the kingdom first and go to the Lord for direction, we have found answers regarding education, vocation, where to live (including renting vs. purchasing a home), how much to save, how much to donate in fast offerings, and whether we should both work. With each answer we received, we saw doors open to allow us to accomplish what we felt prompted to do.

This doesn't mean things come easily. We still have to prioritize to pay tithing, save for the future, and make ends meet. When we were first married, our only car was an economical used one. For years we kept the hand-me-down furniture we'd received in college. None of our appliances were

new. We didn't have cable, satellite, or a big-screen TV, and we rarely went out to eat. But modest as the various homes we've lived in have been, we have tried to keep them clean and inviting to the Spirit.

Several years and four children later, we still drive used cars and don't have that big-screen TV, but we feel happy and blessed.

Not everyone's situation will be like ours, so the specifics of what my wife and I have done won't work for everyone. But what will work across the board is putting the Lord first. I know that as we do so, listening to and following the promptings of the Holy Ghost and sacrificing our wants, the Lord will provide answers and direction.

**Darin Palmer, Kentucky, USA**

It has been a challenge being a stay-at-home mom while our family lives on a tight student budget, but several principles have helped us. Among the most important have been to believe that with the Lord's help by paying our tithing and a generous fast offering and by being careful with our finances, we will be able to reach our goals. The following are other ideas that have helped us.

**Live by old adages.** They may seem outdated, but we've taken to heart adages like, "A penny saved is a penny earned," "If you're trying to avoid a second income, look for ways to save instead of earn," and "Remember that pennies really do add up!" Other useful sayings have been,



### SHARE YOUR IDEAS

An upcoming Questions and Answers feature will focus on the following question:

Today's clothing trends aren't always modest, but it is still possible to maintain an "attitude of humility and decency in dress, grooming, language, and behavior" (True to the Faith [2004], 106). What ways can I be modest, specifically in finding and wearing appropriate clothing?

If you would like to share your ideas, please label your submission "Modesty" and follow the guidelines under "Do You Have a Story to Tell?" in the contents pages at the beginning of the magazine. Please limit responses to 500 words and submit them by July 23, 2010.

"Use it up, wear it out, make it do, or do without," and "The best things in life are free."

**Look to older generations for counsel and inspiration.** It has been helpful to turn to my grandparents and others for advice. They have been through tight times and know how to get through them. It has also provided me with a stronger connection to and respect for them. Things that seem extreme or comical in prosperous times start to make a lot of sense in tight times.

**Have your goal in mind when you have to make sacrifices.** Making sacrifices is hard unless you have your goal in mind, such as

owning a home or becoming financially independent. A lot of the things we may think are necessities aren't. Keeping the big picture in mind can help us evaluate our lives and what's really important to us.

**Avoid feelings of deprivation.** It is important when maintaining frugality as a long-term lifestyle to avoid feelings of deprivation. You can do this by using creativity and resourcefulness to fulfill your wants. For example, try shopping for your favorite brand names at secondhand stores. Take advantage of free or inexpensive entertainment such as those offered through public libraries, free concerts and lectures, and parks.

**Beth Graham, Ohio, USA ■**

*To read additional responses, please visit [ensign.lds.org](http://ensign.lds.org).*

*For more information see All Is Safely Gathered In: Family Finances (Item number 04007000) and All is Safely Gathered In: Home Storage (Item number 04008000).*