

# The Course That Changed Our Course

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Chris and Alfreda Rubio were living paycheck to paycheck until a self-reliance course showed them a better way.

When Chris and Alfreda Rubio's van broke down recently, they didn't worry about how they were going to pay for repairs. And it wasn't because they were wealthy.

"We had the money we needed because we had saved it," says Chris. "We were good to go. We took the van to get fixed that day without having to think, 'Oh, no.' It felt nice."

It wasn't always that way. Not long ago, the Rubios would have taken out a loan, used a credit card, or waited until payday to get their van fixed. But that was before they took a course on personal finances offered through the Church's self-reliance initiative.

## "We Were Drowning Financially"

Chris and Alfreda met while serving in the U.S. Air Force in Germany and

were married in Denmark. Chris finished his enlistment in 2008, and health problems forced Alfreda to retire a few years later. They found the Church shortly after settling in Alabama, USA, but Chris couldn't find a job. "I was either overqualified or underqualified," he recalls.

Alfreda found work at an office supply store, but that was their only income. "We were drowning financially," she says.

"We had a lot of debt and overdue bills, and collectors were calling," Chris adds. "It reached the point that we began selling off stuff to pay bills. Our car got repossessed, and we lost our house. It was bad."

After they lost their home, the Rubios moved to an apartment in a new ward. They didn't know anyone, and

as their finances waned, so did their church attendance. Chris remembers that the more they focused on finances, the less they focused on faith.

"It was very easy to say, 'We can't go to church today because we've got to find a job or because we're worried about bills or because we don't have money for gas,'" he says.

When they visited with their new bishop about their financial situation, he told them about a Personal Finances for Self-Reliance course that was about to begin in their ward meetinghouse, located just outside Montgomery, Alabama.

"We both grew up in pretty modest families," Chris says. "We didn't have a whole lot, so we never really learned budgeting and saving. We lived paycheck to paycheck. Oftentimes, the



check would run out after a couple of days and we'd have to go long periods with no money. So we were like, 'Yeah, let's take the course. If it's going to help us in any way, we want to do it.'"

### "It Changed Our Thinking"

During their course on personal finances, the Rubios and three other families learned how to create and stick to a budget. They learned about debt and how to conquer it. They learned how to protect their families from financial hardship. And they learned about the important role tithing plays in financial self-reliance.

"It changed our whole thinking process," Chris says. "We learned how to monitor not just our income and spending but also our savings, which we didn't have at the time. I never thought we would have savings, to be honest."

The Rubios especially enjoyed the council nature of the course, where participants shared ideas, successes, and failures. The camaraderie strengthened

their faith and their efforts to become financially self-reliant, and the course facilitator happened to be able to offer Chris a job.

"It makes a difference when you meet other people in the same situation," Chris says. "You find out that you're not alone and that we're all trying to make ends meet and develop skills to become self-reliant so that we can make things better for our kids."

### "An Amazing Journey"

As they implemented the financial principles they were learning, their financial situation improved.

"We're not to the point where we're rich or no longer have financial worries, but it's so much easier now to handle our callings and go to church without worrying about finances," Chris says. "The course definitely changed us spiritually."

Alfreda adds: "The course tied directly into how much stronger our faith became. We started praying more and reading

the scriptures more. We felt that the course's financial principles and spiritual principles went hand in hand."

Chris likens those principles to a pair of glasses that have helped him and Alfreda find and stay on the path to spiritual and financial self-reliance.

"Without the class and without learning all the things we did, we wouldn't be where we are now—financially or spiritually," he says. "It has been an amazing journey. We learned that you don't need a lot of money to be rich. We're spiritually rich." ■

*Chris Rubio, a painter, arrives for work with his wife, Alfreda.*

