



EDUCATION FOR BETTER WORK

FOR SELF-RELIANCE



MESSAGE FROM THE FIRST PRESIDENCY

Dear Brothers and Sisters:

The Lord has declared, “It is my purpose to provide for my saints” (D&C 104:15). This revelation is a promise from the Lord that He will provide temporal blessings and open the door of self-reliance, which is the ability for us to provide the necessities of life for ourselves and our family members.

This workbook has been prepared to help members of the Church learn and put into practice principles of faith, education, hard work, and trust in the Lord. Accepting and living these principles will better enable you to receive the temporal blessings promised by the Lord.

We invite you to diligently study and apply these principles and teach them to your family members. As you do so, your life will be blessed. You will learn how to act on your path toward greater self-reliance. You will be blessed with greater hope, peace, and progress.

Please be assured that you are a child of our Father in Heaven. He loves you and will never forsake you. He knows you and is ready to extend to you the spiritual and temporal blessings of self-reliance.

Sincerely,

The First Presidency

Published by
The Church of Jesus Christ of Latter-day Saints
Salt Lake City, Utah

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Printed in the United States of America

English approval: 8/16

CONTENTS

Evaluating My Efforts	ii
For Facilitators	iv
1. The Glory of God Is Intelligence	1
2. Prepare for Success	17
3. Understand the Job Market	41
4. Evaluate Your Training Options	55
5. Choose a Program of Study	77
6. Pay for Your Education	95
7. Present Your Plan	117
8. Create an Environment for Success	127
9. Understand the Expectations	147
10. Strengthen Study Skills	163
11. Stay on Course	179
12. Prepare for Work	193
Letter of Completion	209

EVALUATING MY EFFORTS

INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.

Ⓐ		Ⓑ	
Practice and Share the My Foundation Principle		Work on My Self-Reliance Plan	
Example	<i>Repent and be obedient</i> ● ● <u>●</u>	<i>Update my self-reliance plan</i> ● ● <u>●</u>	
Week 1	Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	
Week 2	Manage money ● ● ●	Explore job options in my area ● ● ●	
Week 3	Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	
Week 4	Seek learning: resolve where you are going and how to get there ● ● ●	Explore training options ● ● ●	
Week 5	Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	
Week 6	Work: take responsibility and persevere ● ● ●	Create my finance plan for my education ● ● ●	
Week 7	Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	
Week 8	Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	
Week 9	Communicate: petition and listen ● ● ●	Update my self-reliance plan ● ● ●	
Week 10	Solve problems ● ● ●	Update my self-reliance plan ● ● ●	
Week 11	Show integrity ● ● ●	Update my self-reliance plan ● ● ●	
Week 12	Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	

KEY: ● Minimal Effort
 ● Moderate Effort
 ● Significant Effort

<p>© Strengthen Skills and Habits</p>	<p>© Contact and Support My Action Partner</p>	<p>Action Partner's Initials</p>
<p>Track expenses</p> <p>● ● ●</p>	<p>● ● ●</p>	<p><i>SN</i></p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Track expenses</p> <p>● ● ●</p>		<p>_____</p>
<p>Share my self-reliance plan with family or friends</p> <p>● ● ●</p>		<p>_____</p>
<p>Choose one: prioritize, overcome procrastination, overcome distractions</p> <p>● ● ●</p>		<p>_____</p>
<p>Choose one: understand requirements, understand learning style, manage stress</p> <p>● ● ●</p>		<p>_____</p>
<p>Choose one: study habits, complete assignments, prepare for tests</p> <p>● ● ●</p>		<p>_____</p>
<p>Choose one: work with a mentor, learn from failure, keep commitments</p> <p>● ● ●</p>		<p>_____</p>
<p>Practice a skill or habit</p> <p>● ● ●</p>		<p>_____</p>

FOR FACILITATORS

Thank you for facilitating a self-reliance group. The group should function as a council with the Holy Ghost as the teacher. Your role is to help each person feel comfortable sharing ideas, successes, and failures.

DO'S	DON'TS
<p>BEFORE EACH MEETING</p> <ul style="list-style-type: none"> ○ Download videos at srs.lds.org/videos. ○ Check that video equipment works. ○ Review the chapter briefly. ○ Prepare yourself spiritually. <p>DURING EACH MEETING</p> <ul style="list-style-type: none"> ○ Start and end on time. ○ Ensure that everyone reports, even those who arrive late. ○ Choose a timekeeper. ○ Encourage everyone to participate. ○ Be a group member. Make, keep, and report your commitments. ○ Have fun and celebrate success. ○ Trust and follow the workbook. <p>AFTER EACH MEETING</p> <ul style="list-style-type: none"> ○ Contact and encourage members during the week. ○ Evaluate yourself using the "Facilitator Self-Assessment" (page v). 	<ul style="list-style-type: none"> ○ Prepare a lesson. ○ Cancel meetings. If you cannot attend, please ask a group member to facilitate for you. ○ Teach or act as the expert. ○ Speak more than others. ○ Answer every question. ○ Be the center of attention. ○ Sit at the head of the table. ○ Stand up to facilitate. ○ Skip the "Ponder" section. ○ Give your opinion after each comment. ○ Forget to update the stake self-reliance specialist on the group's progress.

IMPORTANT: REPORT AND IMPROVE

- Complete the Group Registration Form at your first meeting and the End of Group Report and Certificate Request Form at your last meeting. Visit srs.lds.org/report.
- Review the booklet *Facilitating Groups* at srs.lds.org/facilitator.

FACILITATOR SELF-ASSESSMENT

After each group meeting, review the statements below. How well are you doing?

HOW AM I DOING AS A FACILITATOR?	Never	Some-times	Often	Always
1. I contact group members during the week.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I share my excitement and love for each group member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I help ensure that every group member reports on his or her commitments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I talk less than other group members. Everyone participates equally.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I let group members answer questions instead of answering them myself.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I stay within the recommended time for each section and activity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I make time for the "Ponder" section so the Holy Ghost can guide group members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I follow the workbook as written and complete all sections and activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOW IS MY GROUP DOING?	Never	Some-times	Often	Always
1. Group members love, encourage, and serve each other.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Group members keep their commitments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Group members are achieving both temporal and spiritual results.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Action partners regularly contact and encourage each other during the week.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





1

THE GLORY OF GOD IS INTELLIGENCE

MY FOUNDATION PRINCIPLE

- Self-Reliance Is a Principle of Salvation

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. You Have Divine Potential
2. Education Is a Bridge to Self-Reliance
3. Know How Much Income You Need to Become Self-Reliant
4. Begin Your Self-Reliance Plan

GETTING STARTED—Maximum Time: 15 Minutes

Have an opening prayer.

Introduce yourselves. Each of you take one minute to share your name and something about you.

WELCOME TO OUR SELF-RELIANCE GROUP!

Read: This group will help you follow the counsel the Lord's servants have given about seeking more education or training to get work that will help you become self-reliant. Specifically, you will create a self-reliance goal, choose a job that provides the income you need to reach that goal, choose the education or training you need to get the job, choose how to pay for your education or training, and prepare to be successful in your education and career. Each group meeting lasts about two hours.

HOW DOES THIS WORK?

Read: Self-reliance groups function like a council. There is no teacher or expert. Instead, you follow the materials as they are written. With the guidance of the Spirit, you will help each other as follows:

- Contribute equally to discussions and activities. No one, especially the facilitator, should dominate the conversation.
- Love and support each other. Show interest, ask questions, and learn about each other.
- Share positive and relevant comments.
- Make and keep commitments.

Elder M. Russell Ballard taught, "There is no problem in the family, ward, or stake that cannot be solved if we look for solutions in the Lord's way by counseling—really counseling—with one another" (*Counseling with Our Councils*, rev. ed. [2012], 4).

Watch: "My Self-Reliance Group," available at srs.lds.org/videos. (No video? Skip to "Without a Teacher, How Will We Know What to Do?" on page 3.)

Discuss: What made the group in the video so successful? What will you do as a group to have a life-changing experience?

WITHOUT A TEACHER, HOW WILL WE KNOW WHAT TO DO?

Read: It's easy. Simply follow the materials. Each chapter in the workbook has six parts:

Report: Discuss the progress you made during the week on your commitments.

Foundation: Review a gospel principle that will lead to greater spiritual self-reliance.

Learn: Learn practical skills that will lead to greater temporal self-reliance.

Ponder: Listen for the Holy Ghost to offer inspiration.

Commit: Promise to act on commitments during the week that will help you progress.

Act: During the week, practice what you learned.

HOW TO USE THIS WORKBOOK

WHEN YOU SEE THESE PROMPTS, FOLLOW THESE DIRECTIONS:

Read	Watch	Discuss	Ponder	Activity
One person reads aloud for the whole group.	The whole group watches the video.	Group members share thoughts for two to four minutes.	Individuals quietly consider, meditate, and write for two or three minutes.	Group members work individually or with others for the specified time.

CERTIFICATE OF COMPLETION

Read: Group members who attend meetings and keep their commitments may receive a self-reliance certificate from LDS Business College. See page 209.



MY FOUNDATION: SELF-RELIANCE IS A PRINCIPLE OF SALVATION—Maximum Time: 20 Minutes

Ponder: John 10:10 (on the right)

Discuss: What is an abundant life?

Watch: “He Polished My Toe,” available at srs.lds.org/videos.
(No video? Read page 5.)

Discuss: Do you believe there are solutions to your problems?
How can we qualify for the Lord’s power to assist us?

Read: The *Handbook 2* reference and the quote by Elder Dallin H. Oaks (on the right). Being self-reliant does not mean that we can do or obtain anything we set our mind to. Rather, it is believing that through the grace, or enabling power, of Jesus Christ and our own effort, we are able to obtain all the spiritual and temporal necessities of life we require for ourselves and our families. Self-reliance is evidence of our trust or faith in God’s power to move mountains in our lives and to give us strength to triumph over trials and afflictions.

Discuss: How has Christ’s grace helped you obtain the spiritual and temporal necessities of life?

ACTIVITY

Step 1: Choose a partner and read each principle below.

Step 2: Discuss why believing these truths can help you become more self-reliant.

DOCTRINAL PRINCIPLES OF SELF-RELIANCE

- | | |
|--|--|
| 1. Self-reliance is a commandment. | “The Church and its members are commanded by the Lord to be self-reliant and independent” (<i>Teachings of Presidents of the Church: Spencer W. Kimball</i> [2006], 116). |
| 2. God can and will provide a way for His righteous children to become self-reliant. | “And it is my purpose to provide for my saints, for all things are mine” (D&C 104:15). |
| 3. The temporal and spiritual are one to God. | “Wherefore, verily I say unto you that all things unto me are spiritual” (D&C 29:34). |

“I am come that they might have life, and that they might have it more abundantly.”

JOHN 10:10

“Self-reliance is the ability, commitment, and effort to provide the spiritual and temporal necessities of life for self and family. As members become self-reliant, they are also better able to serve and care for others.”

HANDBOOK 2: ADMINISTERING THE CHURCH (2010), 6.1.1

“Whatever causes us to be dependent on someone else for decisions or resources we could provide for ourselves weakens us spiritually and retards our growth toward what the gospel plan intends us to be.”

DALLIN H. OAKS,
“Repentance and Change,” *Ensign* or *Liahona*, Nov. 2003, 40

Discuss: Read President Marion G. Romney's quote (on the right).
How do you know if you are becoming more self-reliant?

Commit: Commit to do the following actions during the week. Check the box when you complete each commitment.

- Read the First Presidency letter on the inside of the front cover and underline the promised blessings. What must you do to obtain them? Write your thoughts below.

- Share what you've learned today about self-reliance with your family or friends.

HE POLISHED MY TOE

If you are unable to watch the video, read this script.



ELDER ENRIQUE R. FALABELLA:

When I was growing up, we didn't have much. I remember one day when I approached my father and said to him, "Papa, I need a new pair of shoes. These ones are already worn out." He stopped and looked at my shoes and saw they were really worn out. He said, "I think this is something we can fix." He took a bit of black polish and polished my shoes, leaving them shiny and nice. He said to me, "Now they're fixed, son." I replied, "No, not yet. You can still see my toe sticking out of my shoe." He said, "Well, we can fix that too!" He took a little more polish and he polished my toe!

That day I learned that there is a solution to every problem. I am convinced that this principle of self-reliance and this initiative is a way to hasten the Lord's work. It's part of the work of salvation. All of us can become better than what we are now. You have to let go of apathy. Many times we become complacent, and this destroys our progress. Every day is a day I can make progress if I decide to do something different to improve what I've done poorly in the past. If you do it with faith, exercising faith and hope in Christ that He will be there helping you, you will find the way to make progress in temporal and spiritual things. This is because God lives and you are His son or daughter.

Back to page 4.

"Without self-reliance one cannot exercise these innate desires to serve. How can we give if there is nothing there? Food for the hungry cannot come from empty shelves. Money to assist the needy cannot come from an empty purse. Support and understanding cannot come from the emotionally starved. Teaching cannot come from the unlearned. And most important of all, spiritual guidance cannot come from the spiritually weak."

MARION G. ROMNEY,
"The Celestial Nature of Self-Reliance,"
Ensign, Nov. 1982, 93



LEARN—Maximum Time: 45 Minutes

Read: As you begin to explore your education options, Heavenly Father will help you recognize the possibilities open to you. You'll start this discovery by learning about these things:

1. You have divine potential.
2. Education is a bridge to self-reliance.
3. Know how much income you need to become self-reliant.
4. Begin your self-reliance plan.

1. YOU HAVE DIVINE POTENTIAL

Read: “The glory of God is intelligence, or, in other words, light and truth” (D&C 93:36). God wants you to have intelligence. He wants you to know what to do in this life. He wants you to know how to provide for yourself and your family, both spiritually and temporally.

Discuss: When has God helped you learn something that allowed you to be a better provider for yourself or your family?

Read: As a child of God, you have inherited divine traits and abilities and have the potential to become like your Heavenly Parents. You can develop these traits and abilities through experience and education. You can get education and training through going to school, enrolling in a training program, learning on the job, learning online, reading books, and in many other ways.

“Education is the key to opportunity” (Gordon B. Hinckley, “The Perpetual Education Fund,” *Ensign*, May 2001, 53).

- Discuss:**
- Two of you very briefly tell about someone you know who has improved his or her life through more education or training.
 - How could education or training increase your abilities and open the doors of opportunity to you?

2. EDUCATION IS A BRIDGE TO SELF-RELIANCE

Read: There may be a gap between how self-reliant you are now and where you want to be. Your gap may be big or small, but it is a gap to be crossed. Education and training can help bridge that gap. Education and training can lead to a better job, greater income, and improved self-reliance.

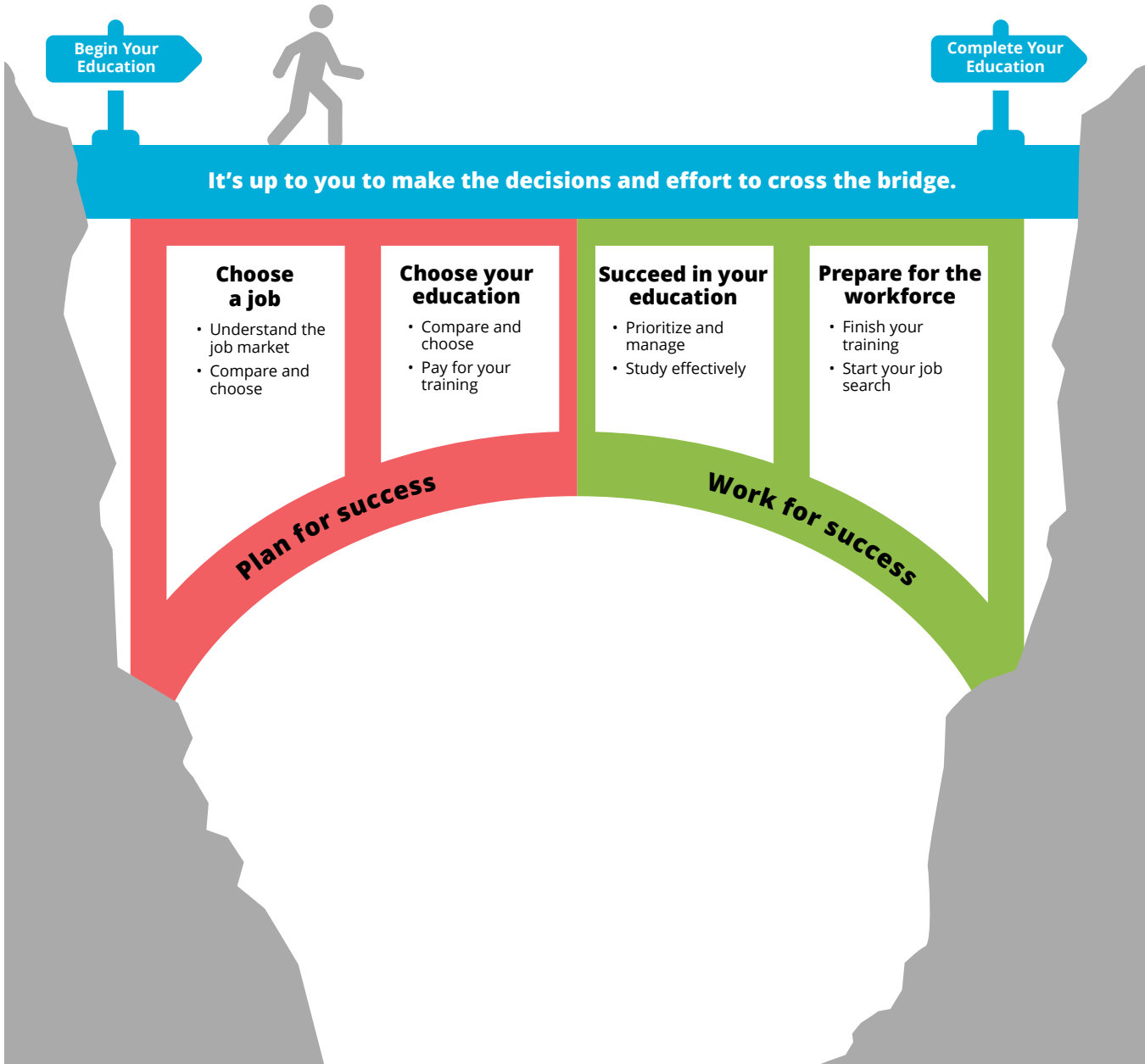
The bridge on the next page represents the path you will be following with this self-reliance group. You will progress through these steps to greater self-reliance.

ACTIVITY (5 minutes)

Take turns reading the parts of the bridge (on page 8) and discuss what will be hardest or easiest for you.

Education for Better Work

A Bridge to Self-Reliance



Read: As you continue to progress in your self-reliance, you may cross the bridge many times in your life to stay current in your field, to sharpen work skills, or to change jobs or careers.



3. KNOW HOW MUCH INCOME YOU NEED TO BECOME SELF-RELIANT

Read: “Self-reliance is the ability, commitment, and effort to provide the spiritual and temporal necessities of life for self and family” (*Handbook 2: Administering the Church* [2010], 6.1.1).

One of the first steps in your education path is to determine how much income you need to be self-reliant. Once you know how much income you need, you can begin to explore potential jobs and needed training.

To help you know how much income you need, track your daily income and expenses in a notebook. At the end of each week, add up the numbers and record the total amounts on the Income and Expense Record on page 15. You will use this record for the next several weeks. This information will help you select an appropriate job and training path.

4. BEGIN YOUR SELF-RELIANCE PLAN

Read: Over the next several weeks, you will develop a self-reliance plan. To start your self-reliance plan, begin with a self-reliance goal. For example, one participant wrote:

“I will get a job that pays 20,000 more than I now make so that I can provide for my family and save for emergencies.”

ACTIVITY (5 minutes)

Write your self-reliance goal below. Don't worry if it isn't perfect. You will have several chances to revise it. During the week, pray about your self-reliance goal and talk to family members or friends about it. Revise it as needed.

My Self-Reliance Goal

I will _____
so that I can _____.

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“God sees us as we truly are. . . . His plan is to build us into something far greater than what we were—far greater than what we can ever imagine. With each step of faith on the path of discipleship, we grow into the beings of eternal glory and infinite joy we were designed to become” (Dieter F. Uchtdorf, “He Will Place You on His Shoulders and Carry You Home,” *Ensign* or *Liahona*, May 2016, 104).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?

ACTION PARTNERS

Read: With the help of others, you can accomplish great things. For example, missionaries have companions for support. In our groups, we have “action partners.” Each week we will choose and work with an action partner. Action partners help each other keep commitments by:

- Calling, texting, or visiting each other during the week.
- Talking about what we learned in the group.
- Encouraging each other to keep commitments.
- Counseling together about challenges.
- Praying for each other.

Discuss: How has someone helped you accomplish something difficult?

Read: Being an action partner is not hard or time consuming. To start the conversation, you could ask:

- What did you like about our last group meeting?
- What good things have happened to you this week?
- How have you used the My Foundation principle this week?

The most important part of the discussion will be helping each other keep commitments. You could ask:

- How are you doing with your commitments?
- If you haven't kept some of them, do you need help?
- How can I best support your efforts?

ACTIVITY (5 minutes)

Step 1: Choose someone in the group to be your action partner.

- You may change partners each week if desired.
- Generally, action partners are the same gender and are not family members.

<i>Action partner's name</i>	<i>Contact information</i>
------------------------------	----------------------------

Step 2: Write how and when you will contact each other.

SUN	MON	TUES	WED	THURS	FRI	SAT



COMMIT—Maximum Time: 10 Minutes

Each week we make commitments. When we meet next week, we will begin by reporting on our commitments. Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- Ⓐ I will practice and share this week's My Foundation principle.

- Ⓑ I will begin my self-reliance plan by praying about my self-reliance goal and talking with family members or friends about it.

- Ⓒ I will keep track of my daily expenses.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

Income and Expense Record

HOW MUCH DO I SPEND WEEKLY?						
	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
Income						
Expenses						
Tithes, offerings						
Savings						
Food						
Housing						
Medical expenses						
Transportation						
Educational expenses						
Debt payments						
Clothing						
Utilities						
Phone						
Entertainment						
Insurance						
Other						
Total expenses						

NOTES



2

PREPARE FOR SUCCESS

MY FOUNDATION PRINCIPLE

- Manage Money

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Make Decisions
2. Companies Hire People Who Provide Value
3. Know What You Can Offer to Employers
4. Know Who to Talk To
5. Update Your Self-Reliance Plan



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Begin my self-reliance plan by praying about my self-reliance goal and talking with family members or friends about it.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient ●●●	Update my self-reliance plan ●●●	Track expenses ●●●	●●●	JW
Week 1 Self-reliance is a principle of salvation ●●●	Begin my self-reliance plan ●●●	Track expenses ●●●	●●●	_____
Week 2 Manage money ●●●	Explore job options in my area ●●●	Track expenses ●●●	●●●	_____
Week 3 Exercise faith in Jesus Christ ●●●	Confirm my job choice ●●●	Track expenses ●●●	●●●	_____
Week 4 Seek learning: research where you are going and how to get there ●●●	Explore training options ●●●	Track expenses ●●●	●●●	_____
Week 5 Repent and be obedient ●●●	Confirm my education or training choice ●●●	Track expenses ●●●	●●●	_____
Week 6 Work: take responsibility and persevere ●●●	Create my self-reliance plan for my education ●●●	Track expenses ●●●	●●●	_____
Week 7 Become one, serve together ●●●	Update my self-reliance plan ●●●	Share my self-reliance plan with family or friends ●●●	●●●	_____
Week 8 Use time wisely ●●●	Update my self-reliance plan ●●●	Choose one priority, overcome procrastination, overcome distractions ●●●	●●●	_____
Week 9 Communicate: petition and listen ●●●	Update my self-reliance plan ●●●	Choose one: understand requirements, understand learning style, manage stress ●●●	●●●	_____
Week 10 Solve problems ●●●	Update my self-reliance plan ●●●	Choose one: study habits, complete assignments, prepare for tests ●●●	●●●	_____
Week 11 Show integrity ●●●	Update my self-reliance plan ●●●	Choose one: work with a mentor, learn from failure, keep commitments ●●●	●●●	_____
Week 12 Receive temple ordinances ●●●	Update my self-reliance plan ●●●	Practice a skill or habit ●●●	●●●	_____

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you prayed about your self-reliance goal and talked with family members or friends about it?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: MANAGE MONEY

—Maximum Time: 20 Minutes

Ponder: Why is managing money so hard—and so important?

Watch: “First Things First!” available at srs.lds.org/videos.
(No video? Read page 22.)

Discuss: Why should we keep track of and save our money?

Read: Doctrine and Covenants 104:78 and the statement from *All Is Safely Gathered In* (on the right)

Discuss: Read the self-reliant approach to managing money (below).
How can we make this a habit?

“And again, verily I say unto you, concerning your debts—behold it is my will that you shall pay all your debts.”

DOCTRINE AND COVENANTS 104:78

SELF-RELIANT APPROACH

①

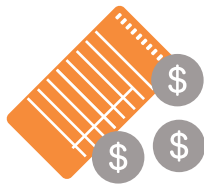
Work hard and smart to receive money.



Income

②

Pay the Lord first.



Tithes and offerings

③

Pay ourselves second.



Savings

④

Then we spend less than we earn and avoid debt.



Current living expenses

“Pay tithes and offerings, . . . avoid debt, . . . use a budget, . . . determine how to reduce what you spend for non-essentials . . . [and] discipline yourself to live within your budget plan.”

ALL IS SAFELY GATHERED IN: FAMILY FINANCES (booklet, 2007), 3

ACTIVITY

Step 1: Individually review your spending below.

HOW DO I FEEL ABOUT MY SPENDING?			
Category	I spend too little	I feel good about my spending	I spend too much
EXAMPLE → Clothing			✓
Eating out at restaurants			
Groceries			
Snacks and beverages			
Entertainment			
Housing			
Utilities			
Clothing			
Household items			
Transportation			
Insurance			
Phone			
Debt payments			
Tithing			
Charitable donations			
Other			

Step 2: Read the quote by Elder Robert D. Hales (on the right). Discuss how you could reduce spending in the categories where you spend too much.

“There seems to be a sense of entitlement in today’s culture. . . . When we become burdened with excessive debt, we have . . . placed ourselves in self-imposed servitude, spending all of our time, all of our energy, and all of our means to the repayment of our debts. . . . It is essential that we . . . develop a spending and savings plan—a budget—and distinguish between wants and needs.”

ROBERT D. HALES,
“Seek and Attain the Spiritual High Ground in Life”
 (Church Educational System fireside, Mar. 2009), [lds.org/media-library](https://www.lds.org/media-library)

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Keep track of what you earn and spend each day. At the end of the week, add up the numbers and record the total amounts on the Income and Expense Record on page 15.
- Share what you’ve learned today about managing money with your family or friends.

FIRST THINGS FIRST!

If you are unable to watch the video, choose roles and read this script.



SETTING: Young boy and girl, dressed in adult clothes, acting like their parents.

BOY: I'm home, dear.

GIRL: Welcome home. Oh my, you look tired.

BOY: You do too. You work very hard, don't you?

GIRL: Well, we're supposed to work, aren't we?

BOY: I earned 10 today.

GIRL: Oh, what a blessing. So, first things first. Let's pay our tithing, shall we?

BOY: But what if we don't have enough?

GIRL: That's where faith comes in!

BOY: Okay. So what's next?

GIRL: Well, we'll need to buy food and bus fare and pay rent. And then it would be nice to buy a chair . . .

BOY: But we can't. See? We don't have enough money.

GIRL: Could we borrow some?

BOY: They say debt is dangerous. We don't want to get in trouble.

GIRL: Okay. You're right. So what do we do with this?

BOY: Let's save it! You never know what will happen.

GIRL: That feels right. But there's nothing left for fun.

BOY: We have each other! And I'll try to earn more.

GIRL: I'll try to spend less!

BOY: That way we can be happy—and self-reliant!

GIRL: Right! That wasn't so difficult. Why do grown-ups make it so hard?

BOY: Oh, you know. That's just how grown-ups are.

Back to page 20.



LEARN—Maximum Time: 45 Minutes

Read: Last week you learned that education and training can be a bridge to self-reliance, leading to better work and increased income. This week you will begin to explore what job you want. Learning about the following will help you as you look ahead to job opportunities:

1. Make decisions.
2. Companies hire people who provide value.
3. Know what you can offer to employers.
4. Know who to talk to.
5. Update your self-reliance plan.

1. MAKE DECISIONS

Read: President Thomas S. Monson has often reminded us that “decisions determine destiny” (“Decisions Determine Destiny,” *New Era*, Nov. 1979, 4). Your course to self-reliance will require you to make decisions. During the next five weeks, you will work together to make the following decisions:

- What job you want
- What education or training program you will do
- How to pay for your education or training

Discuss: How do you feel knowing you will be making these decisions during the next few weeks?

Read: You may worry that you will make the wrong choice about what work you should do and what training you should get. Many people overthink their decisions. They may want very clear answers before they move forward. But the Lord often gives us “line upon line, precept upon precept, here a little and there a little” (2 Nephi 28:30).

Heavenly Father can help you make decisions. Listen as Elder David A. Bednar teaches about how God communicates with us.

Watch: “Patterns of Light: Spirit of Revelation,” available at srs.lds.org/videos. (No video? Read pages 39–40.)



Discuss: How can Heavenly Father help you with decisions about a job or training?

Read: You may not fully know what work you should do right now, but take the next step, and then the next step. Continually move forward. Seek information, ponder, and pray, but don't overthink and don't get stuck in indecision. Elder Dallin H. Oaks counseled, “Revelation to the children of God comes when they are on the move” (“In His Own Time, In His Own Way,” *Ensign*, Aug. 2013, 22).

Discuss: How can we help each other be “on the move” so we can receive the revelation we need to make decisions?

Read: Throughout these materials, you will meet fictional characters who are trying to make decisions as they seek to become self-reliant.

Meet Stefano, age 28. Stefano is single and lives at home with his parents. When he was younger, he studied for a year at a university to become an engineer, but then he dropped out. For a long time he has been saying, “I really should go back to school, but I don’t know what I should study.”

Stefano needs to decide what job he wants before he decides what to study. Like Stefano, you will also begin exploring what job you want.

2. COMPANIES HIRE PEOPLE WHO PROVIDE VALUE

Read: Nothing in life entitles us to success without effort. President Gordon B. Hinckley said, “Work is the miracle by which talent is brought to the surface and dreams become reality” (“To a Man Who Has Done What This Church Expects of Each of Us” [Brigham Young University devotional, Oct. 17, 1995], 6, speeches.byu.edu).

Companies hire people to help them make money or solve problems. They do not hire people just so the employees can earn money. If you are good at doing a particular job, companies may be willing to hire you and pay you for that work. Education and training can help you gain the skills and expertise that will provide value to a company, resulting in a better job for you.

Discuss: Why is it important for an employee to provide value to an employer in exchange for a paycheck?

3. KNOW WHAT YOU CAN OFFER TO EMPLOYERS

Read: Because employers are seeking people who can provide value to their company, it is important that you know what you can offer employers. What are you good at doing? What could you become good at doing?

The Lord has never given a list of careers ranked from the most important to the least important. President Gordon B. Hinckley taught: "I do not care what you want to be as long as it is honorable. A car mechanic, a brick layer, a plumber, an electrician, a doctor, a lawyer, a merchant. . . . But whatever you are, take the opportunity to train for it and make the best of that opportunity" (*Teachings of Gordon B. Hinckley* [1997], 172).

ACTIVITY (10 minutes)

As a group, do the following:

Step 1: Open six copies of this book so that each book shows a different page between pages 27 and 32. These pages show different types of work. Place the books around the room.

Step 2: Now, everyone stand up and look over the pages.

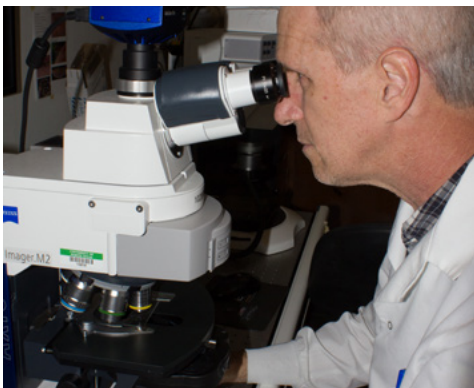
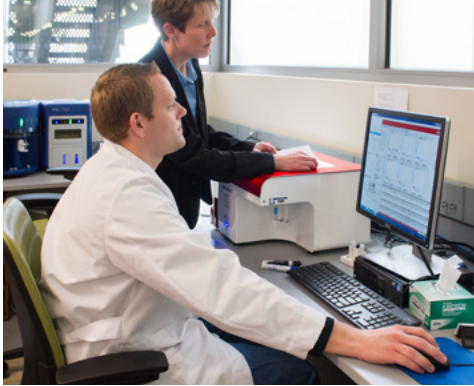
Step 3: Stand by the page showing images that best represent the skills and abilities you have now or that you would like to have. Don't be distracted by the pictures. Some people and places look different from what they would look like in your area. If you don't see your skills and abilities in the images, share with others the abilities you have or would like to have.

Step 4: Share why you chose that page.

I LIKE TO WORK WITH MY HANDS



I LIKE RESEARCH AND INVESTIGATION



I LIKE TO BE CREATIVE AND ORIGINAL



I LIKE WORKING WITH PEOPLE



I LIKE PERSUADING OTHERS



I LIKE TO BE DETAIL ORIENTED



ACTIVITY (10 minutes)

By yourself, quietly think about the following questions. Write your thoughts below each one.

1. What type of work comes naturally to me?

2. What work interests me? For example, do I like selling things, caring for people, or building things? Do I like detail work? Do I prefer to be assigned my work, or do I like to manage what I do?

3. What skills do I already have? For example, am I skilled at solving problems, planning ahead, or working with my hands?

4. What jobs would allow me to use the skills I have or want to learn?



ACTIVITY (5 minutes)

Step 1: Write three jobs that most interest you.

Step 2: Take turns asking the group:

“Does anyone know anything about these jobs?”

“Does anyone know someone who currently works in any of these jobs in our area?”

Step 3: Write down any ideas they share with you.

4. KNOW WHO TO TALK TO

Read: Many of the activities in this workbook require you to speak with others outside the group.

For example, the best way to find out about a job is to talk to people who do that job. One of your commitments this week will be to explore the three jobs you are interested in by talking with people in those positions. These conversations will help you make good decisions about your training and future work.

Some people you meet will be very helpful and interested in your success. They can become “mentors” to you. A mentor is someone you trust who can advise you, counsel with you, or guide you. A mentor can give you ideas, lift your vision, and help you develop your full potential. Pray for guidance to find and develop these special friendships.

Talking to people about these things is not difficult. You could say, “Hi, Joseph. I’m considering becoming a computer programmer. I know you work as a programmer. Would you have a few minutes for me to ask you some questions?” Most people are willing and happy to help.

Discuss: When have you asked someone an important question about work and received a helpful answer?

Read: When you seek advice from others:

- Have a few specific questions to ask (make sure the questions are appropriate).
- Write down what they tell you.
- Do not take more time than you asked for (keep it brief).
- Be polite.
- Do not ask the person for a job.
- Thank the person for his or her time.

5. UPDATE YOUR SELF-RELIANCE PLAN

ACTIVITY (5 minutes)

Update your self-reliance plan below. During the week, talk with people and read (on the internet and other sources) about the three jobs you are considering. Heavenly Father knows you better than you know yourself. Pray tonight about which three job options are best for you. You may feel prompted to add other jobs to your list or to remove some jobs.

My Self-Reliance Goal (chapter 1)

I will _____

so that I can _____.

My Job Plan

I will compare these three jobs:

1. _____

2. _____

3. _____

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“Trust in the Lord with all thine heart; and lean not unto thine own understanding . . . and he shall direct thy paths” (Proverbs 3:5–6).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- Ⓐ I will practice and share this week's My Foundation principle.

- Ⓑ I will work on my self-reliance plan by exploring job options in my area.

- Ⓒ I will keep track of my daily expenses.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

PATTERNS OF LIGHT: SPIRIT OF REVELATION

Elder David A. Bednar

“When sons and daughters of God communicate with Him, we call it prayer. When He communicates with us, it comes in a variety of methods, means, or channels. We’re talking about the patterns whereby God communicates with His children here upon the earth.

“Revelation is communication from God to His children here upon the earth. Sometimes, those messages come quickly and rather dramatically. I’ve compared that to a light being turned on in a dark room, where very suddenly, the darkness is expelled, and you can see everything in the room quite clearly and brilliantly. I would suggest that that pattern of receiving messages from God is more rare than common.

“A second pattern is when the light comes gradually, much like the rising of the sun. You can discern the increase of light on the horizon but never all at once. This pattern of revelation, I would suggest, is more common than rare.

“Sometimes, receiving inspiration is like a foggy day. There’s enough light that you can tell it’s not darkness anymore. It’s not night. But it’s not brilliantly illuminated. You can see just enough to take a few steps ahead into the cloudiness. I don’t know about other people, but it occurs that way for me all the time. There’s enough to just take a few steps. And then the light continues to help me see just far enough ahead that I can continue to press forward.

“As we follow the teachings of Jesus Christ, He is the light. One of His names is ‘the Light.’ As we follow His example and live

according to His teachings, there is illumination for all the aspects of our life. To the degree that we reject Him and reject His teachings, we're on our own. I'd much prefer to follow His light. I know when there is a power beyond my own that comes from God to me and through me, which is the spirit of revelation."

Back to page 24.



3

UNDERSTAND THE JOB MARKET

MY FOUNDATION PRINCIPLE

- Exercise Faith in Jesus Christ

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Know How Much Income You Need to Become Self-Reliant
2. Understand Your Job Realities
3. Know Who to Talk To
4. Update Your Self-Reliance Plan



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Work on my self-reliance plan by exploring job options in my area.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS					
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.					
	Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example	Repent and be obedient	Update my self-reliance plan	Track expenses		JW
Week 1	Self-reliance is a principle of salvation	Begin my self-reliance plan	Track expenses		
Week 2	Manage money	Explore job options in my area	Track expenses		
Week 3	Exercise faith in Jesus Christ	Confirm my job choice	Track expenses		
Week 4	Seek learning habits where you are going and how to get there	Explore training options	Track expenses		
Week 5	Repent and be obedient	Confirm my education or training choice	Track expenses		
Week 6	Work with responsibility and perseverance	Create my finance plan for my education	Track expenses		
Week 7	Become one, serve together	Update my self-reliance plan	Share my self-reliance plan with family or friends		
Week 8	Use time wisely	Update my self-reliance plan	Choose one priority, overcome procrastination, overcome distractions		
Week 9	Communicate, petition and learn	Update my self-reliance plan	Choose one, understand requirements, understand learning style, manage crises		
Week 10	Solve problems	Update my self-reliance plan	Choose one, study habits, complete assignments, prepare for tests		
Week 11	Show integrity	Update my self-reliance plan	Choose one, work with a mentor, learn from failure, keep commitments		
Week 12	Receive temple ordinances	Update my self-reliance plan	Practice a skill or habit		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you explored job options?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: EXERCISE FAITH IN JESUS CHRIST—Maximum Time: 20 Minutes

Ponder: How does my faith in Jesus Christ affect my self-reliance?

Watch: “Exercise Faith in Jesus Christ,” available at srs.lds.org/videos. (No video? Read page 45.)

Discuss: Why does true faith always lead to action? Why is faith necessary for God to help us temporally and spiritually?

Read: Matthew 6:30 and the quote from the *Lectures on Faith* (on the right)

ACTIVITY

The path to self-reliance is a journey of faith. The First Presidency and Quorum of the Twelve are inviting us to make increasing our faith in Heavenly Father and His Son a priority in our life.

Step 1: As a group, read the prophetic priorities in the box below.

Step 2: Discuss how faithfully honoring the Sabbath, taking the sacrament, and reading the Book of Mormon will help you become more self-reliant.

PROPHETIC PRIORITIES AND PROMISES

“Imagine the scope of that statement! The fulness of the earth is promised to those who keep the Sabbath day holy” (Russell M. Nelson, “The Sabbath Is a Delight,” *Ensign* or *Liahona*, May 2015, 130; see also D&C 59:16).

“Spirituality is not stagnant and neither are [sacrament] covenants. Covenants bring not only commitments but they bring spiritual power” (Neil L. Andersen, General Authority training meeting, Apr. 2015).

“I bear witness that [the Book of Mormon] can become a personal ‘Urim and Thummim’ in your life” (Richard G. Scott, “The Power of the Book of Mormon in My Life,” *Ensign*, Oct. 1984, 11).

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Show your faith this Sunday by keeping the Sabbath day holy and reverently partaking of the sacrament.
- Read from the Book of Mormon every day.
- Read the scriptures on page 45. Choose one and share it with your family or friends.

“Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?”

MATTHEW 6:30

“Are not all your exertions of every kind, dependent on your faith? . . . As we receive by faith all temporal blessings that we do receive, so we in like manner receive by faith all spiritual blessings that we do receive. But faith is not only the principle of action, but of power also.”

Lectures on Faith (1985), 2, 3

EXERCISE FAITH IN JESUS CHRIST

If you are unable to watch the video, read this script.



ELDER DAVID A. BEDNAR: Taking action is the exercise of faith. The children of Israel are carrying the ark of the covenant. They come to the River Jordan. The promise is they will cross over on dry land. When does the water part? When their feet are wet. They walk into the river—act. Power follows—the water parts.

We oftentimes believe, “I’m going to have this perfect understanding, and then I’m going to transform that into what I do.” I would suggest that we have enough to get started. We have a sense of the right direction. Faith is a principle—the principle—of action and of power. True faith is focused in and on the Lord Jesus Christ and always leads to action.

(See “Seek Learning by Faith” [address to Church Educational System religious educators, Feb. 3, 2006], [lds.org/media-library](https://www.lds.org/media-library))

Back to page 44.

SCRIPTURES ABOUT FAITH IN ACTION

Because Daniel would not stop praying, he was thrown into a den of lions, but “God . . . sent his angel, and . . . shut the lions’ mouths, . . . and no manner of hurt was found upon him, because he believed in his God” (Daniel 6:22–23; see also verses 16–21).

The Lord gave Lehi the Liahona to guide his family, and “it did work for them according to their faith in God. . . . [When] they were slothful, and forgot to exercise their faith and diligence . . . they did not progress in their journey” (Alma 37:40–41).

“Bring ye all the tithes into the storehouse . . . and prove me now herewith

. . . if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:10).

During a famine, Elijah asked a widow to give him her last meal. Elijah promised that because of her faith the Lord would provide food to her, and her food never ran out. (See 1 Kings 17.)

“When the poor and needy seek water, and there is none, and their tongue faileth for thirst, I the Lord will hear them, I the God of Israel will not forsake them” (Isaiah 41:17; see also verse 18).



LEARN—Maximum Time: 45 Minutes

Read: In the past week, you began to explore possible job options. Today you will look more deeply into those job possibilities and move toward making a decision about what job you want. To help you with this process, you will learn about the following:

1. Know how much income you need to become self-reliant.
2. Understand your job realities.
3. Know who to talk to.
4. Update your self-reliance plan.

1. KNOW HOW MUCH INCOME YOU NEED TO BECOME SELF-RELIANT

Read: “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” (Luke 14:28).

To become self-reliant, you need a job that pays well enough to provide for your needs and your family’s needs. You have been tracking your expenses for a couple of weeks to give you an idea of your current expenses. Your next step is to estimate how much more income you need to be self-reliant. The job you select should provide that amount of income.

ACTIVITY (5 minutes)

Step 1: Fill in this table with your estimate of how much you spend. You can choose weekly, monthly, or yearly. If you are uncertain, make your best estimate.

How much I currently spend

WEEKLY	MONTHLY	YEARLY

Step 2: Estimate how much money you would need to earn to be self-reliant. It should be enough to provide for your needs and your family's needs now and in the future. Write that amount in the table below.

How much I need to be self-reliant

WEEKLY	MONTHLY	YEARLY

2. UNDERSTAND YOUR JOB REALITIES

Read: Last week you selected three types of jobs you are interested in, and you committed to learn more about them during the week. We will now look more closely at some important realities regarding jobs to help you narrow your choice and then choose a training path.

Reality 1: Employers pay well for some jobs and very little for others.

Read: Understand what employers value. Many people have the ability to work at a fast-food restaurant, so pay is low. Very few people have the ability to perform heart surgery, so pay is high.

Meet Arlene, age 44. Arlene was working part-time as a nurse when she seriously injured her back while moving a patient. With a son on a mission and two other children at home, she and her husband worry about having enough money. Arlene wants to return to work in the field of health care but needs to do so in a less physically demanding way. She is interested in doing medical coding, being a medical office assistant, or doing other medical administration jobs. Now she needs to see how much those jobs pay and what it would take to move into that type of profession.

As Arlene considers what job to pursue, she finds that to earn at least as much as she made as a nurse, she should choose medical administration, since the other two choices don't pay as much.

ACTIVITY (5 minutes)

Step 1: On your own or with your group, estimate the amount of money you would earn in each of the three positions you are interested in and see if it is enough to be self-reliant.

POSITION	PAY (weekly, monthly, yearly)	IS THIS ENOUGH? (yes or no)

Step 2: Verify the income amounts during the week by talking with people who work in that field or by doing other research.

Reality 2: Some jobs aren't in demand in your area.

Read: Some jobs are disappearing and may not have a future in your area. Technology replaces some jobs, and some jobs are now primarily done in other countries.

Meet Rachel, age 48. Rachel is divorced and has one married daughter and two teenage sons still at home. She completed two semesters of college many years ago but never finished college. She has worked at various jobs and currently works in a grocery store. She is somewhat active in the Church but often has to work on Sundays. Rachel has always struggled to make ends meet, but she's a hard worker. Rachel wants to get a degree so she can get a better job to provide for her family and be more active in the Church.

One of the jobs Rachel was interested in was small electronic repair. However, as she looked into it, she couldn't find anyone working in that field because there is hardly any need for that work in her area. She removed this job from her list of options and focused on other jobs and training.

Meet Juan, age 33. Juan is married and has three young children. He works construction during the day and as a cook in the evenings. He wants a better job to replace the two he has, and he wants to be a better provider. He lives near a large industrial seaport. Juan is wondering about welding. After some research, he finds there are many jobs for welders and it could be a good option for him. He will start looking into training options, knowing they could lead to a good welding job.

ACTIVITY (5 minutes)

Step 1: In groups of three or four people, share the jobs you are interested in and ask the group, "Do you think there is demand in our area for these jobs?"

Step 2: This week, verify the demand for the jobs you are interested in by talking with people or doing research. Eliminate those jobs that aren't in demand.

Reality 3: It may take multiple steps to get to the job you want.

Read: Some jobs take a lot of training and time to qualify for. Some training is expensive and may not be available in your area. Many jobs also require experience in addition to the training. You will want to know what steps may be needed to obtain the jobs that interest you.

Meet Yuko, age 36. Yuko worked in housekeeping at a hotel for several years. She wasn't making much money. She thought she would like to work as the hotel general manager, but it seemed impossible. She decided to move forward, knowing it wouldn't happen all at once. She took these steps over a 10-year period:

- She worked hard in her housekeeping job and proactively solved problems.
- When a shift supervisor position opened, she got the position.
- She went to school and got a degree in hotel management while still working as a shift supervisor.
- She got a job as a front office manager.
- After three years of doing great work as a front office manager, she reached her goal of becoming a general manager of a hotel.

ACTIVITY (3 minutes)

List the steps you might need to take to get where you want to go. Include the training and experience you would need.

POSITION	NEEDED TRAINING AND EXPERIENCE

Reality 4: Work is work. You won't enjoy everything about your job.

Read: Understand the nature of work. Some people wait for the perfect job to come along—a job they think they won't have any difficulties doing. For example, Stefano turned down several job opportunities because they were “beneath him” when he should have taken them. Successful people move forward and take jobs, knowing they will like some things and dislike other things about their jobs.

As you talk with people this week about your possible jobs, be sure to ask what the people like and do not like about their jobs.

3. KNOW WHO TO TALK TO

Read: This week, narrow down your list of three jobs to one. Then explore the training and education options to help you qualify for that job. The best way to learn more about these jobs and narrow them down is to talk with people who work in these types of positions and ask them any questions you might have.

ACTIVITY (10 minutes)

Step 1: Write down the names of three people you could talk with this week to learn more about the jobs you are interested in. These can include people your group suggested last week, people you have met with previously, and new people.

1. _____
2. _____
3. _____

Step 2: Pair up with your action partner and imagine that you are meeting with someone on your list. Take turns asking each other two of the following questions:

- What do you like about your job?
- What type of training or education is needed to do what you do?
- What kind of experience would be helpful for someone interested in this job?
- What income is typical for this field?

- What kinds of things do you not like about your job?
 - How much demand is there for jobs in this field?
 - Who else would you recommend I talk with?
 - What advice would you have for someone like me?
-

Discuss: How will talking with people help you narrow your choice of jobs?

4. UPDATE YOUR SELF-RELIANCE PLAN

ACTIVITY (5 minutes)

Update your self-reliance plan below. This week, work to complete the newest part of selecting what job you want and why.

My Self-Reliance Goal (chapter 1)

I will _____
so that I can _____.

My Job Plan (chapters 2 and 3)

I compared these three jobs:

1. _____
2. _____
3. _____

The job I chose for me is _____ because of the following things I learned from employers and others about the job realities in my area:

_____.

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“[Your chosen field] should be one which will challenge your intellect and which will make maximum utilization of your talents and your capabilities. Finally, it should be a field that will supply sufficient [pay] to provide adequately for your companion and your children” (Thomas S. Monson, “Life’s Greatest Decisions” [Church Educational System fireside for young adults, Sept. 7, 2013], [lds.org/media-library](https://www.lds.org/media-library)).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- Ⓐ I will practice and share this week's My Foundation principle.

- Ⓑ I will work on my self-reliance plan by confirming that the job I chose is a good fit for me and meets local realities.

- Ⓒ I will keep track of my daily expenses.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



4

EVALUATE YOUR TRAINING OPTIONS

MY FOUNDATION PRINCIPLE

- Seek Learning: Resolve Where You Are Going and How to Get There

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Identify the Training and Experience You Need
2. Identify Training Options in Your Area
3. Know Who to Talk To
4. Update Your Self-Reliance Plan



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Work on my self-reliance plan by confirming that the job I chose is a good fit for me and meets local realities.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS					
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.					
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort					
	Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example	Repent and be obedient ●●●	Update my self-reliance plan ●●●	Track expenses ●●●		JW
Week 1	Self-reliance is a principle of salvation ●●●	Begin my self-reliance plan ●●●	Track expenses ●●●		
Week 2	Manage money ●●●	Explore job options in my area ●●●	Track expenses ●●●		
Week 3	Exercise faith in Jesus Christ ●●●	Confirm my job choice ●●●	Track expenses ●●●		
Week 4	Seek learning habits where you are going and how to get there ●●●	Explore training options ●●●	Track expenses ●●●		
Week 5	Repent and be obedient ●●●	Confirm my education or training choice ●●●	Track expenses ●●●		
Week 6	Work: take responsibility and persevere ●●●	Create my finance plan for my education ●●●	Track expenses ●●●		
Week 7	Become one, serve together ●●●	Update my self-reliance plan ●●●	Share my self-reliance plan with family or friends ●●●		
Week 8	Use time wisely ●●●	Update my self-reliance plan ●●●	Choose one priority, overcome procrastinations, overcome distractions ●●●		
Week 9	Communicate: petition and listen ●●●	Update my self-reliance plan ●●●	Choose one: understand requirements, understand learning style, manage stress ●●●		
Week 10	Solve problems ●●●	Update my self-reliance plan ●●●	Choose one: study habits, complete assignments, prepare for tests ●●●		
Week 11	Show integrity ●●●	Update my self-reliance plan ●●●	Choose one: work with a mentor, learn from failure, keep commitments ●●●		
Week 12	Receive temple ordinances ●●●	Update my self-reliance plan ●●●	Practice a skill or habit ●●●		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you (1) confirmed that the job you chose is a good fit and (2) checked local job realities?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: SEEK LEARNING

—Maximum Time: 20 Minutes

Ponder: How does learning create opportunity?

Watch: “Education for a Better Life,” available at srs.lds.org/videos.
(No video? Read page 61.)

Discuss: What did Elder Joseph W. Sitati want when he was 13?
What did he do about it?

Read: Doctrine and Covenants 88:118–19 and the quote by President Gordon B. Hinckley (on the right)

Ponder: What thoughts and impressions have you had from the Holy Ghost about improving your life?

ACTIVITY—CREATING A “LIFE’S MISSION”

Step 1: Read the quote by President Henry B. Eyring (on page 59). The Lord has a plan for you. He has blessed you with special gifts and talents that will allow you to become anything He desires you to become. You can fulfill your mission here on earth if you are diligent in seeking to understand and obey His will for you.

Step 2: Answer the questions below to start creating your vision or “life’s mission.”

MY LIFE’S MISSION

Where do I want to be in five years?

Why?

What skills, knowledge, or experience do I need to get there?

“Seek ye diligently and teach one another words of wisdom; yea, seek ye out of the best books words of wisdom; seek learning, even by study and also by faith. . . . Establish a house . . . of learning.”

**DOCTRINE AND COVENANTS
88:118–19**

“We have a responsibility and a challenge to take our places in the world of business, science, government, medicine, education, and every other worthwhile and constructive vocation. We have an obligation to train our hands and minds to excel in the work of the world for the blessing of all mankind.”

GORDON B. HINCKLEY, “A City upon a Hill,” *Ensign*, July 1990, 5

Commit: Commit to do the following actions during this week. Check the box when you complete each action.

- Complete the following goals and mentor activities.
- Finish writing your “life’s mission” plan and discuss it with your family.
- Ask someone to be your mentor and set a time to meet.

ACTIVITY—CREATING GOALS

Step 1: Read the quote from President Howard W. Hunter (on the right). Through goals, our hopes are transformed into action.

Goals should:

1. Be specific and measurable.
2. Be written down and placed where you can see them at least daily.
3. Have set completion times.
4. Have specific actions to take to accomplish the goal.
5. Be constantly reviewed, reported, and updated.

Step 2: On a separate sheet of paper, write two or three goals that will help you achieve your life’s mission. Follow the example below. Place the paper where you can see it daily.

GOAL	WHY?	SPECIFIC STEPS TO ACHIEVE GOAL	TIMELINE	WHO WILL I REPORT MY PROGRESS TO?
EXAMPLE: Read the Book of Mormon 30 minutes each day.	So I can receive daily direction from the Holy Ghost.	1. Wake up at 6:30 a.m. every day. 2. Read before breakfast. 3. Record my progress on a chart.	I will evaluate my progress every night before I go to bed.	I will share my progress chart with a family member each Sunday.

“Plead that the Spirit will show you what the Lord wants you to do. Plan to do it. Promise Him to obey. Act with determination until you have done what He asked. And then pray . . . to know what you might do next.”

HENRY B. EYRING,
“Act in All Diligence,”
Ensign or Liahona,
May 2010, 63

“This is a gospel of repentance, and we need to be repenting and resolving. Indeed, the process of repenting, making commitments, and setting goals should be a continuous one. . . . I commend the practice to you.”

HOWARD W. HUNTER,
“The Dauntless
Spirit of Resolution”
(Brigham Young
University devo-
tional, Jan. 5, 1992), 2,
speeches.byu.edu

ACTIVITY—FINDING A MENTOR

Step 1: Read the quote from Elder Robert D. Hales (on the right). There are different kinds of mentors. You may need someone with a lot of experience to answer your questions—someone who has done what you want to do. Other mentors can be righteous friends or family members. These are people willing to spend more time encouraging you to make changes in your life and holding you accountable to progress.

Step 2: Think about the kind of help you need. Write a list of people who could be your mentors. Ponder and pray about your list of names.

Step 3: Answer the questions below to start a mentor relationship. To invite someone to be your mentor, you could simply ask, “I’m trying to make a change in my life. Would you be willing to help me?”

MY MENTOR
Who would you like to be your mentor?
When will you ask him or her to be your mentor?
When could you meet to share your “life’s mission” and goals?
How frequently would you like to meet with your mentor?

Step 4: Remember that you are responsible for your “life’s mission.” When you meet with your mentor:

- Review your progress.
- Review the roadblocks to your progress and what you are doing to overcome them.
- Review specifically what you plan to do before you meet with your mentor again.

“In my young adult years, I sought counsel from my parents and from faithful, trusted advisers. One was a priesthood leader; another was a teacher who believed in me. . . . Prayerfully select mentors who have your spiritual well-being at heart.”

ROBERT D. HALES,
“Meeting the Challenges of Today’s World,”
Ensign or Liahona,
 Nov. 2015, 46

EDUCATION FOR A BETTER LIFE

If you are unable to watch the video, read this script.



ELDER JOSEPH W. SITATI: At 13 I lived in a very rural part of Kenya. People had very little. But those who seemed to afford the things that others admired were those who had a good education. I came to see that education was a key to a better life.

The thought kept coming to me to go and speak to the principal of one of the schools that I really desired to attend. I needed my father's bicycle to make this journey that took half a day. I had never been out of my village. I did not know how to speak English very well, and this principal was a white man. I had never before met or spoken directly to a white man, so this was an intimidating thought.

Something inside me kept pushing me along and telling me that I should do this, so I set off to visit the principal. As I looked at him I could see that he was quite surprised to see this young boy standing like a soldier in front of him. He had kind eyes, so that gave me courage. I told him that I really wanted to join his school and I would be very happy if he could take me. Then he

said, "Well, we'll see when the test results are out." I said, "Thank you, sir." In less than four minutes I was out of the office.

Those four minutes I spent in that office really were the defining moments in my life. I was the only student from my primary school who was selected to one of the best schools in our area. The fact that this good man had given me this opportunity made me grateful, and it inspired me to strive to be the best student in my class.

That opened new opportunities for me to go to another good school and then to prepare for university. My education enabled me to find my wife at university. It enabled me to find a job in the city. While living in Nairobi, we came across a missionary couple that invited us to their home, where they were having meetings with those who are members of the Church. If I had not been in Nairobi at that time, I would never have found the gospel. The fact that I was in a secure job enabled me to serve in the Church.

I testify that education is a key to self-reliance. It will open many avenues for you to be able to provide for yourself temporally and to become spiritually self-reliant as well.

Back to page 58.



LEARN—Maximum Time: 45 Minutes

Read: During the next few weeks, you will explore training options and providers and determine how to pay for your training or education. You will start by evaluating your training options.

1. Identify the training and experience you need.
2. Identify training options in your area.
3. Know who to talk to.
4. Update your self-reliance plan.

1. IDENTIFY THE TRAINING AND EXPERIENCE YOU NEED

Read: During the last few weeks, you have been researching jobs that could help you improve your self-reliance. During the past week, you should have narrowed it down to one job you would like to focus on.

ACTIVITY (5 minutes)

Step 1: Write down the job you have selected: _____

Step 2: As a group, each take 30 seconds to share your desired job and why you chose it.

Read: To be able to get the job you chose, you need to learn how to do the job. Learning comes through training and experience. Among other factors, companies make their hiring choices based on your level of education and experience.

For example, Arlene has a lot of experience in health care and now wants to work in health care administration. Juan has great construction experience and now wants to become a welder. Their previous experience gives them a good foundation. Adding more specific training or education will help them qualify for the jobs they want.

Discuss: Why are your level of education and type of education important to a company when it is deciding whether to hire you?

Read: Schools, companies, and other institutions offer training for all different types of work. Look for the training that best fits the job you chose.

For example, Arlene will probably find the education she needs at a college or university. Juan will probably find the training he needs at a technical school, through an apprenticeship, or even on the job.

ACTIVITY (5 minutes)

Step 1: As a group, take turns reading the information in the following table. If the job you chose is not included in the table, discuss the training that is typically needed for your work.

Step 2: If the typical training is different for your area, discuss those differences as a group and put a check mark by the training you need.

TYPE OF WORK	TYPICAL TRAINING	TYPICAL PLACES THAT OFFER THE TRAINING	MY NEED?
Construction worker, lab technician, machinist, mechanic, quality control inspector, and more	On-the-job, certificate (some require apprenticeships or on-the-job training)	Business, vocational and technical schools, online	
Driver, restaurant owner, business owner, and more	License	Vocational and technical schools, online	
Plumber, electrician, air conditioning repair person, medical coder, interpreter, project manager, pilot, and more	Certificate (some require apprenticeships or on-the-job training)	Vocational and technical schools, online	
Computer network administrator, contractor, media technologist, nurse, teacher, journalist, architect, and more	Undergraduate degree	College or university, online	
Lawyer, manager, director, university professor, researcher, surgeon, and more	Graduate degree	College or university, online	

For information on education and training options available through the Church Educational System, read pages 72–74 on your own this week.

Read: You may have found from your conversations and research that you need experience as well as training to qualify for your desired job. You may need to take lower-level positions first, perhaps while getting your training, to get a better job later.

Discuss: What kind of experience did you find you need to qualify for the job you want?

2. IDENTIFY TRAINING OPTIONS IN YOUR AREA

Read: Now that you know what type of training is required, it's time to identify specific providers. For example, Juan found two technical schools and one employer in the area that could help him certify as a welder.

ACTIVITY (5 minutes)

Step 1: On the lines below, write the names of at least three schools, businesses, or other organizations that might offer the training you need.

Step 2: Get with your action partner and share the names of the schools or training providers you have identified and why you think they would be good training options.

WHERE TO GET MY TRAINING

Read: Not all education and training are created equal. Some training programs and schools are better than others. Some programs may be more effective at training students and have higher job placement rates. Some might be difficult to get into, or perhaps many students don't complete their program. Some schools might be expensive, so you will need to determine if they are worth the cost.

Find an education or training provider that offers the best combination of these factors:

- High job placement rate (quality)
- Likelihood of getting accepted and completing the program or training
- Affordability

For example, Rachel is considering three different schools, as compared in the following table. In her research she has found this information:

OPTION 1	OPTION 2	OPTION 3
Placement rate: 7 out of 10 people get jobs (70%). Six out of 10 get accepted, and over 90% complete. Total cost for school: 15,000	Placement rate: 2 out of 10 people get jobs (20%). Everyone is accepted, but less than 50% complete. Total cost for school: 5,000	Placement rate: 8 out of 10 people get jobs (80%). Three out of 10 get accepted, and over 80% complete. Total cost for school: 50,000

Discuss: Which factors are most important to you when selecting a school or training provider?

3. KNOW WHO TO TALK TO

Read: The best ways to learn about your training options are to (1) talk with people who work at the schools or training programs and (2) do some research on your own. Many schools and training providers have people who can answer your questions. Contact a person in the organization, express interest in the training, and ask to speak with someone who can answer your questions. It might be helpful to contact people in the following roles:

- Admissions adviser
- Program adviser
- Training manager
- Information desk
- Specific instructors

You can also call the school or training provider, review information on its website, and talk to other people who have been through the program.

Discuss: What other sources could help you get the information you need about a school or training provider?

Read: As you do your research, find answers to specific questions to help you make your decision.

ACTIVITY (10 minutes)

Step 1: Pair up with your action partner and take turns role-playing or imagining you are visiting with a school contact to learn more about the program or training you are interested in. One person plays the role of the contact at the school. First introduce yourself by saying something like “Hi, my name is _____. I am interested in your _____ program. Can I ask you a few questions?”

Step 2: Ask at least three of the questions from the list on page 75. The other partner can make up his or her answers.

Step 3: Switch roles and repeat the activity.

Read: Use the questions in “Evaluating My Training Options” (page 75) when you talk to schools or training providers this week. Be sure to get this information so you can use it in next week’s meeting.

Discuss: What other questions do you think might be helpful to ask?

4. UPDATE YOUR SELF-RELIANCE PLAN

ACTIVITY (5 minutes)

Update your self-reliance plan as needed and complete the “My Education Plan” section.

My Self-Reliance Goal (chapter 1)

I will _____
so that I can _____.

My Job Plan (chapters 2 and 3)

I compared these three jobs:

1. _____
2. _____
3. _____

The job I chose for me is _____ because of the following things I learned from employers and others about the job realities in my area:

_____.

My Education Plan

I will research these three training options:

1. _____
 2. _____
 3. _____
-

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“You face great challenges that lie ahead. You are moving into a world of fierce competition. You must get all of the education you can. The Lord has instructed us concerning the importance of education. It will qualify you for greater opportunities. It will equip you to do something worthwhile in the great world of opportunity that lies ahead. If you can go to college and that is your wish, then do it. If you have no desire to attend college, then go to a vocational or business school to sharpen your skills and increase your capacity” (Gordon B. Hinckley, “Converts and Young Men,” *Ensign*, May 1997, 49–50).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- (A)** I will practice and share this week's My Foundation principle.

- (B)** I will explore my training options by finding answers to the questions on page 75.

- (C)** I will keep track of my daily expenses.

- (D)** I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

CES EDUCATIONAL OPPORTUNITIES

The Church is working diligently to make educational opportunities accessible to many more Church members across the world. The Church Educational System (CES) offers several educational opportunities that, in certain parts of the world, may lead to better work.

As with all education options you consider, prayerfully evaluate whether these options will help further your career opportunities and lead to better work in your location.

Micro Courses—Skills Training for Everyone

If you need training to get a specific job, or if you are in a career and need additional training, micro courses might be a great option. Micro courses can be grouped into three categories: career skills, people skills, and life skills. These courses have been designed so that anyone, anywhere, with access to the internet can learn new marketable skills. The courses can range from 15 minutes of instruction on résumé writing, to a one-hour course on goal setting, to a 12-week course on computer programming that results in an industry certification.

Corporate Connect—Industry Training with Guaranteed Job Interviews

If your goal is to get a job as soon as possible in an area that leads to great careers, Corporate Connect may be the best option. The LDS Business College Corporate Connect Series works with employers to train Church members for specific jobs in the fields of business, IT, health professions, and manufacturing. These jobs pay well and have great upward mobility. Training lasts two to three months with a guaranteed interview for those who finish the program. So far, Corporate Connect has a placement rate of almost 90 percent.

College/University Certificates and Degrees— Higher Education for Better Employment

LDS higher education institutions, including LDS Business College, BYU–Idaho, BYU–Hawaii, and BYU, offer a variety of certificates and degrees, some of which can be earned online. These programs range from one-semester certificates to advanced graduate and professional degrees. Many of these degrees and certificates are skills based and directly prepare students for employment and a career.

At present, these educational options are available only in English. For more information about them, visit churcheducation.lds.org.

PATHWAY/BYU–IDAHO

In association with BYU–Idaho, Pathway is a low-cost educational program that combines online courses with local gatherings. Its purpose is to offer easy entry to students with little or no college experience, or re-entry to those whose previous studies were long ago. Since it is an online program, proximity to a campus is not required. Students earn college credit that is eligible for transfer to BYU–Idaho and several other universities.

Also required:

- Be a member of The Church of Jesus Christ of Latter-day Saints.
- Be at least 17 years old with a high school diploma or equivalent, or age 19 or older (with or without a high school diploma or equivalent).
- Have regular access to a computer with high-speed internet and webcam/video chat capabilities.
- Speak English proficiently (see more on the next page).
- Live within a reasonable commuting distance of a Pathway site; there are many sites worldwide staffed by service missionaries.
- Be enrolled in institute (this requirement is for those ages 18–30 who are unmarried).

The Pathway program takes one year (or three semesters) to complete, after which a student may continue toward a college degree. Pathway opens doors to opportunity, which include participating in the BYU–Idaho Online Degree Program, attending BYU–Idaho as an on-campus student, or enrolling in a local college or university (subject to each institution’s admission requirements).

Students who complete Pathway and wish to attend BYU–Idaho on campus in Rexburg, Idaho, must apply formally and pay the regular campus tuition. Those wishing to continue in the online degree program will take courses at the same low Pathway tuition rate and work toward some or all of the following options:

1. Professional certificates (15 credits each)
2. Associate’s degree (60 credits)
3. Bachelor’s degree (120 credits)

For students who are proficient in English, the standard Pathway program combines BYU–Idaho online academic courses with either institute or BYU–Idaho online religion courses. For students who have intermediate to low English proficiency, the “L” version includes academic courses that incorporate English-language instruction as a main component of the coursework. Students meet weekly with a native English speaker throughout the program to improve their English skills. (Pathway service missionaries staff these centers worldwide.)

EVALUATING MY TRAINING OPTIONS

QUESTIONS TO ASK	ANSWERS
What are the job placement rates for people who complete the program?	
What are the average wages for people who get jobs?	
How many students were in the program last year?	
How many people applied, and how many were accepted?	
How many students dropped out or did not complete?	
Do you have evening and weekend classes available?	
How much is the cost of the program, including tuition, books, fees, and other expenses?	
What is required to be accepted into the program?	
How long does it take to certify or graduate?	
Is there financial aid to help pay for school?	
What is the workload of the classes or program?	
What advice would you give me to help me succeed in the program?	
Who else should I contact to get more information about the program?	
Can I have your contact information so I can reach you with other questions?	





5

CHOOSE A PROGRAM OF STUDY

MY FOUNDATION PRINCIPLE

- Repent and Be Obedient

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Consider the Quality of the School or Training Program
2. Consider Your Ability to Get Accepted and Finish
3. Consider the Cost and Value
4. Choose a School or Training Program
5. Update Your Self-Reliance Plan



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Explore my training options by finding answers to the questions on page 75.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS					
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.					
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort					
	Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example	Repent and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	AW
Week 1	Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 2	Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 3	Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 4	Seek learning needs where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 5	Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 6	Work, take responsibility and persevere ● ● ●	Choose my finance plan for my education ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 7	Become wise, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●	● ● ●	_____
Week 8	Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●	● ● ●	_____
Week 9	Communicate, partition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one understand requirements, understand learning style, manage stress ● ● ●	● ● ●	_____
Week 10	Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one study habits, complete assignments, prepare for tests ● ● ●	● ● ●	_____
Week 11	Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one work with a mentor, learn from failure, keep commitments ● ● ●	● ● ●	_____
Week 12	Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●	● ● ●	_____

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you explored training options?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: REPENT AND BE OBEDIENT

—Maximum Time: 20 Minutes

Ponder: How are repentance and obedience connected to self-reliance?

Watch: “Obedience Brings Blessings,” available at srs.lds.org/videos.
(No video? Read page 81.)

Discuss: What blessings have you received by obeying God’s laws?
How does repentance help us progress?

Read: Doctrine and Covenants 130:20–21 and the quote by the Prophet Joseph Smith (on the right).

“There is a law . . . upon which all blessings are predicated—and when we obtain any blessing from God, it is by obedience to that law upon which it is predicated.”

DOCTRINE AND COVENANTS
130:20–21

ACTIVITY

Obedience to specific laws leads to specific blessings.

Step 1: On your own, write some blessings you desire in the left column.

Step 2: Identify which laws or principles you will need to obey in order to receive the blessings you desire.

BLESSINGS I WANT TO RECEIVE	LAWS OR PRINCIPLES TO OBEY
Three months of savings	Tithes and offerings (Malachi 3:10–12) Follow a budget

Discuss: Read Joshua 3:5 and the quotes by Elder Jeffrey R. Holland and President Spencer W. Kimball (on page 81). Why do we need to repent, sanctify ourselves, and try to do good as we seek to become self-reliant?

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Obey the law you chose in the activity above.
- Share what you’ve learned today about obedience with your family or friends.

“I made this my rule: When the Lord commands, do it.”

Teachings of Presidents of the Church: Joseph Smith (2007), 160

OBEDIENCE BRINGS BLESSINGS

If you are unable to watch the video, read this script.



PRESIDENT THOMAS S. MONSON:

What a glorious promise! “He that keepeth [God’s] commandments receiveth truth and light, until he is glorified in truth and knoweth all things” [D&C 93:28]. . . .

My brothers and sisters, the great test of this life is obedience. “We will prove them herewith,” said the Lord, “to see if they will do all things whatsoever the Lord their God shall command them” [Abraham 3:25].

Declared the Savior, “For all who will have a blessing at my hands shall abide the law which was appointed for that blessing, and the conditions thereof, as were instituted from before the foundation of the world” [D&C 132:5].

No greater example of obedience exists than that of our Savior. Of Him, Paul observed:

“Though he were a Son, yet learned he obedience by the things which he suffered;

“And being made perfect, he became the author of eternal salvation unto all them that obey him” [Hebrews 5:8–9].

The Savior demonstrated genuine love of God by living the perfect life, by honoring the sacred mission that was

His. Never was He haughty. Never was He puffed up with pride. Never was He disloyal. Ever was He humble. Ever was He sincere. Ever was He obedient. . . .

When faced with the agony of Gethsemane, where He endured such pain that “his sweat was as it were great drops of blood falling down to the ground” [Luke 22:44], He exemplified the obedient Son by saying, “Father, if thou be willing, remove this cup from me: nevertheless not my will, but thine, be done” [Luke 22:42].

As the Savior instructed His early Apostles, so He instructs you and me, “Follow thou me” [John 21:22]. Are we willing to obey?

The knowledge which we seek, the answers for which we yearn, and the strength which we desire today to meet the challenges of a complex and changing world can be ours when we willingly obey the Lord’s commandments. I quote once again the words of the Lord: “He that keepeth [God’s] commandments receiveth truth and light, until he is glorified in truth and knoweth all things” [D&C 93:28].

It is my humble prayer that we may be blessed with the rich rewards promised to the obedient. In the name of Jesus Christ, our Lord and Savior, amen.

(“Obedience Brings Blessings,” *Ensign* or *Liahona*, May 2013, 89, 92)

“Sanctify yourselves: for to morrow the Lord will do wonders among you.”

JOSHUA 3:5

“The Lord blesses those who want to improve, who accept the need for commandments and try to keep them. . . . He will help you repent, repair, fix whatever you have to fix, and keep going. Soon enough you will have the success you seek.”

JEFFREY R. HOLLAND,
“Tomorrow the Lord Will Do Wonders among You,” *Ensign* or *Liahona*, May 2016, 126

“If we like luxuries or even necessities more than we like obedience, we will miss the blessings which He would like to give us.”

SPENCER W. KIMBALL,
in *Teachings of Spencer W. Kimball*,
ed. Edward L. Kimball (1982), 212

Back to page 80.



LEARN—Maximum Time: 45 Minutes

Read: During the past week, you should have researched more about your training options and spoken with potential education or training providers. In this chapter, you will take the following steps to review what you learned and decide which training option is the best for you.

1. Consider the quality of the school or training program.
2. Consider your ability to get accepted and finish.
3. Consider the cost and value.
4. Choose a school or training program.
5. Update your self-reliance plan.

Discuss: As you have gathered information about your training options, what have you found that matters most to you?

Read: As you consider what school or training program you will pursue, remember the counsel of Elder Dallin H. Oaks about good, better, or best.

Watch: “Good, Better, Best,” available at srs.lds.org/videos.
(No video? Read page 93.)



1. CONSIDER THE QUALITY OF THE SCHOOL OR TRAINING PROGRAM

Read: “The Lord wants you to educate your minds and hands, whatever your chosen field. Whether it be repairing refrigerators, or the work of a skilled surgeon, you must train yourselves. Seek for the best schooling available. Become a [worker] of integrity in the world that lies ahead of you” (Gordon B. Hinckley, “A Prophet’s Counsel and Prayer for Youth,” *Ensign*, Jan. 2001, 7).

One of the most important indicators of the quality of a school or training program is how successful its graduates are at getting their desired jobs.

Juan gathered some helpful information about job placement rates of the certificate programs he is considering. He then made a choice of “good, better, or best.”

	WELDING CERTIFICATE AT SANCHEZ MANUFACTURING (APPRENTICESHIP)	WELDING CERTIFICATE AT COMMUNITY COLLEGE	WELDING CERTIFICATE AT THE VOCATIONAL INSTITUTE
How many students were in the program last year?	7	54	26
How many got jobs?	7	25	23
Percent who got jobs	100%	46%	88%
Good, better, or best	Best	Good	Better

Discuss: What do you think of Juan’s ranking?

ACTIVITY (5 minutes)

Step 1: Fill in the following table with the information you gathered during the week.

Step 2: Make a choice of good, better, or best.

	OPTION 1	OPTION 2	OPTION 3
How many students were in the program last year?			
How many got jobs?			
Percent who got jobs			
Good, better, or best			

2. CONSIDER YOUR ABILITY TO GET ACCEPTED AND FINISH

Read: A school may be a good fit for you, but are you a good fit for the school? Schools set standards of who qualifies to enter the program.

Some people get into a school but then drop out. They may drop out because the program is weak or not what they were expecting. They may drop out because it is too difficult. Compare schools to better understand how likely you are to get in and to finish.

Juan used the following information to compare training programs and the likelihood of getting accepted and finishing.

	WELDING CERTIFICATE AT SANCHEZ MANUFACTURING (APPRENTICESHIP)	WELDING CERTIFICATE AT COMMUNITY COLLEGE	WELDING CERTIFICATE AT THE VOCATIONAL INSTITUTE
How many people applied to get in?	78	54	50
Percent accepted	9%	100%	52%
How many dropped out?	0	19	2
Percent who dropped out	0%	35%	4%
Good, better, or best	Better	Good	Best

Discuss: What do you think of Juan's ranking?

ACTIVITY (5 minutes)

Step 1: Fill in the following table with the information you gathered during the week.

Step 2: Make a choice of good, better, or best.

	OPTION 1	OPTION 2	OPTION 3
How many people applied to get in?			
Percent accepted			
How many dropped out?			
Percent who dropped out			
Good, better, or best			

3. CONSIDER THE COST AND VALUE

Read: Different education and training programs have different costs. You will need to determine if you think the cost of the education or training justifies the kind of job you are likely to get. You wouldn't want to go through an expensive education or training program that won't likely lead to a good job. You should look for an option that provides you the best value.

Juan used the following information to compare the cost and value of the training options he was considering.

	WELDING CERTIFICATE AT SANCHEZ MANUFACTURING (APPRENTICESHIP)	WELDING CERTIFICATE AT COMMUNITY COLLEGE	WELDING CERTIFICATE AT THE VOCATIONAL INSTITUTE
Job placement rate	100%	46%	88%
Average starting wage	30,000	25,000	35,000
Total cost including tuition, books, fees, transportation, and added living expenses	5,000	7,500	6,000
Good, better, or best	Best	Good	Better

Discuss: What do you think of Juan's ranking?

ACTIVITY (5 minutes)

Step 1: Fill in the following table with the information you gathered during the week.

Step 2: Make a choice of good, better, or best.

	OPTION 1	OPTION 2	OPTION 3
Job placement rate			
Average starting wage			
Total cost including tuition, books, fees, transportation, and added living expenses			
Good, better, or best			

Discuss: What are some other things to consider when choosing a school or training program?

4. CHOOSE A SCHOOL OR TRAINING PROGRAM

Read: Now that you have evaluated several things, you need to decide which school or training program you think is best for you.

For example, after weighing all of the options and considerations, Juan decided to pursue the welding certificate at the Vocational Institute.

ACTIVITY (5 minutes)

Step 1: Consider your rankings of your education or training options on pages 84, 86, and 88.

Step 2: Now choose your overall best option that you will pursue by ranking them “good, better, or best.”

	OPTION 1	OPTION 2	OPTION 3
Good, better, or best			

Read: Congratulations! You have chosen the best training for you to become self-reliant. You can now move forward with confidence.

5. UPDATE YOUR SELF-RELIANCE PLAN

ACTIVITY (5 minutes)

Update your self-reliance plan as needed and complete the “My Education Plan” section.

My Self-Reliance Goal (chapter 1)

I will _____

so that I can _____.

Continued on next page.

My Job Plan (chapters 2 and 3)

I compared these three jobs:

- 1. _____
- 2. _____
- 3. _____

The job I chose for me is _____ because of the following things I learned from employers and others about the job realities in my area:

_____.

My Education Plan (chapters 4 and 5)

I compared three training options:

- 1. _____
- 2. _____
- 3. _____

The training option I chose is _____ because of cost, quality, placement rate, and other things that are important to me (write the reasons below):

_____.

It will take _____ (days, weeks, months, years) to complete this training.

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“What will you choose for a career? What will your work be? . . . [It] is our responsibility to strive to find where we can make a contribution to our fellowman—an area where we have some interests and abilities and where we can, at the same time, provide for our own” (Ezra Taft Benson, “In His Steps” [Brigham Young University devotional, Mar. 4, 1979], speeches.byu.edu).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- Ⓐ I will practice and share this week's My Foundation principle.

- Ⓑ I will work on my self-reliance plan by confirming that the education or training program I chose is a good fit for me.

- Ⓒ I will keep track of my daily expenses.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

GOOD, BETTER, BEST

Elder Dallin H. Oaks

“Just because something is good is not a sufficient reason for doing it. The number of good things we can do far exceeds the time available to accomplish them. Some things are better than good, and these are the things that should command priority attention in our lives.

“Jesus taught this principle in the home of Martha. While she was ‘cumbered about much serving’ (Luke 10:40), her sister, Mary, ‘sat at Jesus’ feet, and heard his word’ (v. 39). When Martha complained that her sister had left her to serve alone, Jesus commended Martha for what she was doing (v. 41) but taught her that ‘one thing is needful: and Mary hath chosen that good part, which shall not be taken away from her’ (v. 42). It was praiseworthy for Martha to be ‘careful and troubled about many things’ (v. 41), but learning the gospel from the Master Teacher was more ‘needful.’ The scriptures contain other teachings that some things are more blessed than others (see Acts 20:35; Alma 32:14–15). . . .

“As we consider various choices, we should remember that it is not enough that something is good. Other choices are better, and still others are best. . . .

“Consider how we use our time in the choices we make in viewing television, playing video games, surfing the Internet, or reading books or magazines. Of course it is good to view wholesome entertainment or to obtain interesting information. But not everything of that sort is worth the portion of our life we give to obtain it. Some things are better, and others are best” (“Good, Better, Best,” *Ensign* or *Liahona*, Nov. 2007, 104–5).

Back to page 83.

NOTES

Lined writing area for notes



6

PAY FOR YOUR EDUCATION

MY FOUNDATION PRINCIPLE

- Work: Take Responsibility and Persevere

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Education Requires Sacrifice
2. Review Your Training Costs
3. Consider Options to Pay for Your Training
4. Use Student Loans Carefully and as a Last Resort
5. Know Who to Talk To
6. Update Your Self-Reliance Plan



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Work on my self-reliance plan by confirming that the education or training program I chose is a good fit for me.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Provide input you can continue to improve or you practice during these important tasks.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Practice and Share the My Foundation Principle	Work on My Self-Reliance Plan	Strengthen Skills and Habits	Contact and Support My Action Partner	Action Partner's Initials
Example Report and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●		<i>JH</i>
Week 1 Self-reliance is a principle of education ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●		
Week 2 Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●		
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●		
Week 4 Seek learning: resolve where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●		
Week 5 Report and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●		
Week 6 Work: take responsibility and persevere ● ● ●	Create my reliance plan for my education ● ● ●	Track expenses ● ● ●		
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●		
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●		
Week 9 Communicate: petition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one: understand requirements, understand learning style, manage stress ● ● ●		
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one: study habits, complete assignments, prepare for tests ● ● ●		
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one: work with a partner, learn from failure, keep commitments ● ● ●		
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you confirmed that the education or training program is a good fit for you?
 - What did you learn from tracking your expenses?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: WORK: TAKE RESPONSIBILITY AND PERSEVERE

—Maximum Time: 20 Minutes

Ponder: Why does Heavenly Father want me to take personal responsibility for my life?

Watch: "Sedrick's Journey," available at srs.lds.org/videos.
(No video? Read page 99.)

Discuss: How do we learn to keep going, even when the work is difficult?

Read: Doctrine and Covenants 42:42 and the quote by President James E. Faust (on the right)

Discuss: Read the quote by Elder D. Todd Christofferson (on page 99).
Why does the Lord expect us to work for what we receive?

"Thou shalt not be idle; for he that is idle shall not eat the bread nor wear the garments of the laborer."

DOCTRINE AND COVENANTS 42:42

"Perseverance is demonstrated by those who . . . don't give up even when others say, 'It can't be done.'"

JAMES E. FAUST,
"Perseverance,"
Ensign or Liahona,
May 2005, 51

ACTIVITY

Step 1: Choose a partner and read together each step in the pattern below.

Step 2: Ask each other to talk about a very hard task or challenge the other currently faces.

Step 3: Help each other apply the four steps below to the difficult task or challenge.

<p style="text-align: center;">1</p> <p style="text-align: center;">KEEP A POSITIVE ATTITUDE</p>	<p style="text-align: center;">2</p> <p style="text-align: center;">REMEMBER TO WORK TOGETHER</p>	<p style="text-align: center;">3</p> <p style="text-align: center;">REPLACE FEAR WITH FAITH</p>	<p style="text-align: center;">4</p> <p style="text-align: center;">MOVE FORWARD WITH PATIENCE AND COURAGE</p>
List your blessings.	Ask friends, peers, group members, and others for help.	Avoid doubt. Remember that the Lord has all power. Call upon Him and accept His will.	Never, never, never give up; endure with faith. Look for lessons the Lord might be teaching you.

Step 4: Write two or three ways you can move forward with faith, trusting that God will provide.

Ponder: Read the quote by President Thomas S. Monson (on the right). How do I react when I experience failure?

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

Choose something that is hard or uncomfortable and finish the task. Write it below.

Share what you've learned today about work and perseverance with your family and friends.

SEDRICK'S JOURNEY

If you are unable to watch the video, read this script.



SEDRICK: My name is Sedrick Kambesabwe. I live in the Democratic Republic of the Congo. I'm a member of the LDS Church.

I'm a branch missionary in the village of Kipusanga. I need to prepare to go on a foreign mission. In order to go on a mission, I need a passport, which now costs 250 U.S. dollars.

To earn money, my father and I buy bananas. Some villages produce a lot of bananas: Tishabobo, Lusuku, and Kamanda.

Tishabobo is about 9 miles from here. Lusuku is 18 miles. Kamanda is 18 as

well. We go there and buy bananas, and we bring them back here to sell.

To go to the villages we use a bicycle. We can take four or six bunches of bananas.

When I go by bike, it can take an hour and a half each way, if the bike is working and I have the strength. When it is midday and the heat is oppressive, I move slowly because of the heat and the sun.

I can do two trips per day if I wake up very early in the morning. It is a good way to help pay for my passport.

Now I'm earning money, little by little, so I'm saving for both school expenses and the mission. And now, after four years of work, I have enough money for my passport, plus 70 dollars saved.

"God has designed this mortal existence to require nearly constant exertion. . . . By work we sustain and enrich life. . . . Work builds and refines character, creates beauty, and is the instrument of our service to one another and to God. A consecrated life is filled with work, sometimes repetitive, . . . sometimes unappreciated but always work that improves, . . . lifts, [and] aspires."

D. TODD CHRISTOFFERSON,
"Reflections on a Consecrated Life,"
Ensign or Liahona,
Nov. 2010, 17

"Our responsibility is to rise from mediocrity to competence, from failure to achievement. Our task is to become our best selves. One of God's greatest gifts to us is the joy of trying again, for no failure ever need be final."

THOMAS S. MONSON,
"The Will Within,"
Ensign, May 1987, 68

Back to page 98.



LEARN—Maximum Time: 45 Minutes

Read: Last week you selected a school or training program that you think is best for you. During the week you spent time learning more about the school or program. Today you will explore the many ways that are available to help pay for your training.

1. Education requires sacrifice.
2. Review your training costs.
3. Consider options to pay for your training.
4. Use student loans carefully and as a last resort.
5. Know who to talk to.
6. Update your self-reliance plan.

1. EDUCATION REQUIRES SACRIFICE

Read: President Gordon B. Hinckley admonished us to make sacrifices to make our education possible. He said: “You must get all of the education that you possibly can. . . . Sacrifice anything that is needed to be sacrificed in order to qualify yourselves to do the work of the world” (“Words of the Prophet: Seek Learning,” *New Era*, Sept. 2007, 2–4).

We have also been counseled to not delay other important things in our lives while we pursue our education. Don’t postpone getting married, receiving temple ordinances, and having children while going to school.

As you maintain your priorities and sacrifice less-important things, you will find that the Lord will bless you.

Discuss: Why are education and training worth the sacrifice?

2. REVIEW YOUR TRAINING COSTS

Read: For the past two weeks you have explored your education or training options. Part of that effort was to learn how much your program would cost. These costs include things like tuition, books, fees, living expenses, transportation, and anything else associated with your education or training. It is important that you have an accurate estimate of these costs so you can plan how to pay for them.

For example, Juan found that his welding certificate would cost this much:

TYPES OF TRAINING COSTS	AMOUNT
Welding certificate program	4,000
Tools, books, and supplies	1,000
Exam fees	300
License fee	300
Transportation	400
TOTAL	6,000

Also keep in mind your costs of living, such as food, rent, clothing, family expenses, and debt.

ACTIVITY (5 minutes)

Step 1: Fill in your training costs or your best estimates.

Step 2: During the week, find out any remaining details.

TYPES OF TRAINING COSTS	AMOUNT
TOTAL	

3. CONSIDER OPTIONS TO PAY FOR YOUR TRAINING

Read: There are several ways to pay for an education. As much as possible, pay for your education with your own savings or income. Work while going to school. You may need to spend less and take on additional work to provide more income.

Other finance options are available if you don't have enough savings or income. Private organizations, individuals, and governments have established programs that can help you pay for your training.

"For the earth is full, and there is enough and to spare; yea, I prepared all things" (D&C 104:17).

Discuss: How does the phrase "for the earth is full" apply to money to pay for your education?

ACTIVITY (15 minutes)

Step 1: Assign each member of the group to read silently one of the finance options below and on page 104.

Step 2: Take turns explaining the option you read, including its strengths and weaknesses.

Step 3: Put a check mark next to the options that seem best for you.

FINANCE OPTION	DEFINITION	STRENGTHS	WEAKNESSES	BEST FOR ME
Income and Savings	<i>Money earned by working while going to school, or money used from savings. Can be used for any school expense.</i>	<i>No debt or interest. Learn skills and make important contacts while working.</i>	<i>May be difficult to work and go to school. Could take longer to finish school.</i>	
Scholarship	<i>An award of money based on who you are and what you've done. Typically used for certification or a degree.</i>	<i>No debt or interest. Could reduce the need to work while going to school.</i>	<i>May require planning ahead and a lot of effort to apply. Could be competitive.</i>	
Grant	<i>An award of money typically based on financial need and used for a degree.</i>	<i>No debt or interest. Could reduce the need to work while going to school.</i>	<i>May require planning ahead and a lot of effort to apply. Could be competitive.</i>	
Apprenticeship	<i>A job in which a person works for an employer while learning a trade or skill. Typically for certificates or licenses.</i>	<i>Learn job-specific skills. May get paid to learn. May lead to a job.</i>	<i>Takes effort to find a willing employer. May be difficult to study and work.</i>	

FINANCE OPTION	DEFINITION	STRENGTHS	WEAKNESSES	BEST FOR ME
Tuition Reimbursement	<i>An award of money provided by an employer to employees to develop their skills. Can be for degrees, certificates, licenses, or specific classes.</i>	<i>Remain employed while expanding education. Reduces your costs.</i>	<i>Must meet employer requirements. May be difficult to study and work. Employer may require you to stay with the company or pay back the money if you leave.</i>	
Money Borrowed from Family	<i>Money from family with or without an expectation to pay them back. Can be used for most education expenses.</i>	<i>May be easier to get than a bank loan.</i>	<i>May strain family relationships. May be difficult if a family emergency arises.</i>	
Loans (banks, governments, non-government organizations, Perpetual Education Fund [PEF] where available)	<i>Money from lending institutions with the expectation that you will pay the money back, typically with interest. Can be used for most education expenses.</i>	<i>Many loan options.</i>	<i>Must pay back debt plus interest. May be in debt for a long time. May not find work; payments then become difficult to make.</i>	

Read: On your own this week, you can also read pages 111–16 for more information about scholarships and grants, student loans, and Perpetual Education Fund loans.

4. USE STUDENT LOANS CAREFULLY AND AS A LAST RESORT

Read: “Many [people] in the world are going into debt to get an education, only to find the cost of school is greater than they can repay. Seek out scholarships and grants. Obtain part-time employment, if possible, to help pay your own way. This will require some sacrifice, but it will help you succeed” (Robert D. Hales, “Meeting the Challenges of Today’s World,” *Ensign or Liahona*, Nov. 2015, 45).

Student loans are debt. Unlike grants and scholarships, they must be repaid and typically cost you interest. If you are unable to pay, you could hurt your credit or your ability to move forward in life.

Discuss: Why should student loans be a last resort?

Read: The “four rights” can help you decide if a student loan might be right for you.

1. **Right reason:** You are working while going to school, you have worked very hard to get scholarships and grants, and a loan is just to repay the remainder (not the whole expense) of your education.
2. **Right expectations:** You have verified that placement rates are good in your area for the work you are studying for, and you are justifiably confident that you will get a job with high enough wages to pay back the loan in a reasonable amount of time.
3. **Right terms:** You have compared different loans and have found the best rate and repayment terms from a trustworthy lender.
4. **Right amount:** Your loan amount is small enough to pay back in a reasonable amount of time.

Discuss: How will following the “four rights” protect you when paying for your education?

Read: Ask your stake self-reliance specialist about useful websites for finding and comparing student loans in your country or area. On your own this week, you can also read page 113 to learn more about how to compare student loans.

Also, if available in your country, a Perpetual Education Fund (PEF) loan might be appropriate for you. To learn if PEF loans are available in your country, how to qualify, and how to apply, see pages 114–15 or go to srs.lds.org/pef.

5. KNOW WHO TO TALK TO

Read: Part of your commitments this week will be to explore the best options to pay for your chosen education or training program. Do your research and talk to people who will be able to help you. Many schools have someone who can help you. Try reaching the financial aid office, or contact the school, training provider, or business and ask to speak with someone who can answer your questions about paying for your training.

ACTIVITY (5 minutes)

Step 1: As a group, list the people and organizations you could talk to about scholarships, grants, apprenticeships, and tuition reimbursement.

Step 2: As a group, suggest questions you should ask these people about financial aid. Write down at least three that you will ask this week.

1. _____
 2. _____
 3. _____
-

6. UPDATE YOUR SELF-RELIANCE PLAN

Read: In the next group meeting, each of you will make a brief presentation to the group about your self-reliance plan. You will describe your plans, and the group will give you feedback and suggestions.

ACTIVITY (10 minutes)

Update your self-reliance plan as needed. This week, talk with others and do your research to complete the “My Financial Plan” section on page 108.

My Self-Reliance Goal (chapter 1)

I will _____
so that I can _____.

My Job Plan (chapters 2 and 3)

I compared these three jobs:

1. _____
2. _____
3. _____

The job I chose for me is _____ because of the following things I learned from employers and others about the job realities in my area:

_____.

Continued on next page.

My Education Plan (chapters 4 and 5)

I compared three training options:

1. _____
2. _____
3. _____

The training option I chose is _____ because of cost, quality, placement rate, and other things that are important to me (write the reasons below):

It will take _____ (days, weeks, months, years) to complete this training.

My Financial Plan

I found that my training will cost me _____, or _____ per month.

After comparing various options for my training and looking at my own finances, I found that I (could / could not) pay for my training on my own. I will need an additional _____.

To pay for my training, I will seek (work, apprenticeships, scholarships, grants, tuition reimbursement, loans) _____

Read: Next week you will present your self-reliance plan to the group (pages 107–8). You may want to practice giving your presentation to family members and friends. Come next week prepared to share your presentation.

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“The Lord and His Church have always encouraged education to increase our ability to serve Him and our Heavenly Father’s children. For each of us, whatever our talents, He has service for us to give. . . .

“. . . And we will need the help of heaven to know which of the myriad things we could study we would most wisely learn. We cannot waste time entertaining ourselves when we have the chance to . . . learn what is true and useful” (Henry B. Eyring, “Real-Life Education,” *New Era*, Apr. 2009, 4, 6).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

- Ⓐ I will practice and share this week's My Foundation principle.

- Ⓑ I will create my financial plan for my education and prepare to present my self-reliance plan.

- Ⓒ I will keep track of my daily expenses.

- Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

APPLYING FOR SCHOLARSHIPS AND GRANTS

If you would like to learn more about applying for scholarships and grants, you can read and do the following:

Read: Scholarships are financial aid based on who you are, what you have done, and the characteristics that organizations or people wish to recognize and reward.

Educational grants are offered by many governments, institutions, and nongovernment organizations to help people with low incomes improve their lives and become more self-reliant.

How will it help me?

You can use scholarship money to pay for tuition, fees, books, and sometimes other expenses like housing and transportation. You don't have to pay back the money.

Depending on the grant, you could receive money each school year for a limited number of years or semesters.

Do I qualify?

Look for scholarships that reward your attributes and accomplishments.

Grants are based on financial need. Some grants are awarded only to certain educational programs.

How do I apply?

Apply for scholarships that match your experiences, skills, and characteristics. Apply for many scholarships rather than just one.

You can find and apply for scholarships and grants online, at self-reliance centers, and at employment agencies or ministries of employment. People at these agencies can help you with strategies

to get scholarships and grants. Pay close attention to application deadlines and instructions. Be wary of scam scholarship websites; legitimate ones rarely charge fees.

Pay close attention to application dates listed for each grant. Many applications are accepted only during specific months of the year.

ACTIVITY (5 minutes)

Step 1: Quietly read the experiences of the characters below.

STEFANO	RACHEL	ARLENE
<p>Applied for: <i>3 large scholarships</i></p> <p>Awarded: <i>0 scholarships</i></p> <p>Total: <i>0</i></p> <p><i>Stefano was excited about getting three 25,000 scholarships, but so were 15,000 other people.</i></p>	<p>Applied for: <i>200 small scholarships</i></p> <p>Awarded: <i>40 scholarships</i></p> <p>Total: <i>10,000</i></p> <p><i>Rachel had only 50 other competitors for the scholarships she applied for.</i></p>	<p>Applied for: <i>3 scholarships with criteria that fit her very well</i></p> <p>Awarded: <i>1 scholarship</i></p> <p>Total: <i>15,000</i></p> <p><i>Although Arlene had almost 200 competitors, she applied for scholarships with very specific criteria that fit her attributes and accomplishments.</i></p>

Step 2: What did the three characters do well, and what could they have done differently?

Step 3: What else would you like to know about scholarships and grants?

Write your questions below:

Step 4: During the week, ask your stake self-reliance specialist these questions.

HOW TO COMPARE STUDENT LOANS

To compare student loans, ask lenders the following questions. Ask your state self-reliance specialist about other questions to ask so you can get the best loan terms—and avoid scams.

1. What is the type of loan (variable, fixed)?
2. What is the interest rate?
3. What is the monthly payment?
4. What is the length of the loan?
5. When do I have to start paying back the loan?
6. What is the total amount I would pay including principal and interest?
7. What are the consequences if I am unable to pay back the loan?
8. What if I need a break in payment (for example, a mission or deferment)?

PERPETUAL EDUCATION FUND LOANS

This chapter covered different ways to pay for a self-reliant education. Student loans were discussed as a last resort to pay for the remainder of your school after working very hard to get scholarships and grants (see page 105). If your education plan still includes a student loan and you live in an approved country, you may qualify to apply for an educational loan from the Perpetual Education Fund (PEF).

Are PEF loans available where I live?

PEF loans are available in many countries worldwide. An up-to-date list of countries is found at srs.lds.org/pefcountries.

How do I qualify?

Through an interview with your bishop or branch president, you will decide together if you fulfill the following qualifications to receive his endorsement to apply for a PEF loan:

- Worthy: Do you have and live worthy of a current temple recommend or limited-use recommend?
- Needy: Do you have a clear financial need to receive a PEF loan after considering all of your funding options as covered in this chapter, including using your own funds, funds from family members, and all possible grants or scholarships?
- Determined: Are you determined to complete your program, find better work, pay back your loan, and live the principles of self-reliance?

To learn more about PEF qualifications, visit srs.lds.org/pefqualify.

How do I apply?

To help you complete your PEF application online, use your self-reliance plan, which includes the job, education, and financial plans you have been creating (see pages 107–8). You can apply for a PEF loan and learn about all application requirements at srs.lds.org/pefapply.

How can I use my PEF loan?

PEF loans are funded by student repayments as well as the generous donations of Church members and others around the world. These funds are sacred and are used with care. Using the PEF Approved List of jobs and educational programs (found at srs.lds.org/pef), your PEF loan can help fund:

- Technical, vocational, or professional education opportunities that lead to an in-demand job in your local area.
- Costs associated with your school attendance. (For a complete list, visit srs.lds.org/pefcosts.)

How do I repay my loan?

While in school, you will make small monthly payments. After you graduate, your monthly payments will increase to allow you to pay back your loan in a timely manner. PEF allows you to earn performance incentives (loan amount reductions), which help you pay back your loan and encourage you to graduate and become self-reliant. These performance incentives may include graduating from your program, getting good grades, achieving your planned employment goal, and making on-time payments. To learn more, visit srs.lds.org/pefincentives.

How are my repayments used?

Each repayment is critical because it is used to create new loans for future students.

Who directs PEF?

PEF is directed by the First Presidency, the Presiding Bishopric, and other General Authorities and auxiliary leaders. Area priesthood leaders direct the local administration of the loan program.

What if I have questions or concerns?

If you need more information about PEF in your area, or if you are having difficulty with your application or any part of your PEF loan experience, visit srs.lds.org/pef or contact your stake self-reliance specialist.

More information about other self-reliance resources can be found at srs.lds.org.



7

PRESENT YOUR PLAN

MY FOUNDATION PRINCIPLE

- Become One, Serve Together

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Present Your Self-Reliance Plan and Learn from Each Other



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Create my financial plan for my education and prepare to present my self-reliance plan.
- Ⓒ Keep track of my daily expenses.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Practice and Share the My Foundation Principle	Work on My Self-Reliance Plan	Strengthen Skills and Habits	Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	AP
Week 1 Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 2 Marriage honors ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 4 Seek learning, receive where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 5 Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 6 Work, take responsibility and persevere ● ● ●	Create my finance plan for my education ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●	● ● ●	_____
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●	● ● ●	_____
Week 9 Communicate, petition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one understand requirements, understand learning style, manage stress ● ● ●	● ● ●	_____
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one study habits, complete assignments, prepare for tests ● ● ●	● ● ●	_____
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one work with a mentor, learn from failure, keep commitments ● ● ●	● ● ●	_____
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●	● ● ●	_____

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn while researching financial aid to pay for your education?
 - What did you learn as you prepared to present your self-reliance plan?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: BECOME ONE, SERVE TOGETHER

—Maximum Time: 20 Minutes

Ponder: How does losing myself in the service of others actually save me?

Watch: “In the Lord’s Way,” available at srs.lds.org/videos. (No video? Read page 121.)

Discuss: How can serving others open the windows of heaven in your life?

Read: Some feel that they deserve what others already have, which can cause resentment. Others feel entitled to things they have not earned. These two traps blind people from seeing an essential truth: all things belong to God. Resentment and entitlement are overcome by focusing on the needs of others. Read Mosiah 2:17, Mosiah 4:26, and the quote by President Gordon B. Hinckley (on the right).

ACTIVITY

Step 1: As a group, think of someone who needs help.

Step 2: Discuss the talents, contacts, and resources you have to offer.

Step 3: Make a plan to serve that person. For example, you could:



- Perform a service project in your community.
- Prepare your family history using the booklet *My Family: Stories That Bring Us Together*. Then go to the temple and perform sacred ordinances for family members who have died.
- Help someone on his or her path to self-reliance.

“When ye are in the service of your fellow beings ye are only in the service of your God.”

MOSIAH 2:17

“And now, for the sake of . . . retaining a remission of your sins from day to day, . . . I would that ye should impart of your substance to the poor, every man according to that which he hath, such as feeding the hungry, clothing the naked, visiting the sick and administering to their relief, both spiritually and temporally, according to their wants.”

MOSIAH 4:26

“When you are united, your power is limitless. You can accomplish anything you wish to accomplish.”

GORDON B. HINCKLEY, “Your Greatest Challenge, Mother,” *Ensign*, Nov. 2000, 97

Read: Quotes by Elder Robert D. Hales and President Thomas S. Monson (on the right)

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Act on the plan you made to serve someone.
- Share what you've learned today about service with your family or friends.

IN THE LORD'S WAY

If you are unable to watch the video, read this script.



PRESIDENT HENRY B. EYRING:

The principles at the foundation of the Church welfare program are not for only one time or one place. They are for all times and all places. . . .

. . . The way it is to be done is clear. Those who have accumulated more are to humble themselves to help those in need. Those in abundance are to voluntarily sacrifice some of their comfort, time, skills, and resources to relieve the suffering of those in need. And the help is to be given in a way that increases the power of the recipients to care for themselves and then care for others. Done in this, the Lord's way, something remarkable can happen. Both the giver and the receiver are blessed.

(Adapted from an address given by President Eyring at the dedication of the Sugarhouse Utah Welfare Services Center, June 2011, LDS.org)

PRESIDENT DIETER F. UCHTDORF:

Brothers and sisters, we each have a covenant responsibility to be sensitive to the needs of others and serve as the Savior did—to reach out, bless, and uplift those around us.

Often, the answer to our prayer does not come while we're on our knees but while we're on our feet serving the Lord and serving those around us. Selfless acts of service and consecration refine our spirits, remove the scales from our spiritual eyes, and open the windows of heaven. By becoming the answer to someone's prayer, we often find the answer to our own.

(“Waiting on the Road to Damascus,” *Ensign or Liahona*, May 2011, 76)

Back to page 120.

“The purpose of both temporal and spiritual self-reliance is to get ourselves on higher ground so that we can lift others in need.”

ROBERT D. HALES,
“Coming to Ourselves: The Sacrament, the Temple, and Sacrifice in Service,” *Ensign or Liahona*, May 2012, 36

“When we work together cooperatively, . . . we can accomplish anything. When we do so, we eliminate the weakness of one person standing alone and substitute the strength of many serving together.”

THOMAS S. MONSON,
“Church Leaders Speak Out on Gospel Values,” *Ensign*, May 1999, 118



LEARN—Maximum Time: 45 Minutes

1. PRESENT YOUR SELF-RELIANCE PLAN AND LEARN FROM EACH OTHER

Read: “Commitment is an essential part of [change]. It is the act of obligating oneself to a course of action and then diligently following through on that decision. When people are genuinely committed, they have real intent, meaning that they fully intend to do what they have committed to do. They make an unwavering and earnest decision to change” (*Preach My Gospel: A Guide to Missionary Service* [2004], 195).

Today you will present your self-reliance plan to the group. Use your completed self-reliance plan from pages 107–8. Group members will listen, ask questions, and give helpful feedback.

ACTIVITY (40 minutes)

Sharing your self-reliance plan with others helps you be more committed to following through on your plan.

Step 1: Choose a timekeeper—someone who helps the presentations and feedback stay on track. Give three minutes for each presentation. The timekeeper lets the presenter know when he or she has one minute left and then 30 seconds left.

Step 2: Decide on the order of presentations.

Step 3: Take turns presenting (in three minutes or less) and giving feedback (in two minutes or less).

The following tips might be helpful as you give your presentation and as you give each other feedback.

PRESENTER	GROUP MEMBERS	TIMEKEEPER
<ul style="list-style-type: none">○ Stay calm and relaxed.○ Show confidence in your plans.○ Speak clearly and do not rush through your presentation.○ Use your self-reliance plan on pages 107–8.○ Look at the audience as much as you can.	<ul style="list-style-type: none">○ Listen to the presenters.○ Think of suggestions or questions you might ask that would be helpful (and never hurtful) to the presenter.○ Take notes if you would like to.○ Use the questions on page 124 and the space for taking notes if it is useful to you.	<ul style="list-style-type: none">○ Watch the time and keep things moving along, especially if there are many presenters.○ Kindly let people know when time is almost out.○ Use good judgment; if a meaningful discussion is happening, let it go for a little while before getting back on track with timing.



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“Search diligently, pray always, and be believing, and all things shall work together for your good” (D&C 90:24).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will update my self-reliance plan as necessary.

Ⓒ I will share my self-reliance plan with family or friends.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



8

CREATE AN ENVIRONMENT FOR SUCCESS

MY FOUNDATION PRINCIPLE

- Use Time Wisely

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Take Charge of Your Education
2. Create a Successful Routine
3. Stay on Track



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Update my self-reliance plan as necessary.
- Ⓒ Share my self-reliance plan with family or friends.
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Practice and Share the My Foundation Principle	Work on My Self-Reliance Plan	Strengthen Skills and Habits	Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	AW
Week 1 Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 2 Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 4 Seek learning: resolve where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 5 Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 6 Work: take responsibility and persevere ● ● ●	Create my finance plan for my education ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●	● ● ●	_____
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●	● ● ●	_____
Week 9 Communicate: petition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one understand requirements, understand learning style, manage stress ● ● ●	● ● ●	_____
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one study habits, complete assignments, prepare for tests ● ● ●	● ● ●	_____
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one work with a mentor, learn from failure, keep commitments ● ● ●	● ● ●	_____
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●	● ● ●	_____

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn while updating your self-reliance plan?
 - What did you learn as you shared your self-reliance plan with family or friends?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: USE TIME WISELY

—Maximum Time: 20 Minutes

Ponder: Why is time one of God’s greatest gifts?

Watch: “The Gift of Time,” available at srs.lds.org/videos.
(No video? Read page 131.)

Discuss: What did you learn from Sister Benkosi?

Read: Alma 34:32 and the quote by President Brigham Young
(on the right)

“For behold, this life is the time for men to prepare to meet God; yea, behold the day of this life is the day for men to perform their labors.”

ALMA 34:32

ACTIVITY

Step 1: With a partner, read the five steps you can take each day to use your time well.

1	2	3	4	5
LIST TASKS	PRAY	SET PRIORITIES	SET GOALS, ACT	REPORT
Each morning, make a list of tasks to do. Add names of people to serve.	Pray for guidance. Review your list of tasks. Listen. Commit to do your best.	On your list of tasks, put a 1 by the most important, a 2 by the next most important, and so on.	Listen to the Spirit. Set goals. Work hard. Start with the most important task and work down the list.	Each night, report to Heavenly Father in prayer. Ask questions. Listen. Repent. Feel His love.

Step 2: On a separate piece of paper, list your tasks. These should be important tasks for your work, for school, for church, or for family service—not just daily chores. Pray about and prioritize your list.

Step 3: Tomorrow you should set goals, act, and report how you’ve used your time.

“Time is all the capital stock there is on the earth. . . . If properly used, it brings that which will add to your comfort, convenience, and satisfaction. Let us consider this, and no longer sit with hands folded, wasting time.”

Commit: Commit to do the following actions during the week. Check the box when you complete each action:

- Practice these steps every day to use your time more wisely. Report each night to Heavenly Father in your prayers.
- Share what you’ve learned today about using time wisely with your family or friends.

BRIGHAM YOUNG, in Discourses of Brigham Young, sel. John A. Widtsoe (1954), 214

THE GIFT OF TIME

If you are unable to watch the video, choose roles and read this script.



KOFI: Hello, Sister Benkosi. How are you?

SISTER BENKOSI: Are you okay, Kofi?

KOFI: Oh, Sister Benkosi. I'm so busy. I have to work and serve and help my family . . . and then my football too. I have no time!

SISTER B.: Kofi, you have all the time there is.

KOFI: What?

SISTER B.: My boy, God has given us a great gift—our time. We must do with it what matters most.

KOFI: But how, Sister Benkosi? You have always done so much. You have succeeded with your family, with your business. You have served and blessed many, like me. I don't know how you do it.

SISTER B.: Do you really want to know? If you will sit still and listen, I will tell you my secret.

Every morning I rise before the sun. I dress and wash my face and hands.

I read the scriptures. Then I make a list of what I should do that day.

I think of who I might serve. I pray to know God's will. And I listen.

Sometimes the names or faces of people come to mind. I add them to my list.

KOFI: Is that how you always know just who needs your service?

SISTER B.: Yes, Kofi. And I pray for strength and wisdom. I pray that God will "consecrate [my] performance." It says that in 2 Nephi 32.

I thank Him. I promise to do my best. I ask that He will do what I cannot.

Then I look at my list. I put a 1 by the most important thing, then a 2.

KOFI: How do you know the priorities?

SISTER B.: I listen when I pray! Then I go to work. I look at number 1 and try to do it first, then number 2.

Sometimes things change. The Holy Ghost tells me to do something else. That is good.

I work very hard, but I have peace. I know God will help me.

So, with my list and the Spirit, I do what matters, Kofi.

KOFI: That sounds simple and hard at the same time.

SISTER B.: You are right! When I finally prepare for bed, I pray. I report to Heavenly Father. I tell Him how the day went. I ask questions. I ask what I can do better. I listen. I often feel His love. I know He magnifies what I try to do. Then I have peace, Kofi, and I sleep.

KOFI: That is good, Mamma Benkosi. I want this peace. I want to use my time. I want to work and serve better.

Back to page 130.



LEARN—Maximum Time: 45 Minutes

Read: In the previous group meeting, you shared your self-reliance plan with the group. Now you will work toward accomplishing your plan. This requires you to:

1. Take charge of your education.
2. Create a successful routine.
3. Stay on track.

1. TAKE CHARGE OF YOUR EDUCATION

Read: “Wherefore, the Lord God gave unto man that he should act for himself . . . and not . . . be acted upon” (2 Nephi 2:16, 26).

Discuss: Why is it important that you act for yourself on your education plan?

Read: Successful learners take control of their education. They are:

- Active
- Responsible
- Disciplined

ACTIVITY (5 minutes)

Step 1: Rate yourself on the following. Circle the item that best describes you.

ACTIVE	I actively seek as much learning as I can get.	I study what I am assigned.	I do as little as possible to get by.
RESPONSIBLE	I can be trusted to do what I say I'll do.	I get some things done but forget others.	I often fail to keep my commitments.
DISCIPLINED	I have a regular study routine.	I sometimes study well and sometimes get distracted.	I procrastinate working on most assignments until the last minute.

Step 2: Turn to your action partner and tell him or her what you would like to improve about your ability to be active, responsible, and disciplined in your education.

Step 3: Read aloud the following sentences in bold type. If you agree with this statement, sign your name below. Show your signature to your action partner. This week, show this page and your signature to a family member or friend.

“I am in charge of my education. Nobody else can be educated for me. It is up to me to be active, responsible, and disciplined in my education.”

My signature

Date

2. CREATE A SUCCESSFUL ROUTINE

Read: Saying you will be active, responsible, and disciplined is one thing, but doing it is another. To be successful, you need to (1) prioritize, (2) overcome procrastination, and (3) overcome distractions.

Prioritize

Read: You can't do everything. As you are working on your education, tasks related to your education should have a high priority.

For example, you want to visit a friend you haven't seen for a while (good), but you really need to study for a test tomorrow (better).

Discuss: What would you do? Why?

Read: To prioritize the things you need to do:

- Make a list of the things you need or want to do.
- Rewrite the list with the best things at the top, followed by the better things and then the good things.

Sometimes you will need to choose between what is most *important* and what is most *urgent*. Sometimes tasks become urgent because you procrastinated doing them. Other times, tasks become urgent because other people expect you to do them now.

For example, you need to study for a test that is in two weeks (important), but you also need to enroll in a class before the application deadline tomorrow (urgent).

Discuss: What would you do? Why?

ACTIVITY (10 minutes)

Consider Rachel's situation: She has to pay fees for school by tomorrow. She needs to drive her kids to their sports practice. She also has to pay rent, choose her classes, and start applying for grants and scholarships.

Step 1: As a group, list everything Rachel has to do in the "To-do's" column of the following table.

Step 2: Discuss the good, better, and best of each of Rachel's to-do's for today.

Step 3: Rewrite the to-do list in the "Priorities" column in the order you think is best.

TO-DO'S	PRIORITIES: GOOD, BETTER, BEST

Step 4: Now, on your own, think of some things you need to do. Write your to-do's on the left and then prioritize them on the right.

TO-DO'S	PRIORITIES: GOOD, BETTER, BEST

Overcome Procrastination

Read: Formal education (just like your job) has deadlines. Papers are due when papers are due; projects have firm completion dates. Ignoring deadlines will affect your grade, your attitude, other students, and your successful completion of a program. Assignments become urgent if you procrastinate them until the deadline.

Discuss: How does finishing assignments well before the deadline reduce stress?

ACTIVITY (5 minutes)

Step 1: Underline some things Rachel does that have helped her overcome procrastination.

Rachel realized that she tends to procrastinate. She described how she is overcoming that habit. "I started to wake up earlier in the morning. The first thing I do is create my to-do list for the day. If something seems hard to do, I put that as the first thing to do. I also think about how long each of the tasks is going to take and then set a time of the day to complete each task.

"If I am studying, I study for 40 minutes and then take a 5-minute break. After finishing my tasks, I take 10 minutes to do something I enjoy.

"At times I have a hard time focusing, or I may not have enough energy to do a task. Whenever that happens, I move to another task on my list that takes less energy and focus. I return to the other task when I have more energy and focus. I keep moving and get things done. It feels good to check things off my list."

Step 2: As a group, discuss what helps you overcome procrastination.

Overcome Distractions

Read: Reaching your education goals takes hard work, patience, and focus. Distractions and problems can take you off your path to self-reliance. Knowing how you might get distracted, or being aware of other problems you may face, will help you plan ways to overcome these obstacles and stay on task.

Meet Afu, age 23. He comes from a very poor rural family. His mission opened his eyes to the possibilities of making a better living and providing for his family. He wants to move to the city to receive training as an electrician, but his parents want him to stay at home and work with them in farming as generations of the family have done.

ACTIVITY (10 minutes)

Step 1: Take turns reading these three examples.

Rachel wrote:

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
I get discouraged easily and want to quit when my children complain that I never have enough time for them because I'm always either at school or doing schoolwork.	When I get these feelings of discouragement, I'll call my action partner, Liz. She always lifts my spirits.

Stefano wrote:

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
Often when I'm trying to study, I can hear my brother playing video games in the next room, and I really want to join him.	I have decided to study at the library or use headphones when I study so I won't be distracted.

Afu wrote:

DISTRACTION OR PROBLEM	PLAN TO OVERCOME
Whenever my friends want to go to the beach or hang out, I can't say no. I really should be studying, but I want to have fun too.	While I'm in school, I've decided that Friday and Saturday nights will be the only nights to do fun things with friends. If my friends want me to do something fun on another night, I'll say, "I'm sorry. I need to spend my weeknights studying. Could we do something on Friday or Saturday instead?"

Step 2: List some distractions or problems that you might face in your education. Decide now what you will do about them. You may want to counsel with your group members.

DISTRACTION	PLAN TO OVERCOME

Read: Some problems may come up unexpectedly. Nobody plans on getting sick or losing a job. Faith and trust in our Heavenly Father and support from family and friends can help you through those challenges.

Discuss: What do you do when you face difficult and surprising challenges?

3. STAY ON TRACK

Read: Many people don't finish their education. There are often problems, difficult situations, and other people that could pull you off track.

For example:

- In many areas of the world, parents will say to their children, "Quit school. Come home to work in the fields. Our family cannot survive without you here working." That is exactly the problem Afu faced.
- Some people quit school because a family member gets sick or dies, or the family suffers some other hardship.
- Some people quit school because they spent their money on unnecessary things and no longer have enough money for school.
- Some people don't finish their training because a friend says, "I have an incredible business opportunity for you. You will make a lot more money doing this than with your training." The opportunity turns out to be a dead end. Stefano faced this temptation twice, and both times the friends lost more money than they earned. He was glad he didn't get involved.
- Some people don't finish their education because they get discouraged and say to themselves, "This is harder, takes longer, and is more expensive than I thought. I guess school is not for me."

Watch: "Good Things to Come," available at srs.lds.org/videos.
(No video? Read pages 145–46.)

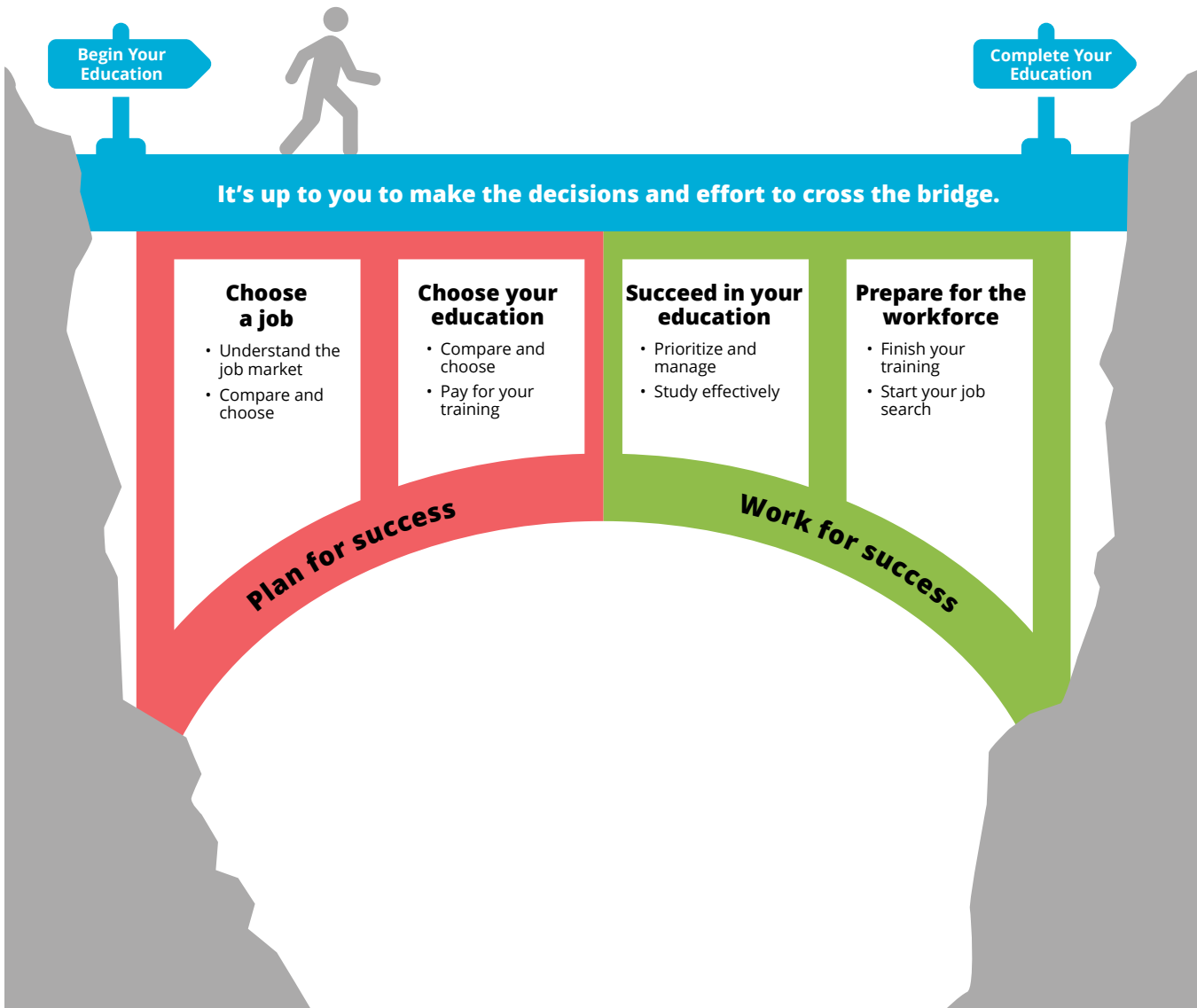


Read: One method to help you stay on track includes:

1. Visualizing your life and how you will feel when you are self-reliant.
2. Anticipating who or what would cause you to quit.
3. Preparing what you will say or do to stay on track.

Ponder: Look at the following bridge. Think about what it will be like after you cross the bridge. Think about how it will feel to be more self-reliant.

Education for Better Work *A Bridge to Self-Reliance*



Read: The following examples are of people who thought about what could cause them to quit school and what they would do.

Rachel wrote:

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK
<p>Ever since I got divorced, it has been very difficult to make ends meet. My job at the grocery store doesn't pay much. After I finish my degree and get a good-paying job, it will feel very comforting to be able to pay the bills and provide for my family.</p>	<p>I get discouraged easily. I'm sure there will be times when I will think school is too hard and stressful. I especially worry how my children will handle my not having as much time for them while I do schoolwork. I will probably get frustrated and want to quit.</p>	<p>I will create a list of family and friends who are good at encouraging me. I will call them when I get discouraged. I will try to find a friend who can tutor me so that school will be easier. I will also keep a list of conference talks and movies that inspire me. I will watch those when I feel like giving up.</p>

Afu wrote:

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK
<p>When I finish my certificate, I will be able to be an electrician in the city making a lot more money than I could make in my small town. I will be much better able to provide for myself, and it will feel good.</p>	<p>My parents weren't happy that I went away to school. I know my father will come soon to demand that I come home to work in the fields and provide for my parents and brothers and sisters.</p>	<p>I will tell him that I love him but that I must finish my education so that I can better prepare to provide for myself and for my future wife and children. I will explain how my choice will also benefit them as I will be able to help them better. I will get a priesthood blessing to help me have the courage to say these things to my father.</p>

ACTIVITY (5 minutes)

Now it's your turn. Write the following:

WHAT IT WILL BE LIKE WHEN I AM SELF-RELIANT	WHO OR WHAT COULD CAUSE ME TO QUIT SCHOOL	WHAT I WILL SAY OR DO TO STAY ON TRACK

Read: "There is nothing good unless you do it" (Dieter F. Uchtdorf, "He Will Place You on His Shoulders and Carry You Home," *Ensign or Liahona*, May 2016, 103, quoting Erich Kästner).

Discuss: What are the most valuable things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“Shall we not go on in so great a cause? Go forward and not backward. . . . Courage, . . . and on, on to the victory!” (D&C 128:22).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will update my self-reliance plan as necessary.

Ⓒ I will practice one of the following skills or habits (circle one of the following or write your own below): prioritize, overcome procrastination, or overcome distractions.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

GOOD THINGS TO COME

Elder Jeffrey R. Holland

“Every one of us has times when we need to know things will get better. My declaration is that is precisely what the gospel of Jesus Christ offers us, especially in times of need. Thirty years ago last month, a little family set out to cross the United States, every earthly possession they owned packed into the smallest trailer available.

“No money, an old car, they drove exactly 34 miles up the highway, at which point their beleaguered car erupted. The young father surveyed the steam, matched it with his own, then left his trusting wife and two innocent children—the youngest just three months old—to wait in the car while he walked the three miles or so to the southern metropolis of Kanarrville, population then, I suppose, 65.

“Some water was secured at the edge of town, and a very kind citizen offered to drive back to the stranded family. The car was attended to, and slowly, very slowly, driven back to St. George for inspection. After more than two hours of checking and rechecking, no immediate problem could be detected, so once again the journey was begun.

“In exactly the same amount of elapsed time at exactly the same location on that highway, with exactly the same pyrotechnics from under that hood, the car exploded again. Now feeling more foolish than angry, the chagrined young father once more left his trusting loved ones and started the long walk for help once again.

“This time, the man providing the water said, ‘Either you or that fellow who looks just like you ought to get a new radiator for that car.’ He didn’t know whether to laugh or to cry at the plight of this

young family. 'How far have you come?' he said. 'Thirty-four miles,' I answered.

"'How much farther do you have to go?' 'Twenty-six hundred miles,' I said. 'Well, *you* might make that trip, and *your wife* and those two little kiddies might make that trip, but *none of you* are going to make that trip in *that* car.' He proved to be prophetic on all counts.

"Just two weeks ago, I drove by that exact spot. For just an instant, I thought perhaps I saw on that side road an old car with a devoted young wife and two little children. Just ahead of them, I imagined that I saw a young fellow walking toward Kanarraville, the weight of a young father's fear evident in his pace.

"In that imaginary instant, I couldn't help calling out to him, 'Don't you quit! You keep walking. You keep trying. There is help and happiness ahead.'

"Some blessings come soon, some come late, and some don't come until heaven; but for those who embrace the gospel of Jesus Christ, *they come*. It will be all right in the end. Trust God and believe in good things to come" ("Good Things to Come," [lds.org/media-library](https://www.lds.org/media-library)).

Back to page 140.



9

UNDERSTAND THE EXPECTATIONS

MY FOUNDATION PRINCIPLE

- Communicate: Petition and Listen

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Understand and Do What Is Required
2. Understand Your Learning Style
3. Manage Stress Effectively



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Update my self-reliance plan as necessary.
- Ⓒ Practice one of the following skills or habits: prioritize, overcome procrastination, or overcome distractions (or practice another skill or habit you chose last week).
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Provide ways you can continue to improve or you practiced during these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Practice and Share the My Foundation Principle	Work on My Self-Reliance Plan	Strengthen Skills and Habits	Contact and Support My Action Partner	Action Partner's Initials
Example Report and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●		<i>JH</i>
Week 1 Self-reliance is a principle of education ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●		
Week 2 Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●		
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●		
Week 4 Seek learning: resolve where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●		
Week 5 Report and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●		
Week 6 Work: take responsibility and persevere ● ● ●	Create my reliance plan for my education ● ● ●	Track expenses ● ● ●		
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●		
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one: prioritize, overcome procrastination, overcome distractions ● ● ●		
Week 9 Communicate: petition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one: understand requirements, understand learning goals, manage stress ● ● ●		
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one: study habits, complete assignments, prepare for tests ● ● ●		
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one: work with a partner, learn from failure, keep commitments ● ● ●		
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you updated your self-reliance plan?
 - What did you learn as you practiced a skill or habit?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: COMMUNICATE: PETITION AND LISTEN

—Maximum Time: 20 Minutes

Ponder: When has Heavenly Father answered my prayers?

Watch: “Creating Lift,” available at srs.lds.org/videos.
(No video? Read page 151.)

Discuss: How can we recognize answers to our prayers? Why is listening an essential part of prayer?

Read: Doctrine and Covenants 8:2 and the quote by President Russell M. Nelson (on the right)

Discuss: Why is listening an essential skill? How can careful listening help us in our work?

“I will tell you in your mind and in your heart, by the Holy Ghost, which shall come upon you and which shall dwell in your heart.”

DOCTRINE AND COVENANTS 8:2

“Your soul will be blessed as you learn to listen, then listen to learn from children, parents, partners, neighbors, and Church leaders, all of which will heighten capacity to hear counsel from on high.”

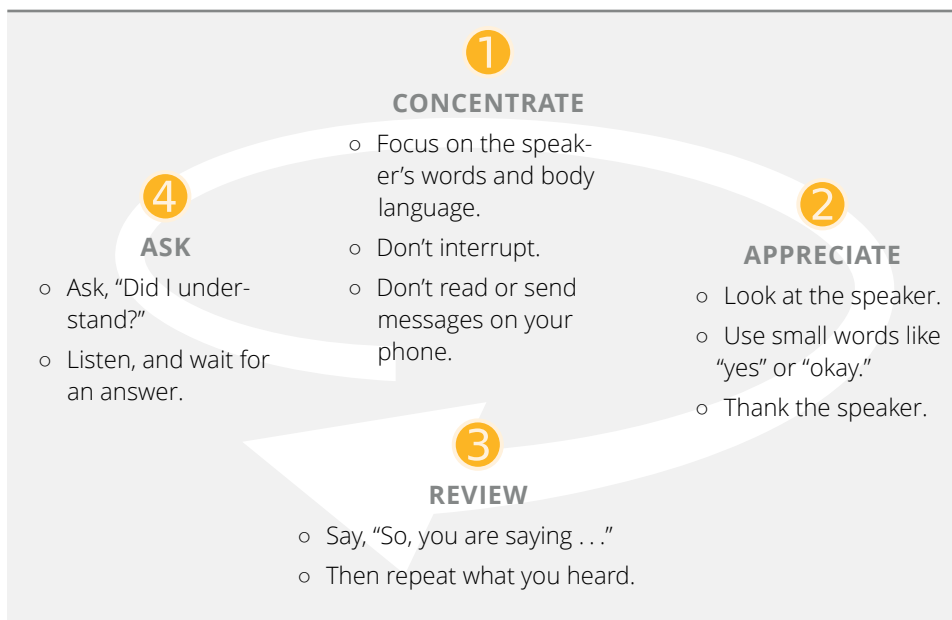
RUSSELL M. NELSON,
“Listen to Learn,”
Ensign, May 1991, 24

ACTIVITY

Step 1: As a group, read the steps below and briefly discuss them.

Step 2: Ask one or two members of the group to tell the others about a challenge or question they have. Everyone else should try to listen, following these steps.

Step 3: When finished, ask the group members who spoke how they felt when the group really tried to listen.



Read: Quotes by President Henry B. Eyring and Elder Robert D. Hales (on the right)

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Pray individually and as a family each morning and night. Spend time after each prayer reverently listening for guidance.
- Share what you've learned today about communication with your family or friends.

CREATING LIFT

If you are unable to watch the video, read this script.



PRESIDENT DIETER F. UCHTDORF:

In order to get an airplane off the ground, you must create lift. In aerodynamics, lift happens when air passes over the wings of an airplane in such a way that the pressure underneath the wing is greater than the pressure above the wing. When the upward lift exceeds the downward pull of gravity, the plane rises from the ground and achieves flight.

In a similar way, we can create lift in our spiritual life. When the force that is pushing us heavenward is greater than the temptations and distress that drag us downward, we can ascend and soar into the realm of the Spirit.

Though there are many gospel principles that help us to achieve lift, I would like to focus on one in particular.

Prayer!

Prayer is one of the principles of the gospel that provides lift. Prayer has the power to elevate us from our worldly cares. Prayer can lift us up through clouds of despair or darkness into a bright and clear horizon.

One of the greatest blessings and privileges and opportunities we have as children of our Heavenly Father is that we can communicate with Him through prayer. We can speak to Him of our life experiences, trials, and blessings. We can listen for and receive celestial guidance from the Holy Spirit at any time and at any place.

(See Dieter F. Uchtdorf, "Prayer and the Blue Horizon," *Ensign or Liahona*, June 2009, 5–6)

"Our Heavenly Father hears the prayers of His children across the earth pleading for food to eat, for clothes to cover their bodies, and for the dignity that would come from being able to provide for themselves."

HENRY B. EYRING,
"Opportunities to Do Good," *Ensign or Liahona*, May 2011, 22

"We must ask for help from our Heavenly Father and seek strength through the Atonement of His Son, Jesus Christ. In both temporal and spiritual things, [this] enables us to become provident providers for ourselves and others."

ROBERT D. HALES,
"Becoming Provident Providers Temporally and Spiritually," *Ensign or Liahona*, May 2009, 7–8

Back to page 150.



LEARN—Maximum Time: 45 Minutes

Read: In the previous group meeting you learned about creating an environment for success. Today you will learn about understanding expectations and meeting those expectations by doing the following:

1. Understand and do what is required.
2. Understand your learning style.
3. Manage stress effectively.

1. UNDERSTAND AND DO WHAT IS REQUIRED

Read: Employers value certificates, degrees, or other proof that you are qualified to do certain jobs. You can earn these by fulfilling the program requirements of a school or training program. These requirements include things like classes, assignments, and tests.

To help you meet the program requirements, you should (1) ask about the requirements, (2) take notes, and (3) actively participate in courses and programs.

Ask about the Requirements

Read: Schools and training programs create requirements for each degree, certificate, class, and assignment. Successful learners make sure they understand the requirements.

Here are some examples of questions you might ask to find out what will be required of you:

- How can I succeed in your class?
- What do you want me to learn and do?
- When are assignments due?
- How will you evaluate my performance?

Discuss: How has asking questions helped you understand requirements in the past?

Take Notes

Read: One way to remember the requirements is to take notes. Review those notes later to better remember what you saw, heard, or read in the class.

When taking notes on an assignment, make sure you know:

- What to do.
- How to do it.
- When it is due.

Discuss: In previous school or work assignments, how has taking notes helped you?

Read: The following may help you take good notes on assignments:

- Be engaged and alert, and have a positive attitude.
- Don't try to write every word that is said; focus on the main messages and the most important information.
- Use abbreviations; if helpful, draw pictures.
- Leave space to add clarifications later.
- Keep notes organized.

Actively Participate

Read: Another way to understand the requirements and learn the subject of the class is to actively participate. Active participation will help you get the most out of class. Some suggestions are listed below:

- Pay attention.
- Sit in the front if possible.
- Ask and answer questions.
- Find and work with students who are committed to learning (sit by them, share ideas, meet, ask questions, and help each other).
- Talk to the instructor (during and after class) to further understand requirements and the concepts you are learning.

Discuss: What differences have you noticed when you have actively participated in something rather than not being very engaged?

2. UNDERSTAND YOUR LEARNING STYLE

Read: Some people learn best by seeing, some by hearing, some by doing, and some in other ways. Some learn best alone and others with groups of people. Successful students use the learning style that works best for them as much as they can.

ACTIVITY (2 minutes)

Step 1: Read the situation below and choose the one(s) you best identify with.

If a teacher had a new device you knew nothing about, would you want to:

1. See it or read about it? If yes, you might learn best by seeing.
2. Listen to the teacher tell you about it? If yes, you might learn best by hearing.
3. Touch it, push the buttons, or take it apart to learn how it works? If yes, you might learn best by doing.

Step 2: Talk with the person next to you about how you learn best.

Read: Instructors won't necessarily teach in a way that best fits your learning style. You may need to adapt your approach to learning to best fit the situation.

For example, Juan prefers a hands-on approach. He likes to do things. He doesn't like to sit in class and listen to a teacher talk. He doesn't like to read textbooks. But lectures are a part of his schooling, and reading is required to pass the tests. He can't just ignore the requirements because they don't fit his learning style. He decides to listen as best he can, read as much as he can, and then quickly go try things out after class so he can get some hands-on learning.

Arlene discovered that she learns more when she discusses ideas with others. She decides to study regularly with others.

ACTIVITY (5 minutes)

How would you best use your learning style in different learning situations?

Step 1: Think of your preferred learning style.

Step 2: Turn to another group member and discuss how you can adapt to the following situations:

1. What could you do to learn from a group discussion?
2. What could you do to learn from a lecture?
3. What could you do to memorize a list of words?

Step 3: Switch roles and repeat steps 1 and 2.

3. MANAGE STRESS EFFECTIVELY

Read: As you work on your education, you will experience stress. It is part of life and part of your education. Stress in your education can come from the following sources and many others:

- Not understanding what is expected
- Not being prepared
- Not finishing assignments on time
- Fear of failing a test
- Fear of speaking in front of others
- Too many things to do
- Working with other people

As you move forward with faith, the Lord will bless you with strength and ability. You can't eliminate stress from your education, but you can manage it. So pay attention to stress signals and find ways to adjust to or manage stress. Some suggestions are listed below:

- Reconsider your expectations
- Let go of what you cannot control
- Focus on what you do well
- Avoid comparing yourself to others
- Exercise
- Serve others
- Rest
- Refocus on gratitude
- Break down big or difficult tasks into smaller pieces
- Take one small step forward now

Discuss: What has helped you manage stress?

ACTIVITY (5 minutes)

Consider ways to manage your stress. Take a few minutes to privately ponder and write down answers to the following questions.

Step 1: What stresses am I facing?

Step 2: Choose one way of managing stress that you would like to try. Complete the following sentence:

"When I feel stressed about _____,
I will _____."

Step 3: Sometime today, rewrite this sentence on another piece of paper. Put it on your wall, in your pocket, or in another place where it can help you remember how you will manage stress.

Discuss: What are the most important things you learned in this group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“It is good advice to slow down a little, steady the course, and focus on the essentials when experiencing adverse conditions” (Dieter F. Uchtdorf, “Of Things That Matter Most,” *Ensign* or *Liahona*, Nov. 2010, 19).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will update my self-reliance plan as necessary.

Ⓒ I will practice one of the following skills or habits (circle one of the following or write your own below): understand what is required, understand my learning style, or manage stress.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

WELDING ASSIGNMENT INSTRUCTIONS

Instructor:

“The welding project is due on Monday. Get the metal you need for the project from bin number 7. Weld two pieces together at 45 degrees. I want you to grind the welds clean. Remember, the better your weld is, the less you’ll have to grind. Make sure to wear all of your safety gear. I saw a couple of you the other day without some of it. I will dock you points if you aren’t wearing all of your safety gear.”

Back to page 154.

NOTES



10

STRENGTHEN STUDY SKILLS

MY FOUNDATION PRINCIPLE

- Solve Problems

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Choose a Place and Time for Study
2. Remember What You Learn
3. Read and Write Effectively
4. Overcome Procrastination
5. Prepare for Tests



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Update my self-reliance plan as necessary.
- Ⓒ Practice one of the following skills or habits: understand what is required, understand my learning style, or manage stress (or practice another skill or habit you chose last week).
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient	Update my self-reliance plan	Track expenses		AW
Week 1 Self-reliance is a principle of salvation	Begin my self-reliance plan	Track expenses		
Week 2 Manage money	Explore job options in my area	Track expenses		
Week 3 Exercise faith in Jesus Christ	Confirm my job choice	Track expenses		
Week 4 Seek learning: decide where you are going and how to get there	Explore training options	Track expenses		
Week 5 Repent and be obedient	Confirm my education or training choice	Track expenses		
Week 6 Work: take responsibility and persevere	Create my finance plan for my education	Track expenses		
Week 7 Become one, serve together	Update my self-reliance plan	Share my self-reliance plan with family or friends		
Week 8 Use time wisely	Update my self-reliance plan	Choose one priority, overcome procrastination, overcome distractions		
Week 9 Communicate: petition and listen	Update my self-reliance plan	Choose one understand requirements, understand learning style, manage stress		
Week 10 Solve problems	Update my self-reliance plan	Choose one: study habits, complete assignments, prepare for tests		
Week 11 Show integrity	Update my self-reliance plan	Choose one: work with a mentor, learn from failures, keep commitments		
Week 12 Receive temple ordinances	Update my self-reliance plan	Practice a skill or habit		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you updated your self-reliance plan?
 - What did you learn as you practiced a skill or habit?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: SOLVE PROBLEMS

— Maximum Time: 20 Minutes

Ponder: Why does Heavenly Father allow us to face problems and challenges?

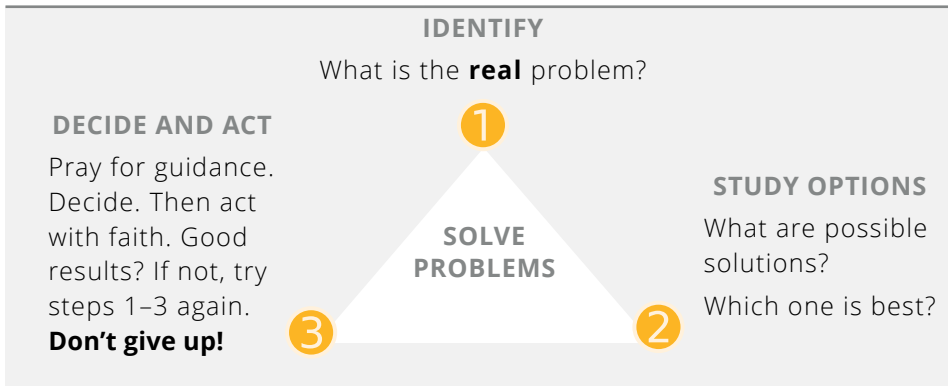
Watch: “A Bigger Truck?” available at srs.lds.org/videos.
(No video? Read page 167.)

Discuss: What is the real problem in this story? What are some options for the two men?

Read: Doctrine and Covenants 9:7–9 and the quote by Elder Robert D. Hales (on the right)

ACTIVITY

Step 1: Choose a partner and read the steps below.



Step 2: Choose a problem you are facing and write it below.

Step 3: Apply each step to your problem.

Identify: _____

Study options: _____

Decide and act: _____

“Behold, you have not understood; you have supposed that I would give it unto you, when you took no thought save it was to ask me.

“But, behold, I say unto you, that you must study it out in your mind; then you must ask me if it be right, and if it is right I will cause that your bosom shall burn within you; therefore, you shall feel that it is right.

“But if it be not right you shall have no such feelings, but you shall have a stupor of thought that shall cause you to forget the thing which is wrong.”

DOCTRINE AND COVENANTS 9:7–9

“The Lord expects us to help solve our own problems. . . . We are thinking, reasoning human beings. We have the ability to identify our needs, to plan, to set goals, and to solve our problems.”

ROBERT D. HALES,
“Every Good Gift,”
***New Era*, Aug. 1983,**
8, 9

Read: 1 Nephi 17:51 and 1 Nephi 18:2–3 (on the right)

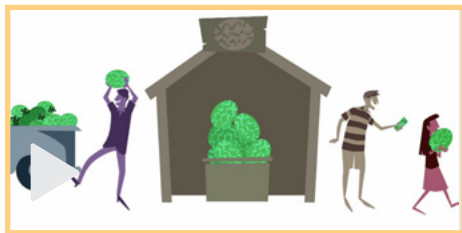
Discuss: How was Nephi able to build a ship?

Commit: Commit to do the following actions during the week. Check the box when you complete each action.

- Act on the steps you discussed in the activity to begin solving your problem. Remember, don't give up. It takes time to solve problems and make changes.
- Share what you've learned today about solving problems with your family or friends.

A BIGGER TRUCK?

If you are unable to watch the video, read this script.



ELDER DALLIN H. OAKS: Two men formed a partnership. They built a small shed beside a busy road. They obtained a truck and drove it to a farmer's field, where they purchased a truckload of melons for a dollar a melon. They drove the loaded truck to their shed by the road, where they sold their melons for a dollar a melon.

They drove back to the farmer's field and bought another truckload of melons for a dollar a melon. Transporting them to the roadside, they again sold them for a dollar a melon. As they drove back toward the farmer's field to get another load, one partner said to the other, "We're not making much money on this business, are we?" "No, we're not," his partner replied. "Do you think we need a bigger truck?" ("Focus and Priorities," *Ensign*, May 2001, 82).

Back to page 166.

"And now, if the Lord has such great power, and has wrought so many miracles among the children of men, how is it that he cannot instruct me, that I should build a ship?"

1 NEPHI 17:51

"Now I, Nephi, did not work the timbers after the manner which was learned by men, neither did I build the ship after the manner of men; but I did build it after the manner which the Lord had shown unto me; wherefore, it was not after the manner of men.

"And I, Nephi, did go into the mount oft, and I did pray oft unto the Lord; wherefore the Lord showed unto me great things."

1 NEPHI 18:2–3



LEARN—Maximum Time: 45 Minutes

Read: In the last meeting you learned about understanding and meeting expectations. In today's meeting you will learn study skills that will help you succeed in your training program. You will strengthen your study skills by doing the following:

1. Choose a place and time for study.
2. Remember what you learn.
3. Read and write effectively.
4. Overcome procrastination.
5. Prepare for tests.

1. CHOOSE A PLACE AND TIME FOR STUDY

Discuss: When and where do you study? Do you feel that your study is effective in these places and times? Why or why not?

Read: Setting consistent study times will help you succeed in your education or training program. Find clean, quiet, well-lit places to study where you can study without becoming distracted. "Behold, mine house is a house of order, saith the Lord God, and not a house of confusion" (D&C 132:8).

Observing the Sabbath day will increase your faith and improve your learning. Avoid doing schoolwork on the Sabbath.

ACTIVITY (5 minutes)

Choose places and times to study regularly.

Step 1: Write your two best places to study:

Step 2: Write your best times to study:

Step 3: List any problems or distractions that might keep you from studying at the places and times you listed above.

WHAT COULD KEEP ME FROM STUDYING?	HOW WILL I SOLVE THIS ISSUE?
Example: my children making noise	Study before my children wake up

Step 4: Discuss with a partner how you can solve these issues. Consider the problem-solving steps you discussed in today's My Foundation principle.

Read: Because studying takes time, you will have less time to do other things. You will have to say "no" to some activities to be able to do well in your studies.

2. REMEMBER WHAT YOU LEARN

Read: There are many ways to memorize, learn, and retain information. Here are a few methods.

- **Scheduled reviews:** Read and recall information repeatedly over an extended period of time. For example:

NEW INFORMATION	1 HOUR LATER	1 DAY LATER	1 WEEK LATER	1 MONTH LATER
Read something or learn something in class and take notes.	Spend 10 minutes reviewing your notes.	Spend 10 minutes reviewing again; summarize your notes.	Spend 10 minutes reviewing again.	Spend 10 minutes reviewing again; you should remember it well by now!

- **Flash cards:** Write ideas, quotes, data, formulas, and thoughts on index cards, and then review them regularly. For example, Afu wrote electrical formulas on cards to help him remember them. He goes through his cards many times a day. Here is an example of how Afu uses his cards: he writes a study term on the front of the card and the formula on the back, like this:



- **Connect what you learn to something you already know:** Connect something unfamiliar with something you already know. For example, Stefano was studying computer terms. He didn't know what an algorithm was. He read that it is a "process or set of rules to be followed, especially by computers." Stefano likes

to cook, and a computer using an algorithm reminded him of someone following a recipe. That helped him remember.

- **Teach what you learn:** Share what you are learning with someone. This will give you the chance to better understand and remember the new information. At his parents' house one weekend, Afu taught his father how to fix a long-broken light fixture.
- **Apply what you learn:** Applying in your life what you are learning helps you remember it. If you learn a new word, use it several times. If you learn how to fix a motor, go fix a motor as soon as you can. When a neighbor told Rachel of a legal problem she didn't understand, Rachel was able to explain it based on something she had just learned that week.

Discuss: What experiences have you had with any of these methods or other ways of remembering?

3. READ AND WRITE EFFECTIVELY

Read: Reading is important to your education. Improving your reading skills will help you better understand and remember the things you are learning. The following activity will help you find ways to improve your reading skills.

ACTIVITY (7 minutes)

Step 1: Read the following quote from President Henry B. Eyring. While reading, highlight the points that you feel are most important, make notes in the margins, or do other things that help you understand.

“Conversion to the gospel of Jesus Christ brings a desire to learn. . . . It is the natural fruit of living the gospel of Jesus Christ. . . .

“The Lord and His Church have always encouraged education to increase our ability to serve Him and [His] children. For each of us, whatever our talents, He has service for us to give. And to do it well always involves learning, not once or for a limited time, but continually.

Continued on next page.

“ . . . Through prayer, fasting, and hard work, . . . we can expect His grace to attend us. . . . [This] means that we will learn more rapidly and grow in skill beyond what we could do only with our unaided natural abilities.

“Our first priority should go to spiritual learning. . . . Remember, you are interested in education, not just for mortal life but for eternal life. When you see that reality clearly, you will put spiritual learning first and yet not [ignore] the secular learning. In fact, you will work harder at your secular learning than you would without that spiritual vision” (“Real-Life Learning,” *New Era*, Apr. 2009, 2–4, 5).

Step 2: Summarize what you feel that President Eyring was teaching:

Step 3: Get with other people in the group and see how they marked up this text to improve their reading skills.

Discuss: What are some other ways you can improve your reading skills?

Read: Good writing is also important to your education. When writing, make sure to match your style to the instructor's expectations. There are three main styles of writing assignments:

- Informative
- Creative
- Persuasive

Informative writing: Organize information and make complex ideas easy to understand. For example, Stefano was given an informative writing assignment on food. He wrote about the history of his favorite food and some interesting facts about it.

Creative writing: Write your own ideas, original thoughts, and things that people would find interesting. Stefano's next assignment was to do creative writing about food. Stefano wrote about the flavor, texture, and color of his favorite food in a way that was fun and interesting.

Persuasive writing: Write in a way that motivates, convinces, or persuades someone to do something or to think a certain way. To do this effectively, you need to know facts and opposing viewpoints and be able to support your argument. Stefano suggested in his persuasive writing that every tourist should try his favorite food because of its peculiar flavor and its cultural value.

ACTIVITY (5 minutes)

Now it's your turn to try a writing assignment.

Step 1: Think of a food you like.

Step 2: Choose one of the writing styles (informative, creative, or persuasive) and take two or three minutes to write about the food you chose in step 1.

Step 3: Share your sentences with another group member.

Discuss: How can strengthening your writing help you succeed in your training program?

4. OVERCOME PROCRASTINATION

Read: Use your time and energy wisely to complete assignments. Avoid procrastination. "Reap while the day lasts" (D&C 6:3).

Discuss: What are some reasons we procrastinate?

ACTIVITY (5 minutes)

How well do you complete assignments? Circle the word that best describes how often you do these things:

I ask questions until I fully understand an assignment.	Never	Sometimes	Often	Always
When I receive an assignment or project, I put the due date on a calendar and plan the steps to finish it.	Never	Sometimes	Often	Always
I make sure I know how the assignment will be graded, and I learn and do all that is necessary to succeed.	Never	Sometimes	Often	Always
I work toward completion of my assignments without delay. I do not procrastinate.	Never	Sometimes	Often	Always
If possible, I share my progress with the instructor and get help if necessary before the assignment is due.	Never	Sometimes	Often	Always

Read: When you finish an assignment, you feel a sense of accomplishment. Here are some ways to get things done:

1. **Do the hard thing first.** Do the project you least like to do first. Once you've dealt with the most difficult or least favorite to-do item, the rest will usually seem easier.
2. **Block out your time.** Set a realistic amount of time to do specific tasks. If you don't have a set amount of time, you will likely waste time.
3. **Take short, regular breaks.** Your mind will be refreshed and you will be better able to focus after a break. Short, regular breaks improve your learning.
4. **Adapt.** When you are tired, do the tasks that take less thinking.
5. **Reward yourself.** If you complete your assignment by a certain time, reward yourself with something you like (a treat, time to do something you enjoy, and so on).

Discuss: What works best for you in completing tasks?

5. PREPARE FOR TESTS

Read: Tests are often used to show how well you have learned something. Here are some ways you can become a better test-taker:

Before the test:

- Regularly study the material you will be tested on.
- Get enough sleep.
- Eat nutritious food and drink enough water.
- Pray before studying and before taking the test.
- Make sure you have items needed for the test (pencil, calculator, tools, and so forth).

During the test:

- Trust what you know.
- Be honest. Don't cheat.
- Manage your time; as you begin each question or section, decide how much time you can spend on it.
- Carefully read and reread instructions: what is really being asked?
- Complete the easiest questions first to gain confidence; then go back to the others.

Discuss: What have you done to prepare for and take tests effectively?

Read: "The learning process is endless. We must read, we must observe, we must [take in], and we must ponder that to which we expose our minds. I believe in the evolution of the mind, the heart, and the soul of humanity. I believe in improvement. I believe in growth" (Gordon B. Hinckley, *Standing for Something* [2000], 62).

Discuss: What are the most important things you learned in this group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“If you do your part to gain knowledge, the Holy Ghost can enlighten your mind. As you strive to keep yourself worthy, the Holy Ghost will give direction and added light to your learning” (Mary N. Cook, “Seek Learning: You Have a Work to Do,” *Ensign* or *Liahona*, May 2012, 121).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will update my self-reliance plan as necessary.

Ⓒ I will practice one of the following skills or habits (circle one of the following or write your own below): strengthen study habits, read and write effectively, complete assignments, or prepare for tests.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



11

STAY ON COURSE

MY FOUNDATION PRINCIPLE

- Show Integrity

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Work with a Mentor
2. Learn in Groups
3. Learn from Failures
4. Change Direction Only
When Necessary



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS:

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Update my self-reliance plan as necessary.
- Ⓒ Practice one of the following skills or habits: strengthen study habits, read and write effectively, complete assignments, or prepare for tests (or practice another skill or habit you chose last week).
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Ⓐ Practice and Share the My Foundation Principle	Ⓑ Work on My Self-Reliance Plan	Ⓒ Strengthen Skills and Habits	Ⓓ Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●		AW
Week 1 Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●		
Week 2 Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●		
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●		
Week 4 Seek learning needs where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●		
Week 5 Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●		
Week 6 Work, take responsibility and persevere ● ● ●	Choose my finance plan for my education ● ● ●	Track expenses ● ● ●		
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●		
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●		
Week 9 Communicate, partner and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one understanding requirement, understand learning style, manage stress ● ● ●		
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one study habit, complete assignments, prepare for tests ● ● ●		
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one work with a mentor, learn from failure, keep commitments ● ● ●		
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●		

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you updated your self-reliance plan?
 - What did you learn as you practiced a skill or habit?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner’s name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: SHOW INTEGRITY

—Maximum Time: 20 Minutes

Ponder: Why does the Lord love those with “integrity of heart”?

Watch: “What Shall a Man Give in Exchange for His Soul?” available at srs.lds.org/videos. (No video? Read page 183.)

Discuss: What does it mean to have integrity? What are some small ways people give away their souls to get things in this life?

Read: Articles of Faith 1:13 and Job 27:5 (on the right)

ACTIVITY

On your own, rate yourself in the following areas.

PUT A NUMBER IN FRONT OF EACH ITEM TO SHOW HOW OFTEN YOU ACT THIS WAY.

1 = never, 2 = sometimes, 3 = often, 4 = always

- _____ 1. I keep all of my promises, commitments, and covenants.
- _____ 2. I am completely truthful in things I say and in the records I keep.
- _____ 3. I do not exaggerate to make things appear better than they are.
- _____ 4. I return everything I borrow and do not take things that do not belong to me.
- _____ 5. I am completely faithful to my spouse in my words and actions.
- _____ 6. I never cheat, even when I know I won't be caught.
- _____ 7. When I find something that isn't mine, I return it to the owner.
- _____ 8. I always pay back money I borrow.

Discuss: Read Mosiah 4:28 (on the right) and the quote by Elder Joseph B. Wirthlin (on page 183). Why is repaying a debt or business or student loan (like a PEF loan) a matter of personal integrity?

Commit: Commit to do the following actions during the week. Check the box when you complete each action:

- Improve one of the eight areas you rated above.
- Share what you've learned today about integrity with your family or friends.

“We believe in being honest.”

ARTICLES OF FAITH 1:13

“Till I die I will not remove mine integrity from me.”

JOB 27:5

“And I would that ye should remember, that whosoever among you borroweth of his neighbor should return the thing that he borroweth, according as he doth agree, or else thou shalt commit sin; and perhaps thou shalt cause thy neighbor to commit sin also.”

MOSIAH 4:28

WHAT SHALL A MAN GIVE IN EXCHANGE FOR HIS SOUL?

If you are unable to watch the video, read this script.



ELDER ROBERT C. GAY: The Savior once asked His disciples the following question: “What shall a man give in exchange for his soul?”

This is a question that my father taught me to carefully consider years ago. As I was growing up, my parents assigned me chores around the house and paid me an allowance for that work. I often used that money, a little over 50 cents a week, to go to the movies. Back then a movie ticket cost 25 cents for an 11-year-old. This left me with 25 cents to spend on candy bars, which cost 5 cents apiece. A movie with five candy bars! It couldn't get much better than that.

All was well until I turned 12. Standing in line one afternoon, I realized that the ticket price for a 12-year-old was 35 cents, and that meant two less candy bars. Not quite prepared to make that sacrifice, I reasoned to myself, “You look the same as you did a week ago.” I then stepped up and asked for the 25-cent ticket. The cashier did not blink, and I bought my regular five candy bars instead of three.

Elated by my accomplishment, I later rushed home to tell my dad about my big coup. As I poured out the details, he said nothing. When I finished, he simply looked at me and said, “Son, would you sell your soul for a nickel?” His words pierced my 12-year-old heart. It is a lesson I have never forgotten.

(“What Shall a Man Give in Exchange for His Soul?” *Ensign* or *Liahona*, Nov. 2012, 34)

Back to page 182.

“Integrity means always doing what is right and good, regardless of the immediate consequences. It means being righteous from the very depth of our soul, not only in our actions but, more importantly, in our thoughts and in our hearts. . . . A little lying, a little cheating, or taking a little unfair advantage are not acceptable to the Lord. . . . The consummate reward of integrity is the constant companionship of the Holy Ghost, . . . [who will] guide us in all we do.”

JOSEPH B. WIRTHLIN,
“Personal Integrity,”
***Ensign*, May 1990,**
30, 32, 33



LEARN—Maximum Time: 45 Minutes

Read: In the last meeting, you worked on a few skills and habits to help you succeed in your training program. Today you will work on skills that will help you stay on course to finish your training.

Even when it is difficult, finish your education by doing these things:

1. Work with a mentor.
2. Learn in groups.
3. Learn from failures.
4. Change direction only when necessary.

1. WORK WITH A MENTOR

Read: Heavenly Father places people in our lives who care about us and who can strengthen us. Some mentors may have a lot of experience doing what you want to do and can answer your questions. Other mentors may be willing to spend time encouraging you to make changes in your life and hold you accountable to progress.

Discuss: Who has helped you the most as you've developed your self-reliance plan? What did he or she do?

Read: Elder Robert D. Hales taught, "Prayerfully select mentors who have your spiritual well-being at heart" ("Meeting the Challenges of Today's World," *Ensign* or *Liahona*, Nov. 2015, 46).

ACTIVITY (5 minutes)

Step 1: Look at your self-reliance plan on pages 107–8 and think about the kind of help you need.

Step 2: Write the names of three people who could help you to act on your plan.

Step 3: Write when and how you will meet to counsel together about your plan.

Read: Continue to seek out mentors. Look for people who are successful doing what you want to do. Watch what they do and the characteristics that make them successful. Don't be afraid to ask them questions, and be open to learning from them. Always express gratitude for a mentor's help. Pray to know how you can develop and strengthen these special relationships, and put into practice what you learn.

2. LEARN IN GROUPS

Read: Groups give us the opportunity to share our ideas and learn from the experiences and knowledge of others.

Discuss: What are some experiences you've had with group projects in the past? What have you learned from this?

Read: The same principles that make this self-reliance group successful can be applied to your future study groups or similar groups, such as work teams and Church councils. To help make groups effective, do the following:

- Find the best students to work with—especially those who are as committed as you are.
- Treat everyone as equal participants.
- Speak respectfully to others. Everyone should feel safe sharing his or her ideas.
- Set a regular time to study together.
- Agree on a specific goal at the beginning.
- End each study session by making commitments: “What will each of you do and when will you have it done?”
- Have fun together but stay focused.
- Be prepared and do your part. Share what you know and learn all you can from others.
- If you are working on a project together, know the deadline and assign smaller portions to finish before the deadline.

3. LEARN FROM FAILURES

Read: In your training you will experience some failures. It could be a failed test, a missed assignment, or a bad grade in a class. Failure is a part of learning. The best learners pick themselves up after each failure. Learning how to do this is more important than never making any mistakes, which is not realistic.

There are many ways to react to failure. Some negative reactions include giving up, beating yourself up for failing, or doing nothing because you are afraid to fail again.

There are also positive ways to respond to failure. These include:

- Seeking counsel from the Lord.
- Learning what caused the failure and avoiding that.
- Counseling with your mentor.
- Trying another way to achieve the purpose or goal.
- Reevaluating if this action is taking you in the direction you want to go, then changing course if necessary.

Discuss: What have you learned from a failure or disappointment in your life?

Read: “No one likes to fail. And we particularly don’t like it when others—especially those we love—see us fail. We all want to be respected and esteemed. We want to be champions. But we mortals do not become champions without effort and discipline or without making mistakes.

“. . . Our destiny is not determined by the number of times we stumble but by the number of times we rise up, dust ourselves off, and move forward” (Dieter F. Uchtdorf, “You Can Do It Now!” *Ensign* or *Liahona*, Nov. 2013, 55).

Discuss: What will you do the next time you experience failure?

4. CHANGE DIRECTION ONLY WHEN NECESSARY

Read: At some point during your training, you may feel like your education path or the job you are seeking is not right for you. You may think you should change direction. If these feelings arise, be careful and thoughtful about making such a change.

When thinking about changing direction, you should ask yourself, “Would the new direction really be better for me?” In the first six meetings of this self-reliance group, you thoroughly considered your options. You talked with many people and researched the job, the training it required, and how to pay for the training. You made decisions you felt good about.

You owe it to yourself to consider a change of direction as carefully as you chose your current direction.

If necessary, use a new copy of a self-reliance plan (on pages 191–92), as well as the activities in chapters 1–6 to make your decisions.

Discuss: How can you avoid impulsive decisions but also avoid overthinking and being indecisive?

Read: Elder Jeffrey R. Holland taught: “I have absolute, certain knowledge, perfect knowledge, that God loves us. He is good. He is our Father, and He expects us to pray and trust and be believing and not give up and not panic and not retreat and not jump ship when something doesn’t seem to be going just right. We stay in. We keep working. We keep believing” (“Wrong Roads,” [lds.org/media-library](https://www.lds.org/media-library)).

Discuss: What are the most important things you learned in today’s group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“Education is a gift from God,” taught Elder Dallin H. and Sister Kristen M. Oaks. “We may have to struggle to achieve our goals, but our struggles may yield as much growth as our learning. The strengths we develop in overcoming challenges will be with us in the eternities to come” (“Learning and Latter-day Saints,” *Ensign*, Apr. 2009, 27).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



COMMIT—Maximum Time: 10 Minutes

Read each commitment aloud to your action partner. Promise to keep your commitments and then sign below.

MY COMMITMENTS

Ⓐ I will practice and share this week's My Foundation principle.

Ⓑ I will update my self-reliance plan as necessary.

Ⓒ I will practice one of the following skills or habits (circle one of the following or write your own below): work with a mentor, learn in groups, keep commitments, learn from failure, or change direction when necessary.

Ⓓ I will contact and support my action partner.

My signature

Action partner's signature



RESOURCES

MY SELF-RELIANCE PLAN

My Self-Reliance Goal (chapter 1)

I will _____

so that I can _____.

My Job Plan (chapters 2 and 3)

I compared these three jobs:

1. _____

2. _____

3. _____

The job I chose for me is _____ because of the following things I learned from employers and others about the job realities in my area:

_____.

My Education Plan (chapters 4 and 5)

I compared three training options:

1. _____

2. _____

3. _____

The training option I chose is _____ because of cost, quality, placement rate, and other things that are important to me (write the reasons below):

_____.

It will take _____ (days, weeks, months, years) to complete this training.

Continued on next page.

My Financial Plan (chapter 6)

I found that my training will cost me _____, or _____ per month.

After comparing various options for my training and looking at my own finances, I found that I (could / could not) pay for my training on my own. I will need an additional _____.

To pay for my training, I will seek (work, apprenticeships, scholarships, grants, tuition reimbursement, loans) _____
_____.



12

PREPARE FOR WORK

MY FOUNDATION PRINCIPLE

- Receive Temple Ordinances

EDUCATIONAL PRINCIPLES, SKILLS, AND HABITS

1. Prepare Early to Show You Are the Right Choice for the Job
2. Keep a Record
3. Network
4. Pay Your Student Loans
5. Continue Learning
6. Mentor Others



REPORT—Maximum Time: 25 Minutes

LAST WEEK'S COMMITMENTS

- Ⓐ Practice and share last week's My Foundation principle.
- Ⓑ Update my self-reliance plan as necessary.
- Ⓒ Practice one of the following skills or habits: work with a mentor, learn in groups, keep commitments, learn from failure, or change direction when necessary (or practice another skill or habit you chose last week).
- Ⓓ Contact and support my action partner.

STEP 1: EVALUATE WITH ACTION PARTNER (5 minutes)

Take a few minutes to evaluate your efforts to keep your commitments this week. Use the "Evaluating My Efforts" chart at the beginning of this workbook. Share your evaluation with your partner and discuss with him or her the question below. He or she will then initial where indicated.

Discuss: What challenges did you have with keeping your commitments this week?

EVALUATING MY EFFORTS				
INSTRUCTIONS: Evaluate your efforts to keep the commitments you make each week. Share your evaluation with your action partner. Ponder ways you can continue to improve as you practice forming these important habits.				
KEY: ● Minimal Effort ● Moderate Effort ● Significant Effort				
Practice and Share the My Foundation Principle	Work on My Self-Reliance Plan	Strengthen Skills and Habits	Contact and Support My Action Partner	Action Partner's Initials
Example Repent and be obedient ● ● ●	Update my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	PH
Week 1 Self-reliance is a principle of salvation ● ● ●	Begin my self-reliance plan ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 2 Manage money ● ● ●	Explore job options in my area ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 3 Exercise faith in Jesus Christ ● ● ●	Confirm my job choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 4 Seek learning, resolve where you are going and how to get there ● ● ●	Explore training options ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 5 Repent and be obedient ● ● ●	Confirm my education or training choice ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 6 Work, take responsibility and discern ● ● ●	Create my finance plan for my education ● ● ●	Track expenses ● ● ●	● ● ●	_____
Week 7 Become one, serve together ● ● ●	Update my self-reliance plan ● ● ●	Share my self-reliance plan with family or friends ● ● ●	● ● ●	_____
Week 8 Use time wisely ● ● ●	Update my self-reliance plan ● ● ●	Choose one priority, overcome procrastination, overcome distractions ● ● ●	● ● ●	_____
Week 9 Communicate petition and listen ● ● ●	Update my self-reliance plan ● ● ●	Choose one, understand requirements, understand learning style, manage stress ● ● ●	● ● ●	_____
Week 10 Solve problems ● ● ●	Update my self-reliance plan ● ● ●	Choose one, study habits, complete assignments, prepare for tests ● ● ●	● ● ●	_____
Week 11 Show integrity ● ● ●	Update my self-reliance plan ● ● ●	Choose one, work with a mentor, learn from failure, keep commitments ● ● ●	● ● ●	_____
Week 12 Receive temple ordinances ● ● ●	Update my self-reliance plan ● ● ●	Practice a skill or habit ● ● ●	● ● ●	_____

STEP 2: REPORT TO THE GROUP (8 minutes)

After evaluating your efforts, come back together as a group and report your results. Go around the group and each state whether you rated yourself “red,” “yellow,” or “green” for each of last week’s commitments.

STEP 3: SHARE YOUR EXPERIENCES (10 minutes)

Now share as a group the things you learned from striving to keep your commitments during the week.

- Discuss:**
- What experiences did you have practicing and sharing the My Foundation principle?
 - What did you learn as you updated your self-reliance plan?
 - What did you learn as you practiced a skill or habit?
 - How is working with an action partner helping you?

STEP 4: CHOOSE ACTION PARTNERS (2 minutes)

Choose an action partner from the group for this coming week. Generally, action partners are the same gender and are not family members.

Take a couple of minutes now to meet with your action partner. Introduce yourselves and discuss how you will contact each other throughout the week.

Action partner's name

Contact information

Write how and when you will contact each other this week.

SUN	MON	TUES	WED	THURS	FRI	SAT



MY FOUNDATION: RECEIVE TEMPLE ORDINANCES

—Maximum Time: 20 Minutes

Ponder: What are some of the things that matter most to you?

Watch: “Doing What Matters Most,” available at srs.lds.org/videos.
(No video? Read page 197.)

Discuss: What insignificant things distract us from progressing?
How can gospel ordinances help us?

Read: Doctrine and Covenants 84:20 and the quote by President
Boyd K. Packer (on the right)

Discuss: As we seek self-reliance, why is it important to be temple worthy?

ACTIVITY

Step 1: With a partner, read the quote by Elder Quentin L. Cook (on the right) and the following scriptures. Underline the promised blessings for those who worship in the temple.

“Therefore, in the ordinances thereof, the power of godliness is manifest” (D&C 84:20).

“And that they may grow up in thee, and receive a fulness of the Holy Ghost, and be organized according to thy laws, and be prepared to obtain every needful thing” (D&C 109:15).

“And when thy people transgress, any of them, they may speedily repent and return unto thee, and find favor in thy sight, and be restored to the blessings which thou hast ordained to be poured out upon those who shall reverence thee in thy house” (D&C 109:21).

“And we ask thee, Holy Father, that thy servants may go forth from this house armed with thy power, and that thy name may be upon them, and thy glory be round about them, and thine angels have charge over them” (D&C 109:22).

“We ask thee, Holy Father, . . . that no weapon formed against them shall prosper” (D&C 109:24–25).

Step 2: Individually ponder, “What do I need to change in my life to participate in temple ordinances more often?”

“In the ordinances thereof, the power of godliness is manifest.”

DOCTRINE AND COVENANTS 84:20

“The Lord will bless us as we attend to the sacred ordinance work of the temples. Blessings there will not be limited to our temple service. We will be blessed in all of our affairs. We will be eligible to have the Lord take an interest in our affairs both spiritual and temporal.”

BOYD K. PACKER,
The Holy Temple
(1980), 182

“We would do well to study the 109th section of the Doctrine and Covenants and to follow President [Howard W.] Hunter’s admonition ‘to establish the temple of the Lord as the great symbol of [our] membership.’”

QUENTIN L. COOK,
“See Yourself in the Temple,” Ensign or Liahona, May 2016,
99; quoting *Teachings of Presidents of the Church: Howard W. Hunter* (2015), 178

Commit: Commit to do the following actions during the week. Check the box when you complete each action:

- If you have a temple recommend, set a date to attend the temple.
- If you don't have a temple recommend, meet with your bishop or branch president to discuss how you can prepare to receive your temple ordinances.
- Share what you've learned about temple ordinances with your family or friends.

DOING WHAT MATTERS MOST

If you are unable to watch the video, read this script.



NARRATOR: A plane crashed in Florida one dark night in December. Over 100 people were killed. It was just 20 miles from safety.

PRESIDENT DIETER F. UCHTDORF: After the accident, investigators tried to determine the cause. The landing gear had indeed lowered properly. The plane was in perfect mechanical condition. Everything was working properly—all except one thing: a single burned-out lightbulb. That tiny bulb—worth about 20 cents—started the chain of events that ultimately led to the tragic death of over 100 people.

Of course, the malfunctioning lightbulb didn't cause the accident; it happened because the crew placed its focus on something that seemed to matter at the moment while losing sight of what mattered most.

The tendency to focus on the insignificant at the expense of the profound happens not only to pilots but to everyone. We are all at risk. . . . Are your thoughts and heart focused on those short-lived fleeting things that matter only in the moment or on things that matter most?

("We Are Doing a Great Work and Cannot Come Down," *Ensign* or *Liahona*, May 2009, 59, 60)

Back to page 196.



LEARN—Maximum Time: 45 Minutes

Read: Last week's group meeting focused on staying on course and finishing your training. But even as you finish your training, remember that the purpose of your education is to be able to get better work. Prepare to actually get the work you chose by doing the following:

1. Prepare early to show you are the right choice for the job.
2. Keep a record.
3. Network.
4. Pay your student loans.
5. Continue learning.
6. Mentor others.

1. PREPARE EARLY TO SHOW YOU ARE THE RIGHT CHOICE FOR THE JOB

Discuss: If you were a hiring manager, which of these three people would you hire? Why?

JESSICA	ANTHONY	CAMILLE
<ul style="list-style-type: none"> ○ Four years of school ○ No work experience 	<ul style="list-style-type: none"> ○ Two years of school ○ Two years working in an unrelated field 	<ul style="list-style-type: none"> ○ Two years of school ○ Two years working at your company while going to school

Read: The more you prepare for the job you want, the more your chances improve to get the job. Gain as much work experience in your field as you can while going to school.

Arlene has years of hands-on experience in health care, which makes her a great candidate for health care administration. Rachel has no previous experience as a paralegal, but she can show years of commitment as a dedicated worker in other fields.

Discuss: What work experience can you get while going to school?

Read: Your purpose in gaining an education is to find better work. As soon as you begin your studies, begin studying job postings to become familiar with what employers are looking for. Plan your education to best meet those qualifications.

For example, Juan looked for job descriptions on the internet and talked to several people. He then wrote down skills and knowledge he needs to develop to qualify for the position of an oil rig welder. He wrote the following:

Skills and knowledge I need:

1. *Read and understand blueprints.*
2. *Know industry terminology.*
3. *Be good at multiple welding procedures.*
4. *Weld in difficult conditions.*

Juan also realized that in order to get the advantage over other job applicants, he should develop additional skills and knowledge. He wrote the following:

Additional skills or knowledge:

- *Underwater welding*
- *Automated welding*

ACTIVITY (10 minutes)

Determine the specific skills and knowledge you need to develop to qualify for the job you want.

Step 1: List the skills, knowledge, and experience you should have to help you get the type of job you are seeking. List at least three of them below.

Essential skills for a job as a/an _____

1. _____
2. _____
3. _____
4. _____
5. _____

Step 2: What additional skills and knowledge will help you stand out as the clear choice for the job? Think of classes, student jobs, internships, student clubs, online or local communities, or other opportunities that could increase your chances of getting hired.

Additional skills, knowledge, or experience:

1. _____
 2. _____
 3. _____
 4. _____
 5. _____
-

Read: Review from time to time the skills and knowledge you are developing, and compare them to what employers are looking for.

2. KEEP A RECORD

Read: Keeping a record of your qualifications, accomplishments, and education will be of great help when applying for internships and jobs.

Keep a record of your work history and education, including dates. Be sure to include accomplishments, projects, awards, recognitions, and any other things that can demonstrate that you would be good at your chosen job.

Some employers ask to see examples of your writing, your art, your accomplishments, and other things you have done in your schooling. Keep a portfolio of examples so you have them ready when you are asked for them.

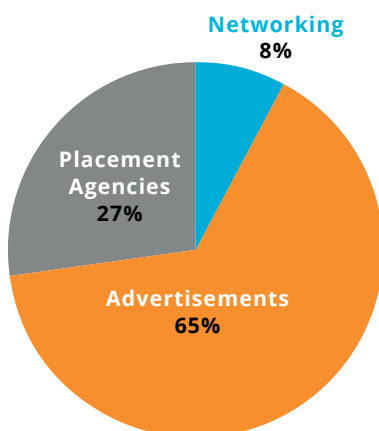
Some employers look at your participation on websites and forums to see how well you work with people and the quality of your contributions to discussions.

Discuss: What are some ways to keep a record or examples of your work so employers can see if you have the skills and experiences they value?

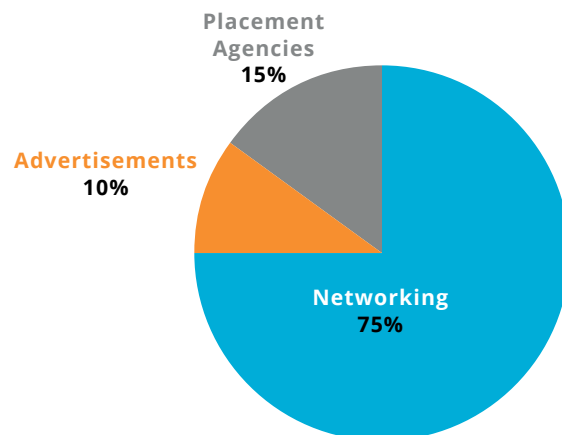
3. NETWORK

Read: Many people search for work by looking only at job advertisements, but most people find jobs through **networking**, or talking with people who can help them find organizations that need their skills.

HOW PEOPLE LOOK FOR WORK



HOW PEOPLE ACTUALLY GET JOBS

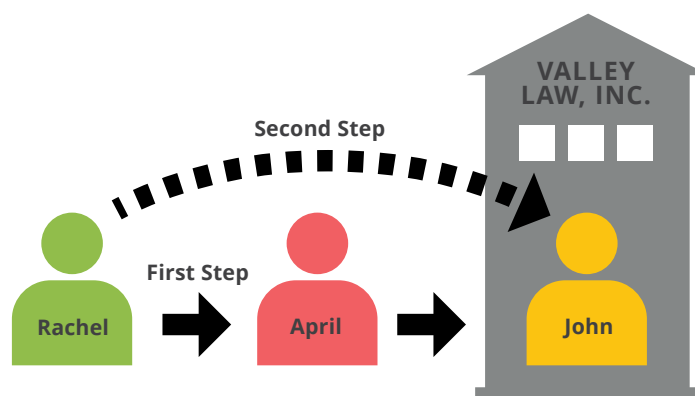


Read: Build your network constantly while you are going to school and afterward. Get to know your instructors, people working in your field, and other class members. You never know who in your network will help you find the job you are looking for. Networking is about relationships. Find ways to connect with others and build these relationships.

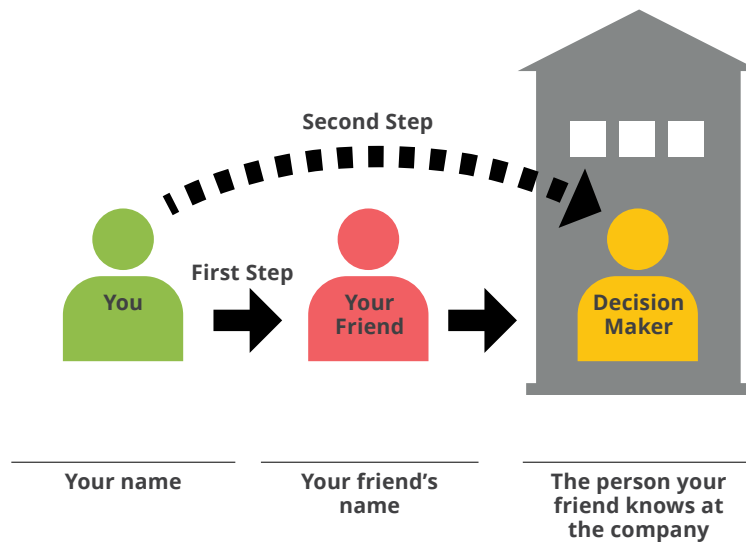
ACTIVITY (3 minutes)

Step 1: Read Rachel's example below.

Rachel was interested in working at Valley Law. From her paralegal class, she met April Chang, who worked at Valley Law. Rachel impressed April with her quick understanding of the material and her dedication to hard work. Rachel made contact with John (a partner at the firm) through April, and Rachel got an interview.



Step 2: Think of an organization you would like to work for. Do you know someone who could connect or introduce you to a decision maker there? Fill in the blanks below now or during the week.



Step 3: During the week, contact your friend and ask for an introduction.

Read: If you have access to online social networks, take time this week to search those networks for connections to the companies you are interested in. Some social networking programs are created specifically to help you connect to companies.

Even after going through this exercise, you may not find any personal connections to the companies you are interested in. That's all right. Start getting to know as many people as you can early on in your schooling so your network expands and opens you up to more opportunities.

4. PAY YOUR STUDENT LOANS

Read: If you borrow money for school, it is your responsibility to pay it back. President Hinckley taught: “[Recipients] will repay the money, and when they do so, they will enjoy a wonderful sense of freedom because they have improved their lives. . . . They can hold their heads high in a spirit of independence” (“The Perpetual Education Fund,” *Ensign*, May 2001, 53).

Not paying back a loan is stealing money, but some people try to justify themselves because:

- They feel entitled to the money and think it doesn’t matter if they pay it back.
- They don’t get a job, or their job pays very little.
- They spend money on other things rather than meeting their obligation to pay the loan.

You may have times when it is difficult for you to pay off your loan.

When Stefano quit school several years ago, he had to start making payments of 100 per month on his student loan. He didn’t have enough money to make the full payment. He called the loan company and asked if he could pay 50 per month until he found a job. They said yes. He paid 50 for a couple of months, and then he started paying 100 again after he found a job.

Discuss: What are some other ways you could continue to pay back your loan even during difficult times?

5. CONTINUE LEARNING

Read: Successful people continually seek learning. The job market changes quickly; to become self-reliant, you need to constantly prepare for better job opportunities. This means crossing the learning bridge many times in your life.



President James E. Faust counseled: “Be adaptable in your work. . . . We should be willing to learn new, marketable skills. There are a great many [people] who have found new joy and satisfaction in having a second career wholly unrelated to the work for which they were originally trained. . . . Being flexible in our approach to our work opportunities may just make it possible to keep afloat financially” (“The Blessings We Receive As We Meet the Challenges of Economic Stress,” *Ensign*, Nov. 1982, 90).

Discuss: How can you prepare and adapt to the changing job market?

Read: When you near the completion of your training, enroll in the self-reliance group Find a Better Job to help you get the job you are seeking.

6. MENTOR OTHERS

Read: You can also “be the bridge” by mentoring others. Mentor them by doing the following:

1. **Love them.** Listen to what they want to do. Be patient if their progress is slow or if they experience failure.
2. **Ask questions.** Questions can help them think about the future, understand their challenges, and find their own solutions.
3. **Encourage them.** Even when it’s difficult, encourage your friends to exercise faith and keep working. Be available to meet with them and listen as they report on their progress.
4. **Share these principles** and strategies of self-reliance with your friends, your children, and other Latter-day Saints.

President Thomas S. Monson taught:

“Ours is the responsibility to . . . be worthy of all the glorious blessings our Father in Heaven has in store for us—and for others through us.

“. . . Remember who you are and what God expects you to become. You are a child of promise” (“A Sacred Trust,” *Ensign* or *Liahona*, May 2016, 85).

Discuss: What are the most important things you learned in today's group meeting?



PONDER—Maximum Time: 5 Minutes

Individually think about what you have learned today and consider what the Lord would have you do. Read the scripture or quote below and write responses to the questions.

“Seek learning even by study and also by faith; organize yourselves; prepare every needful thing, and establish a house, even a house of prayer, a house of fasting, a house of faith, a house of learning, a house of glory, a house of order, a house of God” (D&C 109:7–8).

What are the most meaningful things I learned today?

What will I do as a result of what I learned today?



CONTINUE ON YOUR PATH TO SELF-RELIANCE

Read: Congratulations! During the past 12 weeks you have established new habits and become more self-reliant. The Lord wants you to continue building on these abilities and developing new ones. As we pray and listen, the Holy Ghost can help us know what things in our life we need to improve.

Discuss: What can we do to continue along our path to self-reliance? How can we continue to help one another?

Commit: Commit to do the following actions during the next 12 weeks. Check the box when you complete each action:

- Review and continue to live all 12 My Foundation principles and habits of self-reliance.
- Share what you have learned about self-reliance with others. Continue helping members of your group or offer to facilitate a new self-reliance group.
- Build on your abilities by participating in another self-reliance group.
- Study the doctrinal principles of self-reliance below.

DOCTRINAL PRINCIPLES OF SELF-RELIANCE

SELF-RELIANCE IS A COMMANDMENT	THE LORD'S PURPOSE IS TO PROVIDE FOR HIS SAINTS, AND HE HAS ALL POWER TO DO SO	THE TEMPORAL AND THE SPIRITUAL ARE ONE
Doctrine and Covenants 78:13–14; Moses 2:27–28	Doctrine and Covenants 104:15; John 10:10; Matthew 28:18; Colossians 2:6–10	Doctrine and Covenants 29:34; Alma 34:20–25

“And now, my beloved brethren, after ye have gotten into this . . . path, I would ask if all is done? Behold, I say unto you, Nay; for ye have not come thus far save it were by the word of Christ with unshaken faith in him, relying wholly upon the merits of him who is mighty to save. . . . Ye must press forward with a steadfastness in Christ.”

2 NEPHI 31:19–20

“The Lord cares enough about us to give us direction for serving and the opportunity for developing self-reliance. His principles are consistent and never changing.”

MARVIN J. ASHTON, “Give with Wisdom That They May Receive with Dignity,” *Ensign*, Nov. 1981, 91

LETTER OF COMPLETION

I, _____, have participated in a self-reliance group provided by The Church of Jesus Christ of Latter-day Saints and have fulfilled the requirements necessary for completion as follows:

I attended at least 10 of the 12 meetings.

I completed all 12 principles and taught them to my family.

I completed a service activity.

I have practiced and built a foundation of skills, principles, and habits for self-reliance. I will continue to use these throughout my life.

Participant's name

Participant's signature

Date

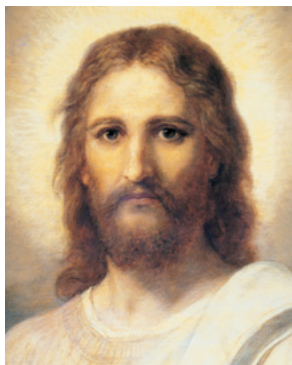
I certify that this participant has completed the requirements listed above.

Facilitator's name

Facilitator's signature

Date

Note: A certificate from LDS Business College may be issued at a later date by the stake or district self-reliance committee.



WILL YOU CONTINUE YOUR PATH TO SELF-RELIANCE?

“Therefore, what manner of men ought ye to be?
Verily I say unto you, even as I am.”

3 Nephi 27:27





THE CHURCH OF
JESUS CHRIST
OF LATTER-DAY SAINTS

Self-Reliance Services
PERPETUAL EDUCATION FUND

