

1

PAY YOUR
TITHING

2

SPEND LESS
THAN YOU
EARN

3

LEARN TO
SAVE

5

TEACH YOUR
CHILDREN TO
FOLLOW YOUR
EXAMPLE

4

HONOR YOUR
FINANCIAL
OBLIGATIONS

"To pay our debts now and to avoid future debt require us to exercise faith in the Savior—not just to do better but to be better. It takes great faith to utter those simple words, 'We can't afford it.' It takes faith to trust that life will be better as we sacrifice our wants in order to meet our own and others' needs."

-Elder Robert D. Hales