

PC 101 Life Skills

Gathering Agenda for Week 09

Budgeting for Success

Gathering Purposes

- Discuss the BYU-Pathway Worldwide devotional
- To explore and understand your responsibility to share the principles of spiritual and temporal self-reliance with those in need
- To review financial lessons learned in this course and set personal goals

Physical Preparation

- **Bring enough blank pieces of paper and pencils** for the class to use during the “mapping” activity.
- Prepare the room for groups:
 - For *face-to-face Gatherings*, arrive early to setup the room, prepare any visual aids, and greet students as they arrive.
 - For *virtual Gatherings*, start the meeting early, share your screen with a message welcoming them to the gathering and letting them know you’ll start soon.
 - When the Gathering Agenda asks that students meet in small groups, use [Breakout Rooms](#).
 - When the Gathering Agenda asks you to display things on “the board,” you use the [whiteboard](#).

Min.	Activities	Teaching Tips
Welcome and Devotional		
5	Welcome	Welcome, announcements, and housekeeping
	Devotional	Please sing one or two verses of a hymn. If you meet with a virtual gathering, the lead student or another student should be invited to share a brief spiritual thought. A volunteer will then give an opening prayer.
BYU-Pathway Worldwide Devotional		
10	Discuss	<p>Students were asked to watch the BYU-Pathway Worldwide devotional this week at http://byupathway.lds.org/devotionals. They should have done this prior to the gathering. As a class discuss the devotional according to the information provided on the website.</p> <p>Be sure to watch the devotional before the gathering and review the accompanying information on the website.</p> <p>Ask several people to share their insights.</p>

Math Gathering Activity			
10	Read and Discuss	<p>You are throwing a pizza party for your friends. You estimate that each person will eat about $\frac{3}{8}$ of a pizza and you expect 20 people to come. How much pizza should you order? (Hint: Multiply how much you think each person will eat by the number of people coming.)</p> <p>(Number of Pizzas Purchased) Answer:</p> $\frac{3}{8} \times \frac{20}{1} = \frac{60}{8} = \frac{4 \times 15}{4 \times 2} = \frac{15}{2} = 7\frac{1}{2}$ <p>Since you cannot buy $\frac{1}{2}$ a pizza, you will purchase 8 pizzas.</p> <p>As the party draws to an end, you realize that your guests did not eat as much pizza as you thought they would. There are $2\frac{1}{2}$ pizzas leftover that were originally cut into 8 slices each. You want to send the remaining 10 people at the party home with the same amount of leftovers. What fraction of a whole pizza will each guest take home with them? (Hint: Convert the mixed number (leftover pizza) into an improper fraction to solve for how much each person took home. Then divide by the number of guests taking leftovers home.)</p> <p>(Fraction of pizza each guest takes home) Answer:</p> $2\frac{1}{2} = \frac{5}{2}$ $\frac{5}{2} \div 10 = \frac{5}{2} \div \frac{10}{1} = \frac{5}{2} \times \frac{1}{10} = \frac{5}{20} = \frac{5 \times 1}{5 \times 4} = \frac{1}{4} \text{ of a pizza per person}$ <p>This is the same as two slices per person because $\frac{1}{4} = \frac{2}{8}$</p>	
Hook/Lead-in Discussion			
10	Class Discussion	<p>Write the following two scriptures on the board and ask for volunteers to read them out loud:</p> <ul style="list-style-type: none"> • D&C 84:106 <ul style="list-style-type: none"> ○ “And if any man among you be strong in the Spirit, let him take with him him that is weak, that he may be edified in all meekness, that he may become strong also.” • 1 Peter 4:10 <ul style="list-style-type: none"> ○ “As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God” 	<p>Consider arriving early to write the scripture references on the board and even to draw out the “Financial Stewardship Success Map” if needs be (if you don’t have a way to print it off or</p>

		<p>Read: The Gospel teaches us that when we become <u>spiritually self-reliant</u>, it is our duty to help others to become spiritually self-reliant.</p> <ul style="list-style-type: none"> • How do the scriptures we just read teach that principle? • What do you think it means to be “spiritually self-reliant”? • In what ways could you help someone close to you who may be struggling in this area become more spiritually self-reliant? <p>Read: When we become temporally self-reliant, it is also our duty to help others become temporally self-reliant.</p> <ul style="list-style-type: none"> • What are some ways we can do this? • What steps can we take to lift those around us without judging or offending them? <p>Ask for a volunteer to read the following quote from Marion G. Romney:</p> <p><i>“There is an interdependence between those who have and those who have not. The process of giving exalts the poor and humbles the rich. In the process, both are sanctified. The poor, released from the bondage and limitations of poverty, are enabled as free men to rise to their full potential, both temporally and spiritually. [Those who have more], by imparting of their surplus, participate in the eternal principle of giving. Once a person has been made whole, or self-reliant, he reaches out to aid others, and the cycle repeats itself” (“The Celestial Nature of Self-Reliance,” Ensign, Nov. 1982, 93).</i></p> <ul style="list-style-type: none"> • How does this quote apply to you? • How can you help the people in need in your own life? <p>What personal examples do you have of serving the poor or needy or even being served yourself?</p>	<p>share it digitally via a laptop or tablet.</p>
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Financial Goal-Setting Activity

5	Create Map	<p>Print off a copy of the “Financial Stewardship Success Map” below this doc or share it digitally on your laptop or tablet with the class.</p> <p>Pass out blank pieces of paper, and have each person draw their own Financial Stewardship Success Map. If you gather virtually, have students do this at home on a piece of paper.</p> <ul style="list-style-type: none"> • Pass out blank sheets of paper and pencils (if they need them) • Ask the class to draw the outline of a house • Have them (using the Financial Stewardship Success Map as their guide), divide the body of the house into four sections (with the roof being the 5th section). 	<p>You could even show up early and draw the map out on a chalkboard yourself if that would be easiest.</p>
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		<ul style="list-style-type: none"> Ask them to label each section as follows, but to also leave a blank space underneath each section title for later on: <ul style="list-style-type: none"> Base/foundation: “Faith in Jesus Christ” and “Unity” Section 1: “Pay Tithes and Offerings” Section 2: “Protect Your Family from Hardship” Section 3: “Eliminate Debt” Section 4: “Save and Invest in the Future” Section 5: “Continue to Give and to Bless Others” 	
	Review Map	Review what each section means. This information was discussed in the course. Invite class members to share examples of each section.	
	Set a Goal	Invite students to write at least one goal related to one or more of the sections of the success map. Ask if there are any volunteers who want to share their goal. It is OK if nobody wants to share. Encourage the class to keep their goal and work on it throughout the next 30 days.	

Mock Conversations

20		<p>Read: During the first part of this lesson, you learned about your responsibility to help those around you to become more spiritually and temporally self-reliant.</p> <p>For this next activity, we are going to divide up into four groups, with each group representing one of each of the first four sections on the “Financial Stewardship Success Map.”</p> <ul style="list-style-type: none"> Group 1: Pay Tithes and Offerings Group 2: Protect your Family from Hardship Group 3: Eliminate Debt Group 4: Save and Invest in the Future <p>Have each group meet together to engage the following questions in relation to the section/principle of financial stewardship they represent:</p> <p>Read: Imagine that a trusted friend or family member comes to you for help. Things are not working out well for him financially. He confides in you that:</p> <ul style="list-style-type: none"> Group 1: He knows he should be paying tithing, but cannot because he doesn’t have enough money to 	If virtual, use breakout rooms
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	<ul style="list-style-type: none"> • Group 2: He is worried about the potential for hardship that can fall upon his family. He has no safety net and feels very vulnerable. • Group 3: He is in heavy debt and does not know if he can ever get out of it. • Group 4: He has no savings of any kind, including retirement. <p>As a group, discuss these questions and be prepared to act out a mock conversation between you and this family member/friend when you come back together as a class:</p> <ul style="list-style-type: none"> • As a trusted friend or family member, using the doctrine and principles you have studied in the course this past unit, what advice would you give this person? • What specific principles might you share with him and what advice would you give? • BE SPECIFIC! Draw information from the lessons. <p>Select 2-3 students from the group to act out how the conversation might go and what advice might be given (1 student representing the friend/family member in need and 1-2 students representing the trusted friends(s)/advice-givers).</p>	
Act Out Scenarios	Give each group 2-3 minutes to reenact their mock conversations using principles taught in the unit.	
Commitment	Read: As you think about what has been shared tonight, I want to issue a challenge to each of you to jot down something that touched your heart. What goal do you feel you need to set for yourself as a result of what you learned tonight? Pick just one and work on it throughout the remainder of the week as you finish creating your new budget and into the next week as you start applying it.	
Testimony and Prayer	Bear a 30-90 second testimony of the importance of financial stewardship. End with a prayer by invitation.	

FINANCIAL STEWARDSHIP SUCCESS MAP

