

Financial Learning Project Supplemental Discussion Topic

Personal Financial Planning for the July 2026 Conference

1. The Lord has called for the gathering of the saints in a general conference in Palhoça for the first weekend of July 2026. This special conference is accompanied with the promise of many spiritual blessings to be bestowed upon the church as a result of the members being unified with one heart and purpose while being obedient in all things that the Lord has commanded through his anointed servant. By the time of the conference, the church will have had two years to prepare for this sublime event.

Question 1a: How are you preparing spiritually for the July 2026 conference?

Question 1b: Are you making plans to travel to the conference?

2. Everyone needs to manage their finances and live within their incomes. Planning to attend the conference involves analyzing one's income and expenses to make provision for the extra expenses of travel, lodging, food, and personal expenses during the conference period. Finding sufficient money in the family budget can be challenging, but—with prior planning—it is possible.

Question 2: What are the benefits of prior planning for this important event?

3. In addition to providing for a family's ongoing needs, there are three spending priorities that the Lord expects each church member to fulfill: contributing full tithing, assisting with the construction of the building (chapel) that will be used for the conference, and participating in monthly fast offerings.

Question 3: In addition to paying tithing, why is it important for church members to regularly contribute to the construction of the building for the conference and to participate in the monthly fast offerings?

4. When extra money is scarce in a family's budget, it may seem difficult to save for the extra expenses to attend the conference, especially, considering the need to provide for:

- A. travel to and from Florianopolis (which is the nearest bus terminal and airport to Palhoça)
- B. travel to and from the bus terminal or airport to Palhoça (location of the conference)
- C. lodging, meals, and personal expenses during the conference period and any extended time prior to and after the conference
- D. if self-employed, the loss of income during this time period

Question 4: Are there other items that should be added to this list?

5. Whether or not money is scarce, there are some rules that everyone should follow in regard to finding money for extra expenses. This is a time to show our faith by:

- A. trusting in God's promises

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- B. continuing to pay tithes
- C. continuing to financially support the construction of the building (chapel)
- D. continuing to participate in the monthly fast offerings
- E. not adding to the family's debt burden by borrowing money or leaving an unpaid balance on a credit card

Question 5a: How is planning to attend the conference an act of faith?

Question 5b: What are some of the promises of God that should encourage us to find the money to attend the conference?

6. Prayerfully consider increasing your income or reducing unnecessary expenses by:
- A. following the 48-hour rule
 - B. doing a spending fast
 - C. stopping unnecessary expenses, even for a few months
 - D. preparing all meals at home
 - E. selling items from your home such as furniture, tools, vehicles, etc. that you do not need
 - F. taking on a part-time job
 - G. making gift items for sale

Question 6: What are some other ways to increase income or reduce expenses?

7. Remember, by being obedient and relying on the promises of God, the necessary money can be obtained to attend the July 2026 conference. Stay in prayer and exercise your faith.

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, 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)

“For with God nothing can be impossible.”
(Luke 1:37)

“But behold I say unto you, that ye must pray always, and not faint: that ye must not perform anything unto the Lord, save in the first place ye shall pray unto the Father in the name of Christ, that he will consecrate thy performance unto thee, that thy performance may be for the welfare of thy soul.”
(2 Nephi 32:9 / 14:12 RLDS)

And what is faith? —

“Behold, faith is the sum of all the feelings of trust that are in your hearts which nullify the feelings of fear and doubt as to my performance among those who are my elect.”
(The Sealed Book of Moses 3:70)