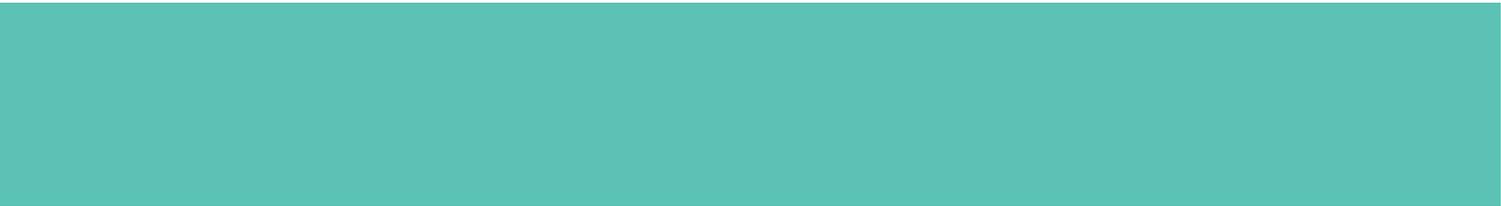




# PERPETUAL EDUCATION FUND

FOR SELF-RELIANCE





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## INSTRUCTIONS FOR USING THIS MANUAL

This lesson is intended for potential Perpetual Education Fund participants, but it can also be used to help current participants, if appropriate. It can be offered in a group setting or one-on-one.

**Option 1:** Before requesting a PEF loan, potential participants are required to attend 12 weeks of the Education for Better Work course, and they are also required to go through this lesson. This lesson should be administered after the 12th meeting of the Education for Better Work course (either on the same evening or as a 13th week).

**Option 2:** A stake or ward leader may use this lesson to remind existing PEF participants of the commitments they made when applying for a loan. It can also be used to help a participant who is struggling to make payments or who needs to request another disbursement.

WHEN YOU SEE THESE PROMPTS, FOLLOW THESE DIRECTIONS		
Read	Discuss	Activity
One person reads aloud for the whole group.	Group members share thoughts for two to four minutes.	Group members work individually or with others for the specified time.



## LEARN—Maximum Time: 60 minutes

### BE HONEST IN ALL THINGS

**Read:** The Book of Mormon teaches of a people who were blessed for their honesty: “And they were also distinguished for their zeal towards God, and also towards men; for they were perfectly honest and upright in all things; . . . and thus they were a . . . highly favored people of the Lord” (Alma 27:27, 30). As we work to become more honest in all things, the Lord will magnify our efforts and bless us both spiritually and temporally.

#### ACTIVITY (5 minutes)

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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*

- \_\_\_ I have faith in the Lord Jesus Christ and in His promises.
  - \_\_\_ I believe that the Lord will bless me when I do what is right.
  - \_\_\_ I keep my promises, commitments, and covenants.
  - \_\_\_ I am truthful in things I say and in the records I keep.
  - \_\_\_ I accept responsibility for my mistakes.
  - \_\_\_ Everything I borrow, I return on time.
  - \_\_\_ I try to do the right thing.
  - \_\_\_ When I find something that isn't mine, I return it to the owner.
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**Read:** The Old Testament teaches of a widow who was indebted and very poor. The prophet Elisha told the widow and her sons to gather empty vessels to store their small amount of oil. As the family faithfully followed the guidance of the prophet, Elisha blessed their oil, and it increased until all of the empty vessels were full. Elisha then said to the widow, “Go, sell the oil, and pay thy debt, and live thou and thy children of the rest” (2 Kings 4:7).

**Discuss:** What blessings can we receive from being honest and paying our debt?

**Read:** Elder Robert D. Hales taught: “Many young adults 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” (“Meeting the Challenges of Today’s World,” *Ensign* or *Liahona*, Nov. 2015, 45). Sometimes family members are willing to help fund educational goals. After you do all you can to obtain other funding, a loan from the Perpetual Education Fund may be beneficial to you.

**ACTIVITY (5 minutes)**

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**Step 1:** Take a minute to quietly review the quote above by Elder Robert D. Hales. Underline specific examples of ways to obtain funding.

**Step 2:** Write down any additional ideas on ways to obtain funding.

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**Step 3:** As a group, share your ideas.

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**Watch:** “The Perpetual Education Fund Today,” available at [medialibrary.lds.org](http://medialibrary.lds.org).

**Read:** Sometimes we are given gifts, and sometimes we receive loans. When we borrow something, we make a promise that we will return it. Likewise, when we receive a PEF loan, we make a promise that we will repay the loan. In the Book of Mormon, King Benjamin taught: “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” (Mosiah 4:28).

**Discuss:** How is a PEF loan different from a gift, a grant, or a scholarship?

#### WHERE DO PEF LOAN FUNDS COME FROM?

**Read:** Members of the Church all over the world sacrifice to donate money to the Perpetual Education Fund. When he announced the creation of the Perpetual Education Fund, President Gordon B. Hinckley taught that participants “will repay their loans to make it possible for others to be blessed as they have been blessed” (“The Perpetual Education Fund,” *Ensign*, May 2001, 52). **The Perpetual Education Fund is only “perpetual” if participants give back what they have received.** By paying back a PEF loan, we prove our integrity and allow others to partake of the blessings of education and self-reliance. This money is sacred, and it should be used only to help fund your education to lead to better work and self-reliance.

**Discuss:** How does paying back your loan bless others in need?

**ACTIVITY (5 minutes)**

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**Step 1:** Quietly think about the people who donated these funds to help you pay for your education. If you could say a few words to them, what would you say? Write down your thoughts.

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**Step 2:** Now think of the people who will be able to obtain a loan because you paid back your loan. If you could say a few words to them, what would you say? Write down your thoughts.

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**Step 3:** As a group, discuss the following question:

- How does the Perpetual Education Fund bless those who donate and those who receive loans?
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## REPAYING MY LOAN

**Read:** President Thomas S. Monson taught: “We urge [all Latter-day Saints] to be modest in your expenditures; discipline yourselves in your purchases to avoid debt. Pay off debt as quickly as you can, and free yourselves from this bondage. Save a little money regularly to gradually build a financial reserve” (“Are We Prepared?” *Ensign*, Sept. 2014, 5).

**Discuss:** What blessings can you receive by staying current on your PEF loan?

**Read:** In some extreme cases, we may have challenges that make us temporarily unable to make full payments on our PEF loan. Should a trial occur, immediately contact your local PEF support center ([pef.lds.org/support](http://pef.lds.org/support)).

## PRACTICE INTERVIEW

**Read:** One of the requirements to obtain a PEF loan is to have an interview with the bishop or branch president. To prepare for this interview, we will practice some of the questions you may be asked.

### ACTIVITY (10 minutes)

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Break into pairs. Choose one person to be the interviewer and the other to be the PEF loan applicant. The interviewer will read the questions below. Once you are done, switch roles. In your real interview, your priesthood leader will determine if you have a current temple recommend, but we will not discuss this during this activity.

1. Do you have a clear financial need to receive a PEF loan, and are you using all possible funding options from your financial plan, including the following?
    - a. Your own funds
    - b. Funds from immediate or extended family
    - c. Grants or scholarships
  2. Why is it important to stay current on your PEF loan payments?
  3. What will you do if you are unable to make a full payment on your PEF loan?
  4. Why do you think that in order to be considered honest before the Lord, you need to be committed to paying back this loan?
  5. How will this loan program bless you and help you become more like your Savior, Jesus Christ?
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**Discuss:** Come back together as a group. What did you learn during this role play?



## PONDER—Maximum Time: 5 Minutes

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*Individually think about what you have learned today and consider what the Lord would have you do. Review the questions below and write down your responses.*

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**Go back and review the self-assessment on page 2.**

What is the most meaningful thing that I learned today?

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What will I do differently because of what I learned today?

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What will I do if I experience a financial hardship in repaying my PEF loan? Write down a plan below.

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2. 

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3. 

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4. 

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**Discuss:** Share your ideas for planning for financial hardship. What final thoughts or impressions do you have?

## LETTER OF COMPLETION

I, \_\_\_\_\_, have participated in the Perpetual Education Fund for Self-Reliance discussion provided by The Church of Jesus Christ of Latter-day Saints. As a result, I will:

- Strive to be more honest in my daily life.
- Stay current on my PEF loan payment by:
  - Paying my amount due each month
  - Contacting support ([pef.lds.org/support](http://pef.lds.org/support)) if I find myself in a financial hardship.

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*Participant's name*

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*Participant's signature*

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*Date*

I certify that this participant has completed this discussion.

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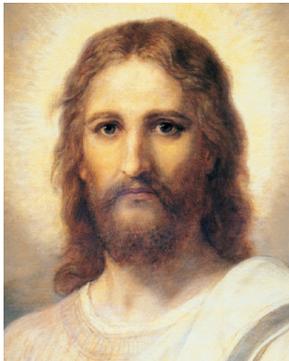
*Facilitator's name*

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*Facilitator's signature*

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*Date*



### **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

