

Financial Learning Project

Lesson 5—Willpower or Faith

1. This lesson is titled “Willpower or Faith.” We will look at what people tend to use to keep motivated when pursuing their goals, and then contrast that with what the Lord has provided. The natural tendency for a person is to use what is known as willpower. One definition says willpower is the control exerted to do something or restrain impulses. In other words, it is the power to change or control one’s actions, emotions, or urges. Willpower is also known as self-discipline, self-control or persistence. It includes the ability to resist impulses and postpone immediate gratification to reach goals, the ability to transcend unwanted thoughts and feelings, and the ability to self-regulate.^a At its essence, willpower is the ability to resist short-term temptations to meet long-term goals.^b Where does the power or ability come from? It comes from within oneself. For most people, that usually doesn’t result in success because we tend to take the easy path. Relying on ourselves to keep motivated and on course doesn’t work very well.

^a[<https://www.quora.com/What-is-willpower>]

^b[<https://www.apa.org/topics/personality/willpower>]

Questions

- a) What is willpower and how is it used?
- a) What are some of the shortcomings of willpower?

2. Increasing willpower can happen in a variety of ways. There are many good suggestions to be found by doing a simple search on the Internet. However, one intriguing suggestion, from success.com, is to take cold showers. They explain that suffering strengthens willpower more than success.^c Learning through suffering is the intent of punishment. We all have punished ourselves and suffered the pain, distress, and hardship that mismanaged finances can cause. It is a difficult but important lesson to learn. Although suffering can be the result of our own poor decisions, at times, God uses suffering to direct His people back to Him.

D&C 102:2c-2d / 105:5-6 (LDS) And Zion cannot be built up unless it is by the principles of the law of the celestial kingdom; otherwise I cannot receive her unto myself. And my people must needs be chastened until they learn obedience, if it must needs be, by the things which they suffer.

^c[<https://www.success.com/15-ways-to-effectively-strengthen-your-willpower/>]

Questions

- a) Why can suffering be a better teacher than success?
- b) How has God used suffering in the lives of people?

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3. Although a person may try to increase their willpower, it is likely that everyone has failed at some time to meet an objective because they could not keep themselves motivated. They got off course and stopped. Most of the time it is because we are trying to use the strength of our human frailties through willpower to motivate and guide us when we should be relying on God through faith. The problem with willpower is that it is shortsighted and limited by the strength of the individual. On the other hand, living by faith, through obedience to the word of God, is a much superior option, one that has unlimited potential and guaranteed success.

Question

a) Describe the difference between willpower and faith.

4. We are cautioned in God's word against relying on our human strength:

Jeremiah 17:5-8: Thus saith the Lord; Cursed be the man that trusteth in man, and maketh flesh his arm; and the man whose heart departeth from the Lord. For he shall be like the heath in the desert, and shall not see when good cometh; but shall inhabit the parched places in the wilderness, in a salt land and not inhabited. Blessed is the man that trusteth in the Lord, and whose hope the Lord is. For he shall be as a tree planted by the waters, and that spreadeth out her roots by the river, and shall not see when heat cometh, but her leaf shall be green; and shall not be careful in the year of drought, neither shall cease from yielding fruit.

Proverbs 28:26: He that trusteth in his own heart is a fool; but whoso walketh wisely, he shall be delivered.

Enduring strength is found in God:

Proverbs 3:5-10 Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths. Be not wise in thine own eyes; fear the Lord, and depart from evil. It shall be health to thy navel, and marrow to thy bones. Honor the Lord with thy substance, and with the firstfruits of all thine increase; So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

Isaiah 40:29-31 He giveth power to the faint; and to them that have no might he increaseth strength. Even the youths shall faint and be weary, and the young men shall utterly fall; But they that wait upon the Lord shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint.

Philippians 4:13 I can do all things through Christ which strengtheneth me.

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Mosiah 5:52 / 7:33 (LDS) But if ye will turn to the Lord with full purpose of heart, and put your trust in him, and serve him with all diligence of mind; if ye do this, he will, according to his own will and pleasure, deliver you out of bondage.

Alma 17:3 / 36:3 (LDS) And now, O my son Helaman, behold thou art in thy youth, and therefore I beseech of thee that thou wilt hear my words, and learn of me; for I do know that whosoever shall put their trust in God, shall be supported in their trials, and their troubles, and their afflictions, and shall be lifted up at the last day;

Questions

- a) What are some of the blessings that are given to people who put their trust in God?

5. Faith is beautifully described in the Sealed Book:

The Sealed Book of Moses 3:70: 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.

We are commanded to live by faith:

Romans 1:17 For therein is the righteousness of God revealed through faith on his name; as it is written, The just shall live by faith.

We are commanded to stay connected to the vine:

John 15:4-5 Abide in me, and I in you. As the branch cannot bear fruit of itself, except it abide in the vine; no more can ye, except ye abide in me. I am the vine, ye are the branches. He that abideth in me, and I in him, the same bringeth forth much fruit; for without me ye can do nothing.

When, together, we act as a family exhibiting our faith in God as worthy representatives of the body of Christ nothing will be impossible:

The Sealed Book of Moses 3:73 And yet I tell you: Your collective feelings united in a common goal will allow you, Moses, in the use of the attributions conferred upon the presidency of the high priesthood, to transpose all things to continue Using your power with Me, provided there is unconditional love in you by this people, and if this people have faith in me, the Lord, through you and your words, then no condition can be imposed on you by the elements of this world and then nothing will be impossible for you because of faith in the hearts, mind and strength of this people, which is one in me the Lord.

The Sealed Book of Moses 4:25 The names of God are fundamental so that we can know more about Him. Because they are an expression of the person of God within the children of men, reflecting their nature, importance and divine

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characteristics among our fellow men. God reveals Himself in us through their names, so that we are the representatives of His name on the face of the whole earth, and if you take the name of his Son, who is after the likeness of the Father, whose name equals to yours, then such names will lead you to know and admire His attributes, which are inseparable from His Person, and just as it was said to Enoch, man shall also walk with God, and being in this state of communion through the Priesthood or the grace of God in relation to women and other members of the covenant who were not called to the priesthood, but are filled with grace the likeness of the Only Begotten Son of the Father, the elements then, recognize the command of him who, acting in the name of his Son, through the feeling corresponding to the desired action, that is, to the divine stimulus within himself, then nothing will be impossible, but behold all things will be subject to him through faith and prayer.

Philippians 4:13 I can do all things through Christ which strengtheneth me.

Questions

- b) What is faith and how does it work?
- c) How does God intend that faith, prayer, and feelings interact?

6. The ship that took Lehi and his family to the promised land was not built by willpower. It was built by faith:

1Nephi 5:70-72 / 17:8-10 (LDS) And it came to pass that the Lord spake unto me, saying, Thou shalt construct a ship, after the manner which I shall shew thee, that I may carry thy people across these waters. And I said, Lord, whither shall I go, that I may find ore to molten, that I may make tools to construct the ship, after the manner which thou has shewn unto me? And it came to pass that the Lord told me whither I should go to find ore, that I might make tools.

1Nephi 5:169-174 / 18:1-4 (LDS) And the Lord did shew me from time to time after what manner I should work the timbers of the ship. 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 shewn 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 shewed unto me great things. And it came to pass that after I had finished the ship according to the word of the Lord, my brethren beheld that it was good and that the workmanship thereof was exceeding fine.

7. If Nephi had built the ship by willpower it would have been fashioned after his own thinking and its seaworthiness would have been questionable. But, by using faith, the

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ship was fashioned after the Lord's design and undoubtedly completely seaworthy. Knowing that the Lord was directing the project must have been the key factor that kept Nephi motivated and focused on the goal.

Question

- a) How did Nephi show faith when he was told to build a ship?

8. The results of a person trying to use willpower to accomplish a goal is hindered by the limits of their strength. Trusting in the strength of man is far inferior to the power of faith that comes from God. This faith becomes even stronger when applied by a group of like-minded people pursuing a common goal through love for one another. Willpower draws on the limited power of the individual—faith draws on the unlimited power of God. Willpower is not sustainable; faith is.

Question

- a) In your opinion, how should faith be used in the management of one's finances?

9. Invoke faith in your life through right feelings and prayer:

Acts of the Three Nephites 7:5 In these days there will be a transformation of the peoples among whom there will be a pure tongue, for each man and woman will invoke the name of the Lord in their hearts, so that the love is the feeling shared by both parties; whether it be between two persons or two groups, or even between different cities, for wherever your people are gathered, there will be the same feelings among brothers.

Acts of the Three Nephites 13:13 And behold, God did not give you a spirit of bondage, but of adoption, that you may be of good courage to rise to a spiritual condition that is above the feelings which enslave men in this captive state proposed by Satan, and walk in the certainty that you are a child of God, who has been placed in your hearts through the feeling of filiation given by the laying on of hands, the Gift of the Holy Spirit, in which you can call in your heart the "Father of our spirits" in a way that He actually listens and answers your prayer, extending his powerful hand to help you.

Acts of the Three Nephites 13:18 This, then, is an act of faith, and serves all matters under heaven, because faith precedes action, being dead in itself if it does not produce some attitude. This is the foundation of the wisdom and the lofty sentiments that move the people of the covenant to excellent works, because it has this promise of my own voice, that the Father will be with his people, to

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protect and to assist them, when then there is nothing else you can do for yourself, Amen.

Questions

- a) How can a person invoke the power of faith?
- b) What promise does the Lord give to the people who act upon their faith?

10. In this lesson we learned:

- a) Willpower is a person's ability to resist short-term temptations to meet long-term goals.
- b) The effectiveness of willpower to keep motivated varies between persons.
- c) Some say that suffering strengthens willpower more than success.
- d) Faith is superior to willpower in producing results.
- e) Faith is based on the word of God and His unlimited power.
- f) Faith keeps a person connected to God.
- g) Prayer and good feelings release the full power of faith.
- h) Lehi's son, Nephi, relied on faith to build the ship that carried his family to the promised land.
- i) The effectiveness of faith increases in a group of like-minded people.
- j) Willpower is not sustainable, faith is.
- k) Jesus Christ promises that the Father will be with His people, to protect and to assist them, when then there is nothing else they can do for themselves.

Question

- a) What is the most meaningful thing that you learned from this lesson?

Acts of the Three Nephites 6:9 So let us stand up to erect the society and city that Jesus Christ has presented to us, so that we may enter into his rest.