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| **Month** | **Spiritual** | **Financial** | **Emergency** |
| **January**  Be Ready:  D&C 88:119 | * Family and personal prayers * Plan FHEs with family * Set scripture reading time * \*Read: Intro to The Book of Mormon-1 Nephi 19 * Family History and Temple attendance | * Analyze your finances * Track your expenses   (See “All is Safely Gathered In Family Finances”, and “One For The Money” brochures) | * Inventory current emergency preparedness items * Water / Beverage storage * Begin 3 month supply |
| **February**  Be Doers:  1 Nephi 3:7 | * (Continue with Spiritual goals and activities listed in January) * \*Read: 1 Nephi 20-2 Nephi 17 | * Create your family budget * Set your financial goals | * 72-Hour Kits * Tornado Prep * Breakfast foods |
| **March**  Be Charitable: Mosiah 2:17 | * (Continue with Spiritual goals and activities listed in January) * \*Read: 2 Nephi 18-Jacob 4 | * Create / Update Wills * 25% to your financial goal | * Plan and plant garden * Communication * Family Emergency Plan * Tomatoes/Pasta |
| **April**  Be Clean:  Isaiah 1:18 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Jacob 5 – Mosiah 13 | * Important Papers * Continue working on financial objectives | * Sanitation * Hygiene * Complete 1st month supply * Soup/Tuna/Beans |
| **May**  Be Prayerful:  2 Nephi 32:9 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Mosiah 14 – Alma 4 | * Emergency Cash Fund * Continue working on financial objectives | * Condiments/Spices * First Aid / CPR |
| **June**  Be Healthy:  D&C 89:16 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Alma 5-24 | * Education / Employment upgrade * 50% to your financial goal | * Exercise * Recipes * Grains/Vitamins |
| **July**  Be Guardians: Alma 46:12 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Alma 25-44 | * Inventory and household items for insurance * Continue working on financial objectives | * Shelter * Bedding * Summer Foods |
| **August**  Be Compassionate:  Psalms 145:8 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Alma 45-Helaman 1 | * Review home & car insurance * Continue working on financial objectives | * Power & light * Kids Emergency Kits * Complete 2nd month supply * Fruits/Vegetables |
| **September**  Be Hopeful: Moroni 7:42 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Helaman 2-3 Nephi 5 | * 75% to your financial goal * Home Protection and Safety (fire, health, children, theft) | * Emergency Cooking * Emergency Prep Books * Meats/Potatoes |
| **October**  Be Faithful:  D&C 61:10 | * (Continue with Spiritual goals and activities listed in January) * \*Read: 3 Nephi 6-25 | * Review life and health insurance (prepare for enrollment) * Continue working on financial objectives | * Fire Safety * Auto Kits * Oils/Fats |
| **November**  Be Grateful:  Alma 37:37 | * (Continue with Spiritual goals and activities listed in January) * \*Read: 3 Nephi 26-Ether 5 | * Review holiday budget - don't over spend * Analyze finances of current year | * Heating / Cooling * Clothing * Baking Basics |
| **December**  Be Christlike:  3 Nephi 27:27 | * (Continue with Spiritual goals and activities listed in January) * \*Read: Ether 6 - Moroni 10 | * Adjust Budget for new year * 100% to your financial goal for this year | * Re-Inventory Storage * Check 72-Hour Kits * Complete 3rd month supply |

\*Scripture reading chapters are **suggested** chapters to cover reading the Book of Mormon in one years’ time. On this suggested schedule, there is ample time to study other of the Standard Works.