

Happily Ever After

FOR COUPLES PREPARING TO MARRY

Program Materials



Caring Couples, Happy Lives



Happily Ever After
FOR CHRISTIAN COUPLES PREPARING TO MARRY

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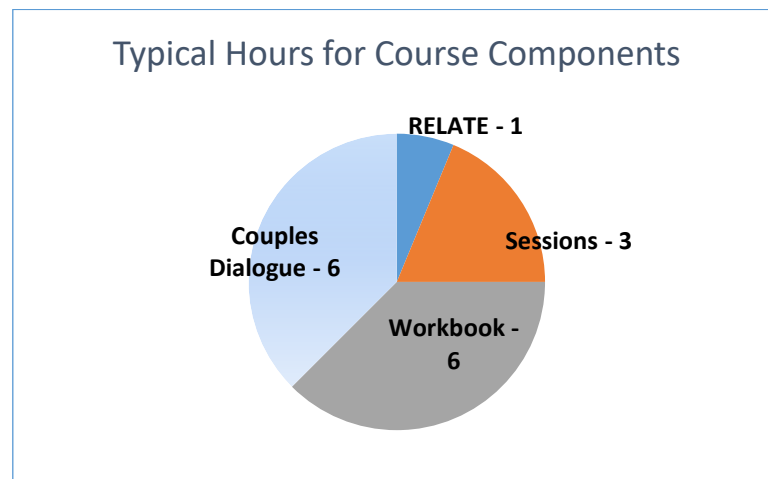
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Structure of the Course

This course is organized into content areas that you can adapt to your needs and interests. It's not necessary to work on every content area. You can skip content areas you don't need. For example, if you and your partner have discussed finances to your satisfaction, there is no need to spend time on it in this course.

You also can choose which content areas to work on at home and which to work on in your sessions. For example, you might choose to work on the Parenting content at home, and use your sessions for content that is more of a challenge for you. Once you've looked through the content areas, discuss with your counselor which areas you believe you'd like to emphasize. Your counselor also will give you recommendations based on your RELATE results, but you and your partner have the final say on the content that's right for you.

To keep the course cost-effective, **it is designed so that you and your partner do most of the work at home**. Your counselor is available during sessions as a facilitator, coach, and teacher. The hours that most people spend on the course components are shown below, but since you customize the course, your actual hours may look different.



Online Test (One hour at home)

We use the RELATE, an online relationship inventory, to give you a bird's-eye view of your strengths and challenges. **Most couples take the RELATE before the first HEAC session.** Taking it first leaves you four sessions to discuss the relevant portions of your results. However, if it's not possible to take it before the first session, you'll be able to take it later and still address your results in the remaining sessions.

Please be sure to print out and read your RELATE report before your session so you can flag any areas to discuss with your counselor.

Sessions with Your Counselor (Three or more face-to-face clock hours)

We suggest a minimum of four, 45-minute sessions (for a total of three clock hours) with your counselor. Often, the second session is a double session, lasting 90 minutes. Many couples find that having 60 or 90-minute sessions throughout the course gives them more time to accomplish their goals. Sessions can be done either in our offices or over the internet. Since this course is customizable, you can choose how often to attend sessions. Some couples like to do all four sessions in a month; others prefer to spread them out over time. Just let your counselor know what you think is best for you. If you think you'd benefit from additional sessions, you are welcome to schedule them at any time.

Workbook (Six hours at home)

The workbook contains information we think is the best available given the current state of relationship research and theory. We have included much more information than we think you can cover in a four-session course and expect you to address part of the content during your course and part of the content at your leisure. Some of the content is designed to be used as a reference over the course of your marriage to address possible challenges in the future.

We have included exercises for learning and practicing good relationship skills. Worksheets, such as financial history and budget grids, give you ways to organize information for discussion.

The workbook also contains a number of questionnaires that we have adapted from among the vast literature on relationship enhancement. These are useful in augmenting the data in your RELATE report, allowing you to go deeper into your specific beliefs, values, expectations, and needs in a given area.

Couples Dialogue at Home (Six hours at home)

We think the best place for you and your partner to learn about each other is in the privacy of your own home. So, throughout the workbook and at your counselor's suggestion, you are encouraged to practice HEAC communication techniques at home when doing your HEAC homework.

Content Areas of the Course

Keep in mind that you bring your own values, opinions, and history into a relationship, and they might not always match your partner's. In addition, you may go into marriage believing it will fulfill all of your social, financial, sexual and emotional needs. By discussing your expectations before marriage, you and your partner can better understand and support each other in having a long and happy marriage.

Food for Thought

To succeed in this course, and in your marriage, you must be completely, gut-wrenchingly honest. If you misrepresent yourself or avoid difficult issues now, it could work against you for a long time to come. Now is the time to come clean with yourself and your partner so when you walk down the aisle, you aren't holding anything back!

We have included the content areas that are known through research to contribute to marital longevity and satisfaction. Remember, however, that you can add content areas if you believe they are needed in your situation.

Sample Agenda

Session 1 (45-60 min.)	Explore your reasons for wanting premarital counseling. Share the story of your relationship, your engagement, and your wedding plans. Review the workbook. Discuss your homework (due at next session.)
Session 2 (45-60 min.)	Review the homework you completed after last session. Explore the results of your Premarital Assessment (RELATE OR PREP-ENRICH) Learn Mirroring Use Mirroring to discuss areas you've identified in the course so far.
Session 3 (45-60 min.)	Review the homework you completed after last session. Use Mirroring to discuss additional areas you've identified in the course so far.
Session 4 (45-60 min.)	Review the homework you completed after last session. Use Mirroring to discuss additional areas you've identified in the course so far. Review what you have learned in the course and what you would like to use the material in the future.

Ask your counselor about the best way to structure the course for your needs.

RELATE Report – Areas to Discuss with Your Partner

Your RELATE report highlights specific areas where your relationship may need strengthening. Below is a list of the major dimensions assessed in the RELATE and discussion questions that go with them.

Part I: Circle any items you would like to discuss with your partner.

KINDNESS & FLEXIBILITY

1. Do you want to change how flexible and / or kind you or your partner is?
2. What triggers yourself or your partner to act unkindly? How can you change those reactions? How can you avoid those triggers?
3. Does your partner want to change how kind and / or flexible he or she is?
4. What does changing your kindness / flexibility mean in your relationship?
5. How will being more kind and / or flexible make your relationship stronger and happier?

EMOTIONAL READINESS

1. In what ways would you like to improve your emotional readiness? Your partner's?
2. In what ways would your partner like to improve his or her emotional readiness?
3. In what ways does your partner want you to improve the emotional readiness in your relationship?
4. How will your relationship change if you improved the emotional readiness in your relationship?
5. How can you and your partner be a team in making these changes?

FAMILY BACKGROUND

1. When you review each of the family background scales, how do you think it has affected you as an adult? How may this be affecting you or your relationship now? For example, if you rated your family as largely negative (e.g., having an unloving atmosphere) how might this affect your view of marriage and family life?
2. For any scale with scores in the red zone, what can you do to improve in that area? For example, if you rated our father-child relationship as poor, what can you do to improve it now?
3. What stressors affected you or your family when you were growing up? How did these stressors, and the ways your family coped with them, affect you as a child? How do they affect your attitudes about marriage and family life?
4. How does your family background affect your confidence in being able to handle future life stressors in your own life and in your relationship?

RELATIONSHIP QUALITY

1. What are the biggest stressors on your relationship? What can you and your partner do to reduce the impact of the stressors?
2. How do you and your partner usually resolve conflicts in your relationship?
3. How do you and your partner view intimacy? What changes can you make to improve your and your partner's satisfaction with intimacy in your relationship?
4. In moments of instability, what reasons make you want to stay committed to your partner?
5. How much quality time do you set aside for your partner, and vice versa? What kinds of activities do you both enjoy that could become a routine to strengthen the relationship?

RELATIONSHIP EFFORT

1. What are some of your strategies for resolving relationship issues? How well have they worked in the past? How well are they working now?
2. How could you help each other step outside of your comfort zone to try new ways of improving your relationship?
3. How are you prioritizing your relationship relative to other areas of your life? What would it be like if you changed your priorities?
4. How do you show appreciation for the efforts your partner makes? How does he or she show appreciation for your efforts?
5. Do you tend to focus more on the areas of your relationship that you cannot control, or that you can control? How does your focus affect your relationship? What would change if you changed your focus?

EFFECTIVE COMMUNICATION

1. How often do you ask how your partner's day was and really listen to his or her answer?
2. When you and your partner disagree, do you interrupt or appear judgmental?
3. What do your partner's nonverbal signals tell you? What do yours tell your partner? Things like voice tone, volume, and body language send a stronger message than words do.
4. What's more important to you, being right or finding a compromise?
5. How often in a stressful conversation do you take the time to slow down and take a break so the conversation won't escalate further?

CONFLICT RESOLUTION

1. How close do you feel to your partner after an argument?
2. Are disagreements resolved during conflict or do you continue to have negative feelings toward your partner?

3. Do you think your partner understands and validates your feelings and perspectives during an argument or are you feel frustrated and invalidated afterward?
4. How long does it usually take for things to “cool down” between you and your partner following a disagreement or fight?
5. How often do you walk away during an argument or disagreement to calm down? How long do you stay away before resuming the conversation and working toward a solution?

SEXUALITY

1. Are you satisfied with how you rated yourself on this scale? If not, what can you do to improve?
2. How were your answer similar or different from your partners? Why were there differences or why did you both agree?
3. Does your partner want you to improve the sexual aspects of your relationship? If so, how can you accomplish this?
4. What will be different between you if change if you improve the sexual aspects of your relationship?

RELATIONAL AGGRESSION

1. Have you tried to get something from your partner by using any means other than clear verbal communication?
2. Have you tried to make your partner “pay” or “suffer” for what he or she has or hasn’t done for you?
3. When you feel negatively toward your partner, do you communicate your feelings through clear messages, for example, “When you do this, it makes me feel this way?”
4. Do you withhold love or affection from your partner when you are hurt or angry?
5. Do you ever use your partner’s words or feelings against him or her during an argument?

ATTACHMENT

1. When your partner tries to open up to you, how do you respond? Do your actions convey that your partner is important to you or that you really don’t care?
2. How often do you or your partner have to repeat yourself in conversations? Why?
3. Can you trust your partner with your deep feelings and personal information? How could your partner increase your trust in him or her?
4. How often do you start conversations about intimate, personal, or deep concerns? How often does your partner do this? What holds you back from opening up to your partner?

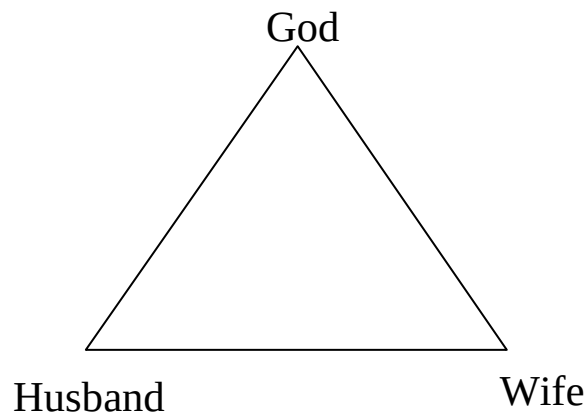
Part II: Using “Mirroring,” discuss any of the items you circled that you want to talk about at home. If an item seems too difficult to discuss on your own, flag it for discussion in a premarital counseling session.

A TRIANGULAR MODEL OF LOVE

How do you define love? Is it a feeling or a choice? Both? Love can be hard to describe and define because it has multiple facets and meanings. This handout shows how several aspects of love interact for the purpose of helping you better understand love in marital relationships.

And we have known and believed the love that God hath to us. God is love; and he that dwelleth in love, dwelleth in God, and God in him. (1 John 4:16)

TRIANGLE 1 GOD – HUSBAND – WIFE

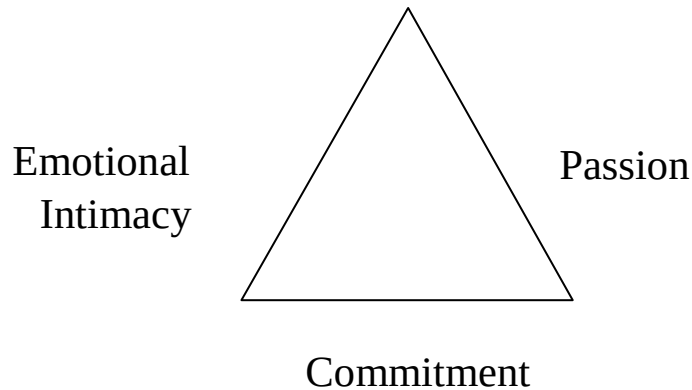


1. Each line represents a relationship: God – Husband; God – Wife; and Husband – Wife.
2. Both husband and wife have an individual relationship with God as well as a relationship with each other.
3. As the spouses grow closer to God in their personal relationship with Christ, they also grow closer to each other. This shows the importance of spiritual growth over time.
4. When each spouse has a healthy and growing relationship with God, their love for Christ is reflected and lived out in the marriage.
5. Spiritual stagnation and/or backsliding in one spouse's individual relationship with God gradually leads to deterioration of marital and family relationships as well.
6. Marriages in which one spouse is a believer and the other is not ("unequally yoked") and marriages of two unbelievers lead to unbalanced and misshapen triangles.

The spiritual dimension of marriage is the most intimate and core component of marriage because all other aspects of the relationship are developed out of it.

TRIANGLE 2

COMMITMENT – EMOTIONAL INTIMACY – PASSION



1. Marriages that are healthy and growing will display the following three major aspects of love: Commitment, Emotional Intimacy, and Passion.
2. Each aspect of love interacts with the others; they are interrelated.
3. If we want your marital love to deepen, we can't be strong in one area and ignore the others.
4. If a couple's decision to marry (or to stay married) is based on a shallow concept of love, when feelings of love come and go, the marriage can be in danger.

COMMITMENT

Commitment = Christ-like, self-sacrificial love

1. The Commitment side of love is a decision that one person makes to sacrificially love another.
2. Committed love is sacrificial and is repeatedly used in the New Testament to describe Christ's love toward us and what our love should be toward others.
3. Committed love is unique in that it focuses on the well-being and good fortune of the other person without requiring or demanding that the other person respond in kind.
4. Christ is our example: *"But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us."* Romans 5:8.
5. Commitment love is evident when couples decide to marry and stay together "for richer, for poorer, for better, or for worse."
6. Committed love is not based on loving feelings that go up and down due to situational factors or how much love the other person "deserves" at any given time.
7. Committed love is the foundation of safety and trust in a marriage.
8. With the Commitment side of love solidly in place, couples can freely build the second aspect of love in this model: Emotional Intimacy.

EMOTIONAL INTIMACY

Emotional Intimacy = Affection + Friendship

1. The Emotional Intimacy side of love is the result of blending two important aspects of love: Affection and Friendship.
2. Emotional Intimacy not the same as sexual intimacy.

a. Affection

- This aspect refers to familial affection and care, such as you would give to any loved one.
- In a marital relationship Affection is lived out when one spouse intentionally focuses on expressions of love that are helpful and meaningful to the other spouse.
- Affection includes warm, loving touch, which is not about physical (sexual) intimacy.
- We are truly affectionate when we purposefully and regularly apply our partner's Love Language (a combination of quality time, words of affirmation, gifts, acts of service and physical touch) that is meaningful to him or her.

b. Friendship

- This aspect refers to the regular sharing of thoughts, feelings, hopes, and disappointments.
 - Friendship grows as partners spend time together and develop a collection of memories and experiences unique to them as a couple.
 - Friendship gives each partner the feeling of "knowing and being known."
3. Emotional Intimacy allows couples to share a warm relationship and feel like they are "best friends."
 4. Due to the safety and trust of Commitment and the expression of affection and friendship in Emotional Intimacy, couples have the opportunity to experience the third aspect of love, Passion.

PASSION

Passion = Romantic & Sexual love that encompasses heart, soul, mind, and body

1. The Passionate side of love is the exhilarating part and adds to the feeling of "being in love."
2. Levels of Passion rise and fall with the levels of Commitment and Emotional Intimacy (Trust, Safety, Affection, and Friendship.)
3. Romance is the bridge between Emotional Intimacy and Passion. Romance allows couples to experience times of being very close, emotionally, in a way that fuels their Passionate love.
4. True Passion connects deeply with the heart, mind, body, and soul of each partner.
5. It is important to remember that while Passion is an intense and exciting expression of love, it is only experienced periodically (versus continuously) and is heavily dependent upon the health of Commitment and Emotional Intimacy.

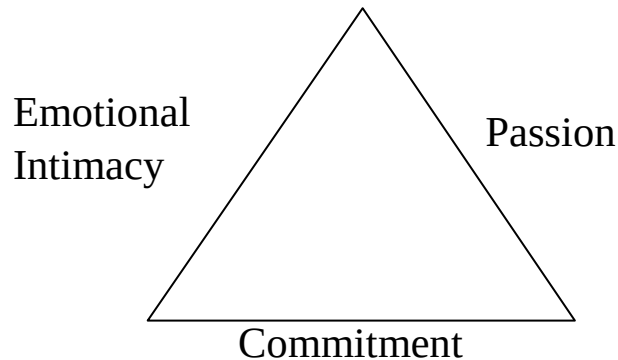
HOW THE TYPES OF LOVE WORK TOGETHER

While certainly an oversimplification, let's consider each of the sides of love in the following way:

Commitment = Self-Sacrifice

Emotional Intimacy = Friendship

Passion = Excitement



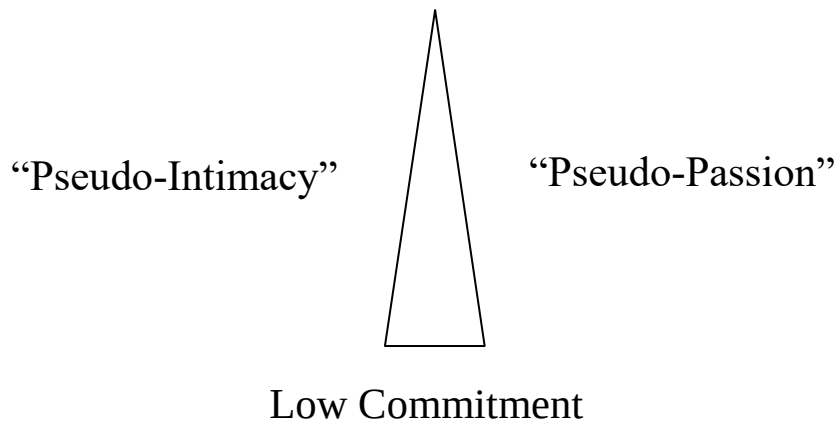
1. Every couple's triangle is constantly changing shape and size.
2. While, theoretically, having all sides of the triangle be equal is the goal, life simply does not allow it to stay that way for very long.
3. Damage to any side of the triangle will affect the other two sides.

Example #1: Healthy and temporary - Low Passion with high Emotional Intimacy and Commitment.

1. During times of stress, such as with illness or life stressors, the Commitment side of love must be the strongest.
2. During times like these the Emotional Intimacy side of love may be gently nurtured while the Passionate side is put "on hold."
3. Under the circumstances this "imbalance" is necessary and will hopefully change as soon as the stress is reduced.
4. It is important to note that when the Passionate side is waning during the stressful times, the Commitment and Emotional Intimacy sides must make up the balance.

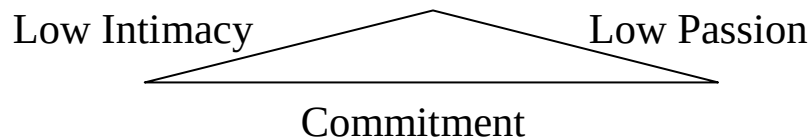
Example #2: Danger Ahead! - Low commitment with high "pseudo-intimacy" and high "pseudo passion."

1. When the commitment side of love is weak, a couple may be in a serious crisis because the foundation of the marriage is threatened.
2. When a spouse tries to get his/her needs met in unhealthy ways, s/he may "seek fulfillment" elsewhere through fantasy or extramarital affairs.
3. The triangle below shows the unbalanced shape of "*counterfeit love*" occurring in an affair. High "pseudo-intimacy" and "pseudo-passion" with very little commitment.



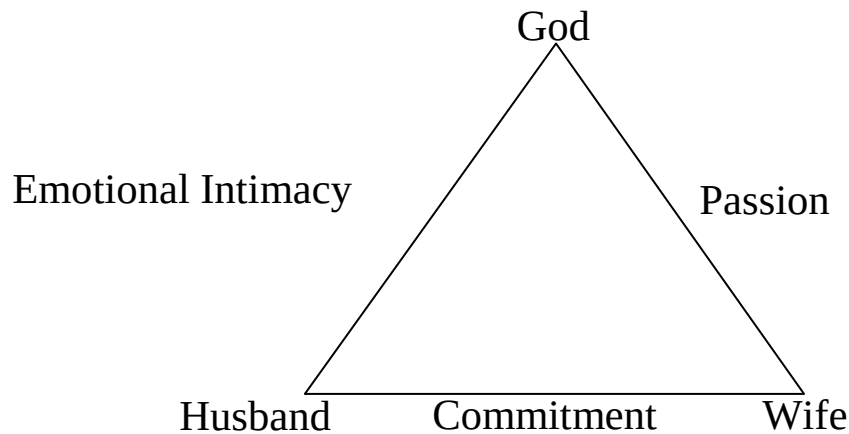
Example #3: Dry and Burned Out Marriage: Low Intimacy and Low Passion with High Commitment

1. An unfortunately common triangle arrangement is one in which Commitment is high but emotional intimacy and passion are low.
2. These couples may have been together for years, but may barely know how to have a conversation together about their relationship.
3. They are married out of “duty” and they stay married because of Commitment.
4. Even though they are committed to staying married, they are missing much of what God designed their marriage to be.



**TRIANGLE 3
INTEGRATED CHRISTIAN LOVE**

1. This model shows that a husband and wife who share Commitment to each other (and who are growing together towards God) will be able to experience Emotional Intimacy and Passion for each other (and for God).
2. In a relational sense, they have (1) deepening commitment and trust with each other, (2) they have a growing friendship and show affection to each other, and (3) they experience excitement and desire for each other.
3. In a spiritual sense, they have (1) deepening commitment and maturity of their faith, (2) they have a growing relationship with Christ, and (3) they have a feeling of excitement about what God has done for them and what He can do for others.



Final Notes

- It is important for couples to monitor and be aware of the shape of their triangles at any given time.
- Remember that perfectly balanced triangles are the *theoretical* goal in this model. Individual circumstances and life transitions in each couple's relationship will cause unique variations in the shape of their triangle over time.
- Couples who notice that a side of their triangle needs attention can seek to bolster it by building that side (and the other sides) of their marriage.
- Maintaining your individual relationship with Christ is the best way to make sure love in your marriage stays strong.

Sources:

Sternberg, R. J. (1986). A Triangular Model of Love. *Psychological Review*, 93(2), 119-135.

Chapman, G. *The Five Love Languages*.

Lewis, C.S. *The Four Loves*.

VISION AND GOALS OF A GODLY MARRIAGE

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. Seeking the kingdom of God.

Seeking the kingdom of God must be your top priority in life. This is done by pursuing things that are consistent with God's Word and His righteousness. Putting Him first in your lives allows other things to fall into their proper rank. Loving God and loving people are the two principles that should underlie all that you do.

Matthew 6:33, "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

Psalms 27:4, "One thing have I desired of the LORD, that will I seek after; that I may dwell in the house of the LORD all the days of my life, to behold the beauty of the LORD, and to enquire in his temple."

B. Being accountable for how you use your time and talents.

You use your time and talents as you seek the kingdom of God and are accountable to God for your stewardship.

1 Corinthians 4:1-2, "Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover, it is required in stewards, that a man be found faithful."

C. Committing your ways to the Lord.

No one knows what the future holds for their lives. However, if you commit your ways to the Lord and walk in His ways, He will direct your steps and guide you in the way you should go.

Psalms 37:23, "The steps of a good man are ordered by the LORD: and he delighteth in his way."

Proverbs 3:5-6, "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."

D. Keeping God in the center of your lives requires sacrifice.

In order to maintain a biblical focus while reaching for your goals and priorities, you must think about the implications and possible sacrifices you will need to make in order to ensure that you keep God at the center. You cannot serve God and walk according to the flesh and society's standards at the same time.

Luke 14:28-30, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish.”

Matthew 6:24, “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”

E. The importance of having a vision for the future.

Having vision and goals allows you to stay focused on your true priorities and to be good stewards of the gift of marriage and other gifts you have received. Not having clear direction can lead to living aimlessly and pulling away from God’s priorities for your lives.

Proverbs 29:18, “Where there is no vision, the people perish.”

F. Fulfilling the Great Commission.

As individuals and as couples, you must consider your roles in how you can help fulfill the Great Commission.

Matthew 28:19-20, “Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world. Amen.”

G. Using your spiritual gifts.

You can be faithful stewards by using your God-given spiritual gifts to serve one another. Each believer has received spiritual gifts as a result of God’s grace; these gifts of grace take various forms. While individual gifts may be different, they are designed to be used together to build the Body of Christ, to edify one another, and to minister the love of Christ to others.

1 Peter 4:10, “As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.”

Ephesians 4:11-16, “And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers; for the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ.

H. Maintaining an eternal perspective about your treasure.

Each individual and couple must answer the question, “Where is your treasure?”

Matthew 6:19-21, “Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”

I. Seeking contentment rather than riches.

Everyone has been given much, although what each has received does not always compare favorably to what others have received. Individuals and couples vary in wealth, talents, occupations, family situations, etc., but each one has the opportunity to receive God’s amazing, sufficient grace. You must allow contentment rather than striving for money or riches to order your priorities.

1 Timothy 6:6-12, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.”

J. Working in His kingdom.

You have the privilege of working along with God to build His kingdom. God has designed you to do good works as an expression of your love for Him. Your works will reveal where your devotion lies.

1 Corinthians 3:9-15, “For we are labourers together with God: ye are God’s husbandry, ye are God’s building. According to the grace of God which is given unto me, as a wise master builder, I have laid the foundation, and another buildeth thereon. But let every man take heed how he buildeth thereupon. For other foundation can no man lay than that is laid, which is Jesus Christ..”

II. PRACTICAL APPLICATION.

A. Why having a vision for your marriage is important.

1. What is a vision?

Put simply, a vision is a roadmap or a “picture” of a plan. You have probably heard of organizations that have a mission statement. The purpose of a mission statement is to succinctly state the reason that the organization exists, its core values, and what goals it seeks to achieve. A mission statement can help define the “vision.”

2. What is the purpose of your marriage?

Christ-honoring marriages do not happen by accident. Rather, you must have a biblically based idea that serves as a roadmap about where you and your spouse are going in life. This roadmap outlines the goals and the steps along the way that will help you reach those goals.

Keep in mind, however, that while you devise goals and plan your ways, it is the Lord who directs your steps (Proverbs 16:9). Over time your plans may change, obstacles may arise, and your goals may shift. However, as long as you are focused on the goal of serving God and glorifying Him in all things, you can take those changes gracefully.

3. Where do you want your marriage to go?

The types of goals you and your spouse may develop can vary and stretch over a wide range of topics. For example, one goal may be related to having children and raising a family together. You may have a goal to one day build your own house, own a business, travel to Europe, mentor teenagers, or support a mission organization. Having a dream that the two of you share can help you build and maintain unity and will help guide you as you strive to be good stewards of your time and talents. Each of you will have entered marriage with your own dreams and ideas about the future. As you become one, you join these dreams and ideas and see how you can help each other fulfill them.

4. Your vision can help safeguard your marriage.

Where would you like your marriage to be in five years? Ten years? Twenty years? Forty years? There are both obstacles that can hinder you and resources you can use to help your marriage grow. Defining your vision can help you overcome the obstacles and utilize the resources available.

i Obstacles: Marriage has tremendous potential to bring God glory and to help two people grow closer to and more like Christ. Because of this, Satan tries to sabotage marriages by attempting to distract and discourage couples from their purpose. Money, selfishness, isolation, spiritual stagnation, etc. can all become obstacles in your marriage. Comparison to others is a subtle way Satan can distract couples from what truly matters. When couples become discontent with their material possessions and strive to remedy that discontent by spending more time and energy on increasing wealth, they easily become distracted from their godly goals and purposes.

ii Changes that come with normal life stages: Over time, normal changes in your life such as the addition of children, increased responsibility at work, additional responsibilities in the church, etc. can have both positive and negative effects on your marriage. While these changes are not necessarily bad in themselves, you must be aware that these changes can pull your focus away from your overall mission. You need times of reflection and reevaluation to ensure that you haven't gotten so caught up by busyness of day-to-day life that you lose sight of your true purpose.

B. Creating a vision for your marriage.

1. It's about your marriage, not either one of you.

One of the first steps to forming a vision for your marriage is to realize it's not all about you. Those who enter marriage must put self aside in order to give glory to God by means of becoming one with another person as He intended. The vibrancy of your marriage is directly

linked to your vision for your marriage and the pursuit of that vision: “A spiritually alive marriage will remain a marriage of two individuals in pursuit of a common vision outside themselves.” Sometimes, difficulty can arise when trying to agree on a common vision. One spouse may see his/her ideas and goals as superior to the other’s. Or, goals may be developed solely by one spouse without input from the other. The ingredients for staying spiritually vibrant include utilizing the distinctness of the husband and wife, utilizing their union by pursuing agreed-upon goals, and for these goals to be outside of self-centered goals.

2. The role of sacrifice.

A healthy marriage consists of two complete individuals, joining together and having identities as both individuals and as a couple. This oneness does not entail two “halves” becoming one or one spouse absorbing the other. Rather, as whole individuals they come together to be one in Christ. As 1 Corinthians 11:11 says, “*Nevertheless neither is the man without the woman, neither the woman without the man, in the Lord.*”

Undoubtedly marriage involves serving another person more than serving yourself. It takes time, effort, and even money away from self and self-driven ambitions. While you may be less able to do as much as you could when single, marriage shapes your character and impacts your soul, allowing you to become more Christ-like.

3. Who you are matters more than what you do.

God wants the image of Christ to be formed in you just as Paul desired for the Galatian believers when he said, “*My little children, of whom I travail in birth again until Christ be formed in you*” (Galatians 4:19). You must not become so busy doing things (even good things) that you forget to spend time communing with God from your heart. God uses the relationships, experiences, and circumstances of your lives to shape and form you to reflect Him more fully. Sometimes, individuals who want to achieve a goal or accomplish some task become discouraged because they feel there isn’t enough time to accomplish the things they want to accomplish. Relationships, and specifically the marriage relationship, can alter the time, energy, and resources that you can put into achieving your goals.

4. Think “big-picture.”

Discuss ways in which the two of you want to be involved together in service, ministry, and worship for the Lord. As you and your spouse discuss goals and hopes for the future, encourage one another to consider the possibilities of how God could work through your lives. At times, God lays certain issues or tasks on an individual’s heart that is meant to help you focus on and fulfill your unique purpose for your life on earth. Marriage can help you work toward fulfilling your desires to serve Christ. For example, one spouse may help the other overcome fears or insecurities about becoming involved in a type of service within the church.

5. Know your strengths and weaknesses.

Another step in forming the vision for your marriage is to identify and discuss your *individual* strengths and weaknesses in addition to your strengths and weaknesses *as a couple*. Look for ways that one spouse's strengths can help the other's weaknesses. Discuss how you can make accommodations for each other's weaknesses. How do your strengths and weaknesses guide you as you strengthen your marriage? Consider how you can use your strengths to serve your church, your community, your family, your coworkers, and your neighbors.

C. Day-to-day priorities and stewardship.

Being in agreement on goals and vision allows a couple to be unified and increases intimacy. It also leads to determining your priorities. Once priorities are set, you can then decide how to be good stewards of your time and talents both as individuals and as a couple.

1. Remembering the Heart of the Matter.

If you are to glorify God in your lives, you must start by making sure that your hearts are focused on God. When your hearts are focused on God, then all aspects of your lives radiate His likeness. You shouldn't live in a "compartmentalized" fashion in which you live according to biblical principles in some situations and not in others. The Word says to do everything as for the Lord: "*And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ*" (Colossians 3:23-24).

2. Striving for balance.

It is important to be purposeful in how you spend your time alone, together, and with others. Strive for a healthy balance.

For instance, when leisure activities take precedence over service opportunities or quality time with friends and family, your time allocation needs to be reevaluated. On the other hand, if you keep so busy that you never have time during a typical week to relax or unwind, you will need to create opportunities for some self-care time.

Deciding how to spend your time is similar to setting a budget. You are each allocated a finite amount of time and you must decide how to spend it. Some categories of your time budget allow for more flexibility than others. The impact of the lack of balance in each category varies as well. If you make a habit of going to church every Sunday, you can plan on those hours being allocated to church activity. Also, if you know that you and your spouse will have a date night alone every other week, you can plan for it and make it happen rather than just waiting for "when you have time."

3. Dividing your time.

Many people or activities vie for your time. Together, you and your spouse need to decide what is reasonable. You may need to put limits and boundaries on things that can take away from your marital relationship. Even being involved in many “good” things can be the enemy of the “best” things – keeping your spouse a priority.

- a. Family: If you live near family, many expectations may be involved in holidays, birthdays, and other family celebrations. Together, you and your spouse can decide on your level of involvement in these activities. If you live far away from family, you and your spouse will need to discuss how to be good stewards of your time while staying in touch with family.
- b. Friends: Friendships change after marriage. You may have less time to spend with friends than when you were single. Naturally, you will make new friendships that include both you and your spouse. At the same time, it is good to maintain old friendships. It takes effort to maintain friendships but they are essential for support and encouragement. It is not wise to depend on your spouse to meet all your emotional needs.
- c. Church: Commitment to a church body is of great importance. Within a healthy church body, support, love, and encouragement can be given and received as needed. The church should be a sanctuary for weary souls and a source of new life.

At the same time, even church-related activities can become cumbersome. You may be involved in a church that has abundant opportunities for service. Even good opportunities such as these can get in the way of your marriage.

- d. Occupation: Your occupation may be a career, a part-time job, or working towards a degree. This is an admirable goal and one for which you should strive. However, many people can fall into the trap of allowing work to take precedence over relationships and allowing it to fulfill needs (such as security, confidence, etc.) that were meant to be fulfilled elsewhere. Both husbands and wives with an occupation must defend against the pull that allows work to become more important than family.
- e. Household duties: Whether you rent or buy, whether you live in a small apartment or a large house, household duties can become larger than life. The more you possess, the more you have to take care of. You don't have to have an abundance of possessions to fall into the trap of feeling as though chores such as laundry, dishes, yard maintenance, etc. have taken over your life. Prayerfully strive to put those tasks in their proper place. We have dominion over all our belongings; be careful not to let them take dominion over you. For some people, starting the day by doing a load of laundry becomes more important than starting the day in prayer. Others may need help getting the minimal chores done. Once again, balance and stewardship of time is key.

III. COUPLE QUESTIONS AND EXERCISES.

A. QUESTIONS.

1. Consider married couples in the following age categories:
 - Married 0 to 5 years
 - Married 10 years
 - Married 20 years
 - Married 30 years
 - Married 40+ years
 - a. What are the typical challenges that couples face in each of these groups? What strengths and weaknesses do you observe in Christian couples in each group?
 - b. What do you hope your marriage will look like in each of these stages?
2. What are some of the pressures that husbands and wives face (e.g., due to society, comparison, etc.) that make it difficult to (1) maintain proper priorities and stewardship and (2) make it difficult to become *one* and work towards a common goal?
3. How can the following elements be used to help you keep your priorities and maintain proper stewardship of your time and talents?
 - Mentoring
 - Accountability
 - Relationships with other couples
 - Service in the local church
 - Investment in other individuals and couples
 - Other forms of ministry you can become involved in
4. Why do you think some couples start out strong in the Lord and then, apparently, lose focus? What will you do to make sure that doesn't happen to you?

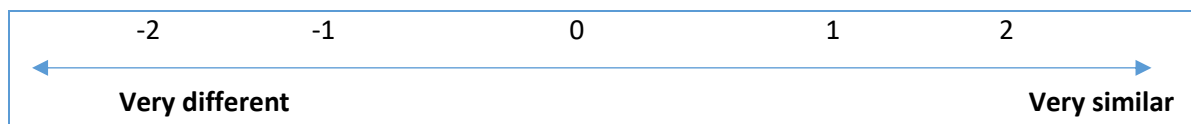
Religion and Spirituality

Do you consider yourself religious, spiritual, agnostic, or atheist? As part of constructing a mutual vision for your married life, it's important to understand how your beliefs, traditions, and expectations compare with your partner's.

- The slogan “Families that pray together, stay together” has some truth to it. Research has consistently shown that couples who share in a common religious or spiritual practice have stronger marriages than those who do not.
- A different, similarly well-respected line of research, however, has found that two factors, regardless of whether they are tied to a faith, are critical components of marital happiness.
 - Creating “shared meaning.” Shared meaning is about developing a mutual sense of what you think is important in life. What are your hopes and aspirations as a couple? What does it mean to be a member of your particular marriage?
 - Strengthening “rituals.” Rituals can be simple and routine, such as having a cup of coffee together in the mornings, or complex, such as planning an annual family reunion together. Rituals serve as points of connection, reminding us that we are joined in ways that are unique to our relationship.
- Couples frequently have different views on religion and spirituality. Differences won't harm your relationship if you
 - Understand and accept your partner's beliefs
 - Support your partner's ability to participate in his or her faith
 - Participate in your partner's traditions to the extent you feel comfortable
 - Create new traditions and rituals together that reflect your respective beliefs
- There is such a thing as spiritual abuse. Spiritual abuse occurs when you try to change or control each other's beliefs, or force each other to participate in religious or spiritual activities. As with any form of coercion, spiritual abuse harms relationships.

Exercise: Using “Mirroring, discuss the following questions with your partner.

1. On a scale of 0 to 10, how important is religion or spirituality to you? _____
2. On a scale of 0 to 10, how important will religion or spirituality be in your marriage? _____
3. How similar or different are you and your partner's spiritual or religious beliefs, traditions, and expectations?



4. On a scale of 0 to 10, how religious or spiritual was your family when you were growing up?
5. What messages did you get about God, religion, or spirituality from growing up in your family?
6. What were your family's specific beliefs? How much did family members participate in a religious or spiritual community? How was religion or spirituality practiced in your home?
7. How much did your parents and other family members agree on matters of faith? How did they handle differences, if any, on this subject? Were the differences minimized, handled, ignored, honored, or accommodated?
8. What did you think about God and religion when you were young? How consistent were they with those of other family members? How have your attitudes and beliefs about God and religion evolved? How do you define "God?"
9. How do your religious and spiritual beliefs and attitudes affect the rest of your life currently? Have any financial, career, or other choices been influenced by your beliefs? Do you believe in "fate" or "God's will" for your life?
10. Do you belong to a faith that requires your partner to convert before marrying you? How do you feel about this requirement? How does it affect your feelings about your wedding?
11. How frequently do you engage in religious or spiritual activities (e.g., services, prayer, community activities)? How satisfied are you with this frequency?
12. Do you pray? If so, what role does prayer play in your life? Is it, for example, a declaration of faith, a way to seek guidance, or a form of meditating?
13. How do your religious or spiritual beliefs affect your thoughts about death and dying? What would you want done with your body after your death? What do you think happens after death?
14. Are you pro-life or pro-choice? Is your partner aware of your position? Are you in agreement?
15. What difference does being religious or spiritual make in your sexual relationship, if any?
16. What will change about your religious or spiritual preferences and expectations if and when children enter the picture?
17. Other question(s):

Creating a New Family from Two

Once you're married, you will have created an entirely new, unique family, one that has never existed before.

You will create your new family in part from the values, beliefs, and traditions you grew up with in your original families. As married partners, you will have to negotiate on what to bring with you into your new family and what to leave behind.

Part IV: Using "Mirroring," discuss the following questions with your partner.

- What emotional ties to your family could interfere with your relationship?
- If your parents were to help you get started financially, what would they expect in return?
- What would you consider to be "interference" by your future in-laws?
- What do you believe will be the hardest part of adjusting to your marriage for your family, and your partner's family?
- What one thing about your partner's parents do you dislike?
- What three things about your partner's parents do you appreciate?
- What customs in your home differ from those in your partner's home?
- Describe how and where you would like to spend your first Thanksgiving and Christmas as a married couple. How would this change if you had children of your own?
- How much do you know about what your families expect from you as a married couple (in terms of how often to visit or call, their involvement in babysitting and disciplining your children, holidays, vacations, etc.)?
- What does each of you need from the other to help you in creating your new family while maintaining positive relationships with your own families and your in-laws?

Part V: Using "Mirroring," discuss what you and your partner each want to bring to your new family from your two original families. In which areas will what you each bring be in harmony or in conflict?

Part VI: As married partners, you will become an "ambassador" between your original family and your spouse. Using "Mirroring," discuss what this will mean for your marriage and your families. How comfortable are you in fulfilling this role? How will your families react when you start acting as an ambassador?

Intimacy and Attachment

Bids and bid responses are powerful solely because they provide opportunities for building and maintaining intimacy. Our desire for intimacy has biological roots and, for most of us, is consistent from birth until death.

While there are many definitions for intimacy, some researchers define it as a special set of interactions in which we disclose something important about ourselves and the other person responds in a way that makes us feel validated, understood, and cared for.

Intimacy usually involves verbal self-disclosure. But intimate interactions can also involve non-verbal forms of self-expression such as touching, hugging, kissing, and sexual behavior.

People generally think that intimacy is comprised of

- Willingness to disclose one's true thoughts, feelings, wishes, and fears
- Willingness to rely on a partner for care and emotional support
- Willingness to engage in affectionate and sexual touch

Our willingness to self-disclose, rely on our partner, and engage in physical intimacy is largely dependent on our attachment style. Attachment is the term applied to the way we handle ourselves in a relationship, especially when we are feeling threatened.

People who have what is called a “secure attachment style” are highly capable of sustained, intimate relationships. About 60 percent of adults have a secure attachment style.

Securely attached adults tend to agree with the following statements.

- It is relatively easy for me to become emotionally close to others.
- I am comfortable depending on others and having others depend on me.
- I don't worry about being alone or others not accepting me.

People with a secure attachment style are able to strike a balance between being intimate and being independent. In other words, they are able to be emotionally close, and if on occasion their partner is focused on things outside the relationship, creating distance, or wants something from within the relationship, creating closeness, they can adapt easily. Therefore, these people are comfortable functioning both independently and in harmony.

Roots of Attachment

We develop our attachment style when we are very young through repeated interactions with our parents and other caregivers. If we experienced our caregivers as being helpful, supportive, and responsive to our calls for support and protection, we conclude that it is safe and good to be close to others since they can be relied on to be there when we need them.

Because many of us are raised in families where our parents or other caregivers couldn't consistently be there for us when and how we needed them, however, we may conclude it's risky to get close to others. In this case, we develop a preference for one of two “insecure attachment styles,” either preoccupied or dismissive.

These attachment styles kick into high gear when we feel anxious. In general, it's normal to try to alleviate stress or anxiety by looking for comfort from our partner. When we have an insecure attachment style,

however, we look for that comfort in ways that are self-defeating, or we avoid seeking or receiving comfort. Either reaction can jumpstart a cycle of negative, unproductive interactions, called the negative cycle.

Preoccupied Attachment

People with the preoccupied attachment style need a lot of closeness to feel serene. They feel empty and lost when not in a romantic relationship. Even when in one, they live with the nagging feeling that they will be abandoned. So they keep an eye on their partner's behavior, looking for signs that he or she will pull away, not be there when needed, or leave.

The frequent pull for reassurance often makes the partner of a "preoccupied" feel smothered. The partner then pulls away, which reinforces the original fear of abandonment. For example, if the partner starts socializing more with friends, the person with a preoccupied attachment style may think, "See? She doesn't really love me. This relationship is on its way out. I knew this would happen."

Dismissive Attachment

People with a "dismissive attachment style" are afraid of getting too close. They can feel claustrophobic in a long-term, committed relationship, so they put up walls to prevent being emotionally overwhelmed. They sometimes view love as an obligation or duty, and think their partner appears "needy" and an emotional drain.

Dismissive partners stay on the lookout for signs of controlling or smothering behavior. If they notice their partner coming closer, they get anxious and react by shutting down or pulling away. For example, if their partner is distressed and threatens to leave, they may respond by thinking, "I don't care! He's way too needy anyway. This relationship is exhausting."

The Negative Cycle

Together, people with preoccupied and dismissive styles often engage in a painful interaction pattern often called the negative cycle. The cycle can be triggered by any issue, big or small, and by either partner.

In one scenario, the preoccupied partner feels lonely in the relationship, gets anxious, and attempts to feel better by pursuing the partner. The pursuing strategies may start off soft and inviting, but become harsh and critical over time if they don't meet with the desired response.

The dismissive partner then feels the pull for connection, gets anxious, and attempts to feel better by creating distance. Distancing strategies can take the form of extra hours at work, outside relationships, alcohol or drugs, or simply shutting down.

As their efforts to regulate the distance between them fail, their reactions to each other fuel an ugly escalation, with each working harder to achieve their end. The arguments become stormier and more intense but nothing is accomplished. Once the partners are worn out from the intensity, they make back down and things return to normal.

If this sounds painfully familiar, rest assured you can change it. This section will teach you the building blocks of emotional intimacy and help you identify the reasons it may be hard for you to be close. It will give you healthy strategies to use with your partner when you feel alone and abandoned, on the one hand, or pursued and smothered, on the other.

Part X: Using "Mirroring," discuss your feelings about the current level of closeness in your relationship.

COMMUNICATION

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. The power of communication and its impact on a marital relationship is great.

Your communication can determine the course of your marriage by strengthening or weakening it. Therefore, you must closely watch your words and the way you communicate with each other. Love your spouse and consistently make sure your words support that love.

Colossians 4:6, "Let your speech be always with grace, seasoned with salt, that ye may know how ye ought to answer every man."

Matthew 12:35-37, "But I say unto you, that every idle word that men shall speak, they shall give account thereof in the day of judgment. For by thy words thou shalt be justified, and by thy words thou shalt be condemned."

B. Speak words of blessing and edification.

Your words should build up and strengthen your spouse and those around you. To communicate in a Christ like manner, the welfare of others must be more important than getting your own way.

Ephesians 4:29, "Let no corrupt communication proceed out of your mouth, but that which is good to the use of edifying, that it may minister grace unto the hearers."

Proverbs 29:20, "Seest thou a man that is hasty in his words? There is more hope of a fool than of him."

C. Effective listening is one of the most important components of communication.

Through active listening, you communicate respect, honor, and love to your spouse. Communication often goes awry when one or both spouses are trying to speak before they have taken the time to understand the other.

Proverbs 18:13, "He that answereth a matter before he heareth it, it is folly and shame unto him."

D. Your words have the power to build-up and bless or tear down and hurt.

Avoid making critical, hurtful, or demeaning comments to your spouse or about your spouse to others.

James 3:5-10, "For every kind of beasts, and of birds, and of serpents, and of things in the sea, is tamed, and hath been tamed of mankind. But the tongue can no man tame; it is an unruly evil, full of deadly poison. Therewith bless we God, even the Father; and therewith curse we men, which are made after the similitude of God. Out of the same mouth proceedeth blessing and cursing. My brethren, these things ought not so to be."

E. Give priority to having adequate time for good communication with your spouse.

You can easily get caught up with the responsibilities and demands of life and forget the importance of regular communication with your spouse. Be aware of the depth of communication you are having and make sure that there are opportunities to get beyond surface-level communication.

Mark 6:31, "And he said unto them, Come, ye yourselves apart into a desert place, and rest a while: for there were many coming and going, and they had no leisure so much as to eat."

F. A crucial aspect of communication in marriage is communication with God together.

This discipline both fosters spiritual intimacy and deepens your individual relationships with God. You need to find a quiet, peaceful place to talk, rest, and be alone together with God. Regular communication and prayer together can help you stay connected.

Hebrews 13:15-16, "By him therefore let us offer the sacrifice of praise to God continually, that is, the fruit of our lips giving thanks to his name. But to do good and to communicate forget not: for with such sacrifices God is well pleased."

G. We must speak the truth in love.

In healthy marriages, the spouses are open and honest with each other, but they do not use "honesty" as an excuse to "blast" their spouse or just "let them have it."

Ephesians 4:25, "Wherefore putting away lying, speak every man truth with his neighbor: for we are members one of another."

Ephesians 4:15, "But speaking the truth in love, may grow up into him in all things, which is the head, even Christ."

II. COUPLE QUESTIONS AND EXERCISES.

A. Questions and issues for you to discuss.

1. What are some similarities and differences in our communication styles? Are you a "Condenser" or an "Expander"? How might these similarities and differences impact our relationship with one another?
2. How did your parents communicate with each other? What were some of the communication rules and styles you learned growing up? For example, these may involve rules about raising your voice, interrupting, expressing emotion, disclosure of thoughts and feelings, etc.
3. Maintaining a balance between fact-giving, problem-solving communication and intimate communication that expresses our feelings is important in all marriages. How can you make sure that one type does not occur more at the expense of the other?

4. Which of the “Questions to ask yourself before you speak” will each of us need to be reminded of most often? How can we gently keep one another accountable in our communication to each other and to other people?
5. How can I best demonstrate to you that I am listening to what you are saying? What are some clear clues that give evidence that I am not listening?
6. If we were having trouble in our communication, at what point do you think we should seek out counsel from someone else (elder, counselor, etc.)? To whom would you most likely go for help?
7. Can you promise me that you would agree to go to marital counseling with me if we needed it?

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Watching the Video by John Gottman, Ph.D.

1. Schedule time when you and your partner will not be interrupted and you are not sleepy, so you can pay attention.
2. Have a pen handy so you can take notes.
3. Pause the video as you need to, and write down things you want to remember.
4. Remember that every couple has a lot they have not been doing “right.” This is a learning experience, not an opportunity to blame yourself or your partner.
5. If you want to talk about the video, be sure to avoid pointing fingers or getting into a blame game.
6. Bring the video and your notes to our next meeting. We will talk about if anything in the video has been affecting your relationship.

Questions	Your Notes & Observations
Do I use any of the Four Horsemen of the Marital Apocalypse? Which Ones? When? Criticism Contempt Defensiveness Stonewalling	
How often do I use “Harsh Startup” to begin a conversation about a problem?	
How do I usually respond to my partner’s “Bids for Connection?” ▪ turn toward _____ % of time ▪ turn away _____ % of time ▪ turn against _____ % of time	
When a conversation gets negative, how often do I use a “Repair Strategy?”	
How open am I to accepting influence from my partner?	
How much do I know about my partner’s “Love Map?” How often do I update it?	
How is the friendship part of our relationship going? What changes would I like in this part of our relationship?	
Other things from the video that seem important to talk about:	

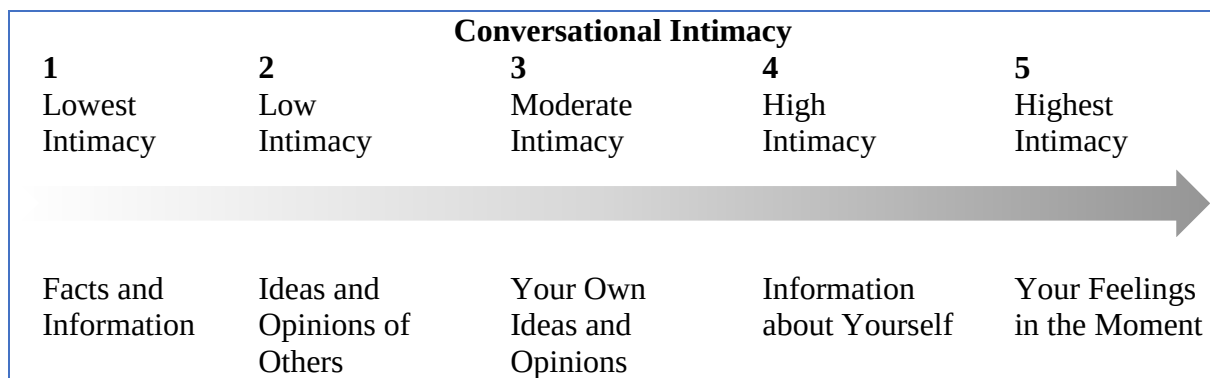
Conversational Intimacy

Remember that intimacy includes a willingness to disclose one's true thoughts, feelings, wishes, and fears.

It's no surprise, then, that conversation creates the framework within which all other types of intimacy grow. If you're like most couples, for example, your emotional connection deepened in direct proportion to the intimacy of your conversations.

It's a good idea to understand how to regulate conversational intimacy so that you can use it to adjust the level of emotional intimacy in your relationship.

The level of intimacy in a conversation is determined by two factors: how much you disclose about yourself and how much immediacy, or "here and now," you focus on.



Level 1. Lowest intimacy conversations tend to center on facts, explanations, or information. These conversations can be interesting and enjoyable, but won't help you feel close to each other.

Level 2. Low intimacy conversations include the ideas and opinions of others – friends, family, celebrities, etc. This is a little more personal, but since it's still about other people, and not you, it doesn't promote closeness.

Level 3. Moderate intimacy conversations include your own ideas or opinions, but don't reveal how they relate to you personally.

Level 4. High intimacy conversations include personal experiences and the emotions that go with them.

Level 5. Highest intimacy conversations include your immediate thoughts, emotions, sensations, desires, and fantasies. They reveal what is going on inside of you here and now.

It's normal in conversations to switch gears from lowest to highest and back as you discuss various aspects of a topic. If you tend to stay near the lowest level of intimacy, however, you are likely giving in to fear about getting close. In the next session you will be able to explore the reasons for that.

Part I: Take turns discussing a topic at each of the 5 levels of intimacy. Pick a topic that is relevant to your relationship. (An example of a topic, potentially buying a new home, is included below in parentheses.)

- **Lowest intimacy level.** (*Merits of buying vs. renting; cost of living in different areas, changes in property values, etc.*)
- **Low intimacy level.** (*Your cousin is rehabbing a townhouse; someone at work found a great realtor; the homes the upstairs neighbors are finding in their search, etc.*)
- **Moderate intimacy level.** (*What constitutes a good investment, your opinion about split level vs. colonial houses, etc.*)
- **High intimacy level.** (*Your ideal home and why, what excites or worries you about buying and living in a new home with your partner, etc.*)
- **Highest intimacy level.** (*What it feels like to be talking about the topic, how your partner's wishes are affecting you right now, etc.*)

Take turns discussing

At which levels was the conversation most interesting? Least interesting?

At which levels were you most comfortable? Least comfortable?

What did you learn about yourself from this section?

Making Sense of Emotions

Consciously managing the intimacy in your relationship also depends on your ability to disclose your true feelings, wishes, and fears. This is impossible unless you can label and verbalize your emotions.

Whether or not we realize it, we each have a philosophy about emotions. Some people think certain feelings, such as love, are good, while other feelings, such as anger, are bad. Other people think that emotions only cause problems and it is better to use logic and reasoning to get along in the world.

Part II: Take a moment to check in with yourself on your attitudes about emotion.

How comfortable are you expressing these emotions?

	Very Comfort able	Comfortable	Neutral	Uncomfort able	Very Uncomfortable
Fear	☐	☐	☐	☐	☐
Sadness	☐	☐	☐	☐	☐
Hurt	☐	☐	☐	☐	☐
Anger	☐	☐	☐	☐	☐
Joy	☐	☐	☐	☐	☐
Pride	☐	☐	☐	☐	☐
Love	☐	☐	☐	☐	☐
Desire	☐	☐	☐	☐	☐
Enjoyment	☐	☐	☐	☐	☐

How comfortable do you think your partner is expressing these emotions?

	Very Comfort able	Comfortable	Neutral	Uncomfort able	Very Uncomfortable
Fear	☐	☐	☐	☐	☐
Sadness	☐	☐	☐	☐	☐
Hurt	☐	☐	☐	☐	☐
Anger	☐	☐	☐	☐	☐
Joy	☐	☐	☐	☐	☐
Pride	☐	☐	☐	☐	☐
Love	☐	☐	☐	☐	☐
Desire	☐	☐	☐	☐	☐
Enjoyment	☐	☐	☐	☐	☐

Most people learn about handling emotions in childhood. As kids, we watched how our family members handled emotions and how others reacted. We absorbed messages about our family's unique culture and philosophy of emotional expression.

In some families, for example, people were shamed or punished if they showed anger. Everyone was expected to "bite the bullet" or "turn the other cheek." Alternatively, someone in the family had a temper and blew up every so often, reinforcing beliefs such as "anger is destructive."

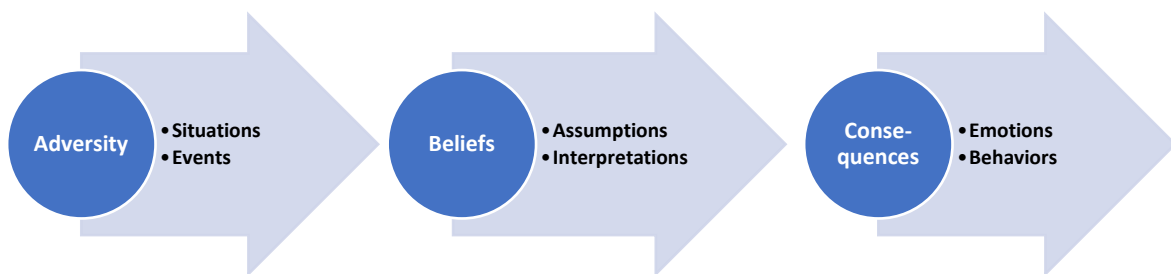
In other families, people were able to express anger appropriately, but sadness was off limits. People were ridiculed or ignored if they showed sadness. Everyone was expected to "buck up" or "look on the bright side." Perhaps people would enforce false cheerfulness or frenetic activity until someone became so depressed, ill, or exhausted they couldn't function. Alternatively, someone in the family had a serious depression, reinforcing beliefs such as "sadness is bad for you." Regardless of which emotions were allowed and not allowed, the message was that some feelings are good and can be expressed, and other feelings are dangerous, bad, or destructive, and should be avoided.

Sequencing

In fact, emotions are neither good nor bad. They serve important function by giving us critical information about the conditions around us and what is needed for us to survive or thrive. They provide the energy with which to take needed action. In an evolutionary sense, if we could not feel emotions, our species would not have survived. We would not have been able to flee from danger, which requires feeling fear, protect our kin from invaders, which requires feeling anger, or procreate, which requires feeling desire.

To become skillful with emotions, we need to know how they are generated. Emotions never occur in isolation. They follow a predictable sequence that can be mapped using the A-B-C method.

- A. A is for adversity. We experience a triggering situation or event.
- B. B is for beliefs. We filter the situation or event through our assumptions, expectations, and interpretations.
- C. C is for consequences. Based on our beliefs about the adversity, we experience emotions and respond with behaviors.



It's easier to see how A-B-C plays out in an example. Suppose that one night, Betty came home from work a few hours late. She went straight upstairs without saying hello to George, her fiancé. George had been waiting for her to eat because they had plans to have dinner together. Using the A-B-C model, George's experience would look like this.

- A. George experiences the **adversity** as
 - i. Betty was late and didn't let him know.
 - ii. George has been waiting to eat dinner.
 - iii. Betty went upstairs without the usual hello kiss.
- B. George's **beliefs** about the situation are
 - i. "She should have called. She is so thoughtless.
 - ii. "She knew I was waiting to eat. She is so selfish."
 - iii. "She must be upset with me."
- C. The **consequences**, or George's emotions and behaviors, are
 - i. Emotions
 - a. Anger
 - b. Anxiety
 - i. Behaviors

- a. Going upstairs and blasting Betty.
- b. Going out to eat without telling Betty.
- c. Zoning out in front of the TV with a bag of chips and a few beers.

Part III: Use the A-B-C method to identify a recent problem in your relationship, the interpretations you made about the situation, and the consequences you experienced as a result. If you need help labelling your emotions, refer to the Emotions Tree in this chapter.

A. Adversity (Situation, Event):

B. Beliefs (Expectations, Assumptions, Interpretations)

C. Consequences (Emotions, Behaviors)

What did you learn about yourself from this exercise?

The Emotions Tree

The Emotions Tree gives a summary of the emotions we feel. Basic emotions, in the left column, are those we are able to feel as soon as we are born. Basic emotions can be broken down into secondary and tertiary subtypes, which increase in specificity in this table from left to right.

You can refer to this table when you want to identify all the emotions you may feel at a given moment.

Basic Emotion	Subtypes	Subtypes
Love	Affection	Adoration, fondness, liking, attraction, caring tenderness, compassion, sentimentality
	Lust	Arousal, desire, passion, infatuation
	Longing	Yearning, pining
Joy	Cheerfulness	Amusement, bliss, gaiety, glee, jolliness, joviality, delight, enjoyment, gladness, happiness, jubilation, elation, satisfaction, ecstasy, euphoria
	Zest	Enthusiasm, zeal, excitement, thrill, exhilaration
	Contentment	Pleasure, satiation, pride, relief
	Optimism	Eagerness, hope, anticipation
	Surprise	Astonishment, amazement
Anger	Irritation	Aggravation, agitation, annoyance, bother, grouchiness, grumpiness, frustration, exasperation, torment
	Rage	Outrage, fury, wrath, hostility, hate, bitterness, loathing, scorn, spite, vengefulness, resentment
	Disgust	Dislike, revulsion, contempt, aversion, distaste, repugnance, repulsion
	Envy	Jealousy, covetousness
Sadness	Melancholy	Anguish, depression, desolation, dejection, despondent, despair, forlorn, hopelessness, gloom, grief, glumness, unhappiness, grief, sorrow, woe, misery
	Disappointment	Chagrin, dismay, dissatisfaction, displeasure, discontent, disillusionment, dejection, disenchantment, despondent,
	Shame	Contrition, embarrassment, guilt, regret, remorse, self-reproach
	Neglect	Abandonment, defeat, dejection, desolation, embarrassment, forlornness, homesickness, humiliation, insecurity, insult, loneliness, rejection
	Sympathy	Commiseration, compassion, empathy, pity
Fear	Horror	Alarm, dread, fright, horror, hysteria, mortification, panic, terror
	Nervousness	Agitation, anxiety, apprehension, concern, dread, distress, tenseness, uneasiness, worry

MIRRORING SUMMARY

Being the Speaker	Being the Listener
. Use sound bites. - Only 1–3 sentences at a time, then pause to let your partner mirror back. . Connect what’s outside & observable to what’s inside & invisible. . Use A-B-C . <u>A</u> = adversity (e.g., kitchen was dirty) . <u>B</u> = beliefs (e.g., I assumed you’d clean up) . <u>C</u> = consequences (e.g., frustrated, angry, hurt) . Talk about yourself, not your partner. . You are always right about yourself. . You are often wrong about your partner.	. Clear a space. - You don’t have to agree with the message. . Listen carefully. - Notice each specific A-B-C part of the message. Listen for specific emotion words. . Mirror back what you heard. . “I heard you say that [____ .]” . Check and Invite. “Did I get that right?” “Is there more?” . Empathize and Validate. - Think about what it would be like for you. Could a reasonable person see things this way? - In your own words, tell the story of how you understand your partner’s situation.

Part IV: Using “Mirroring,” choose a minor issue or problem and tell your partner about it using the mirroring process. Limit your speaking turn to 20 minutes. Then, listen to your partner speak about a minor issue or problem.

After you’re finished, discuss the following with each other.

What was the hardest part about being the speaker?

What was the hardest part about being the listener?

How would it affect your relationship if, when a problem came up, you talked about it using this method?

Advanced Listening Techniques

This section provides a few additional tips and techniques to enhance your skills as a listener.

Advanced Listening Tip # 1 - Handling Difficult Emotions

Sometimes when you listen to your partner talk about a problem, he or she will experience an emotion that is a sore spot for you. At these times you may get flooded, forget the procedure, or have trouble remembering your partner's message long enough to reflect it back.

If this happens, slow down, take a deep breath, and ask your partner to break the message down into smaller segments so you have less to reflect back at one time.

Even if you don't get flooded, it will be easier to listen to some emotions than others. Here are strategies to help you work effectively.

Sadness. Instead of trying to cheer up your partner or offer solutions, **look for the loss.** Key questions are

Is anything slipping away or being lost here?

What would you miss the most if this (problem) didn't change?

For example, "I hear you saying that you really miss the days when we used to get pizza after work. You get really lonely since I started this job because I don't come home until late."

Anger. Instead of taking it personally, getting angry yourself, or minimizing your partner's feelings, **look for the threat.** Key questions are

How did this (person, situation, event) block or compromise what you wanted?

What is at risk that needs to be defended, protected, or restored?

For example, "I think you're saying you wanted to keep things simple. The caterer your mother chose is going to make this into a big production and your mother isn't hearing you."

Fear. Instead of trying to reassure your partner or show him or her why the fear is unjustified, **look for the perceived danger.** Key questions are

What feels shaky or unsafe, either emotionally, physically, financially, or socially?

What's the worst that could happen with this?

What action is needed to restore a feeling of safety?

For example, "I hear you saying that if you don't go back and discuss this with your boss, everyone's going to think you're the one who screwed up. You worry it could eventually affect your review."

Advanced Listening Tip # 2 – Exploration

Top 10 Exploration Statements. When you want to help your partner exploration his or her feelings, try using one of these statements.

- *Tell me the whole story.*
- *I want to know everything about this.*
- *Tell me about the worst part of this.*
- *Tell me what you need right now.*
- *Tell me what you think your choices are.*
- *Help me understand your feelings a little better.*
- *Help me understand this from your point of view.*
- *Tell me what you're most concerned about.*
- *Tell me more about how you are seeing this.*
- *Tell me what you see as your choices here.*

Advanced Listening Tip # 3 – Expressing Empathy

Top 10 Empathy Statements. When you're not sure if you're being empathic enough, try using one of these statements.

- *You're in a tough spot.*
- *Oh, wow, that sounds awful.*
- *You must feel so awful.*
- *I totally agree with you.*
- *No wonder you're upset.*
- *I'd feel the same way in that situation.*
- *Wow. That must have bothered you.*
- *That sounds upsetting.*
- *POOR BABY!*
- *Wow! That must have been bad.*

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Family Background: Discovering Your Imago

Part V: Discovering Your Imago. Marriage experts believe that we each carry inside an “Imago,” or a subconscious picture of the qualities of our perfect mate. We form this picture based on how our parents, siblings, and other important people treated us when we were young. Discovering your Imago can help you understand what attracted you to your partner in the first place, why you picked someone with specific positive and negative traits, and why some of those traits bother you so much.

1. In the top half of the circle below, next to the “A,” list all of the **positive character traits** of your caretakers: mother, father, sisters and brothers, grandparents, and any other people who influenced you strongly when you were growing up. Lump all the traits together without bothering to group them according to the people who had them.

Think of the people as they were when you were a child, not as they are today. Use simple words like “kind,” “warm,” “creative,” “fun,” “reliable,” etc.

2. In the bottom half of the circle, next to the “B,” list all of the **negative character traits** of your caretakers. Once again, lump all the traits together and think of the people as they were when you were young.

A large oval shape, divided horizontally by a single line. The top half of the oval contains the letter 'A' in a bold, sans-serif font. The bottom half of the oval contains the letter 'B' in a bold, sans-serif font. The oval is intended for a person to write character traits of their caretakers.

3. Think about your childhood, and list below the positive behaviors and experiences you remember with your caretakers from childhood. List the feelings you had in “C.”

Positive Behavior or Experience	Positive Feeling - C

Most people’s childhoods contained at least some frustrating aspects. Some frustrations may have seemed to last a long time or to happen over and over. As children, we reacted emotionally to these and found ways to cope.

4. In the left column below, list any frustrations you had over and over as a child with your caretakers (see example below.) Include any particularly painful events you remember with each person.
5. Next to each frustration you list, list (“**D**”) the negative feelings you experienced over and over with your caretakers. Bring each caretaker to mind, and list the recurring negative feelings that come to mind with that caretaker.
6. Briefly describe (“**E**”) the way you typically reacted to the frustration. (You may have reacted more than one way; list all of your common reactions.) For example,

Person	Frustration	Feeling (D)	Reaction (E)
<i>Mother</i>	Tried to control me	Smothered	Withdrew, rebelled
<i>Father</i>	Criticized me	Anxious	Tried to please & be good

Person	Frustration	Feeling (D)	Reaction (E)
<i>Mother</i>			
<i>Father</i>			
<i>Others</i>			

Most people's childhoods contained at least some deep, unfulfilled emotional desires, things they wanted but couldn't get from their parents and other important people. As children, we reacted emotionally and developed coping mechanisms to deal with these disappointments. *For example,*

Person	Deep Unfulfilled Desire (F)	Feeling (G)
<i>Mother</i>	Knowledge that I was wanted	Abandoned Sad
<i>Father</i>	Feeling of being proud of you	Ashamed Afraid

7. List your caretakers in the left column below (see example.) Next to each caretaker, write down ("F") the end of this sentence:

"What I needed and wanted from you most as a child, and didn't get, was:

_____."

8. List the feelings ("G") you had when you did not get your need met. (You may have had many feelings; list all of your common feelings.)

Person	Deep Unfulfilled Desire (F)	Feeling (G)
<i>Mother</i>		
<i>Father</i>		
<i>Others (e.g., brother)</i>		

Most people’s childhoods contained at least some deep fears. Certainly, all children go through phases of being afraid of the dark, scary monsters, and things like that. Emotionally, children have fears, too. Some fears go away by themselves. Other fears endure. For example,

Person	Deepest Fear (H)
<i>Mother</i>	I was afraid I was unloved, that she didn’t really love me.
<i>Father</i>	I was afraid of being abandoned, that he would leave us if I caused trouble.

9. List your caretakers in the left column below (see example.) Write down (“H”) the deepest fears you had with each of them. Some common fears are that you would be:

- Neglected
Abandoned
Rejected
Smothered
Shamed
Made to feel guilty
Made to feel different
Hurt physically

Invisible
Excluded
Ostracized
Used
Dominated
Ignored
Hated
Violated

Suppressed
Disapproved of
Controlled
Devalued
Unloved
Found defective
Depleted
Hurt sexually

Person	Deepest Fear (H)
<i>Mother</i>	
<i>Father</i>	
<i>Others</i>	

Your Imago - Summary

This part organizes the information for Parts 1 to 4 into a description of your unfinished business, the hidden agenda you may be bringing into your love relationship. It is NORMAL to have unfinished business; the important thing is to discuss it openly with your partner so that you can start to get your needs addressed.

Complete the following sentences by filling in the information next to the letters A – H.

I have spent my life searching for a person with these traits (from A and B):

So that I can get (from F):

And feel (from C):

When I don't get (from F):

I feel (from D and G):

I become afraid that I will be (from H):

And I often respond this way (from E):

CONFLICT RESOLUTION

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. Conflict will happen.

Occasional conflict in marriage is both normal and inevitable. However, how the two of you handle conflict (submitting yourself to the flesh or the spirit) determines whether it harms your relationship or helps you to grow.

John 16:33, "These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world."

B. Guard your tongue.

Avoid speaking quickly and angrily. Criticism, sarcasm, and put-downs are hurtful to your marriage.

Proverbs 29:11, "A fool uttereth all his mind: but a wise man keepeth it in till afterwards."

Proverbs 15:1, "A soft answer turneth away wrath: but grievous words stir up anger."

C. Speak the truth in a loving manner.

One spouse may need to lovingly confront the other or point out areas that need to be improved upon. For example, "Honey, I noticed that you haven't been taking much time to read the Bible lately."

Ephesians 4:25, "Wherefore putting away lying, speak every man truth with his neighbor; for we are members one of another."

Ephesians 4:15, "But speaking the truth in love, may grow up into him in all things, which is the head, even Christ."

D. Resolve anger.

Deal with anger and hurt proactively. Don't deny it, "stuff" it, or let it turn to bitterness.

Ephesians 4:26-27, "Let not the sun go down upon your wrath: Neither give place to the devil."

E. Forgiveness is essential.

The ongoing practice of seeking forgiveness and being forgiving is essential to a healthy, Christ-centered marriage.

Ephesians 4:32, "And be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ's sake hath forgiven you."

II. PRACTICAL APPLICATION.

A. Is conflict always bad?

While we all would prefer to have no conflict in our marriages, occasional conflict actually provides you with an opportunity to work together, learn from each other, and to love each other. Interestingly, having no conflict in a relationship may actually be an indicator that a couple is avoiding issues that need to be discussed. Ideally, then, seek to have the least amount of conflict possible in your relationship, realizing that when it does occur, you can find ways to work it through for your betterment.

B. Avoid the extremes.

People who are “conflict avoidant” in marriage will do just about anything to avoid an argument. While this may be wise in some situations, those who avoid conflict may also avoid bringing up important spiritual, emotional, and relationship issues. Those who are “conflictual/argumentative” in marriage may tend to provoke arguments from time to time. While you will always know where these individuals stand on an issue, they may speak words harshly and put others down.

Thus, no right answer exists for every situation. Match your response to the needs of the situation and to the needs of your spouse.

C. Symptoms of destructive conflict.

John Gottman, Ph.D., has identified types of conflict that can be so poisonous to marriages that the researcher calls them the “Four Horsemen of the Apocalypse.”

1. Criticism -- global negative statements about your spouse’s character or personality.
2. Contempt -- words or gestures that show your spouse that you are disgusted and repulsed with him/her. Sarcasm, cynicism, ridicule, name-calling, mocking, rolling your eyes etc. are examples.
3. Defensiveness -- instead of listening to your spouse’s position and talking through it, defensiveness is a way of blaming your spouse and often involves pointing out flaws in his/her behavior, opinions, etc.
4. Stonewalling -- avoiding your spouse by shutting him or her out and not communicating. Stonewalling includes giving your spouse the “silent treatment.”

Note that the chronic presence of the four types of conflict listed above predicts divorce by more than 95%! When you notice any of the above, try to find ways to resolve the conflict in a Christ-honoring way.

Verbal abuse is never acceptable and should not be tolerated in your marriage.

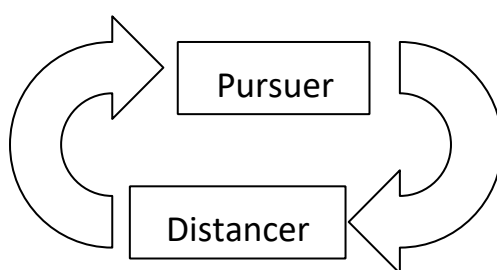
Examples of verbal abuse include a chronic pattern of using hurtful words, anger outbursts, silence, isolation, gestures, threats, etc. to control and manipulate another person. If emotional and/or physical abuse occur in your relationship, seek help immediately.

D. The pursuer-distancer cycle.

Spouses often have different ideas as to what is the best way to resolve conflict. Often, one spouse wants to talk about problems right away (often the wife), while the other spouse wants time to think and talk later (often the husband). This difference can lead to the pursuer-distancer cycle.

For example, a wife may want to talk about why her husband has been working so many hours. When she says, “Why are you working so much? You never have time to help me around here.” he says he wants to talk about it later and goes into his study. This, in turn, causes the wife to become more frustrated and anxious. She then follows him into his study barraging him with additional questions. In response to the questions, which he most likely perceives as criticism, the husband gets angry, shouts “I work hard all day and this is all the thanks I get!” and goes to bed.

The pursuer-distancer cycle looks like this:



So, who causes the pursuer-distancer cycle, the pursuer or the distancer? In reality, both do. When the pursuer puts pressure on the distancer to talk when he/she is not ready, the distancer withdraws. However, because the distancer didn't attempt to address the problem, the pursuer gets worried that the problem will never get solved and pursues more intensely. The goal is to be respectful of each other by doing the following:

If you tend to be a pursuer: Be careful not to be too pushy – just because you feel like talking through an issue doesn't mean that the timing is right to it. Instead, let your spouse know that you have something you want to talk about and ask when you both can talk about it.

If you tend to be a distancer: Be careful not to withdraw without providing your spouse with a plan for discussing the issue. If you aren't ready to talk, let your spouse know that you are aware that he/she wants to talk and that now isn't a good time. Negotiate a time in the near future (after supper, tomorrow night, over lunch, etc.) that both of you can talk out and address the issue.

E. The steps of good problem solving.

When you have an issue that isn't solved through communication alone, go through the steps below. For minor issues, you can move through the steps fairly quickly. However, for emotionally-charged, difficult issues you should move through the steps slowly and deliberately.

1. Find an appropriate time and setting to discuss the issue (Ecclesiastes 3:1).
2. Decide what issue is going to be discussed.
3. Define the problem clearly from both points of view.
4. State what you can agree on.

5. Brainstorm together for possible solutions.
6. Summarize, compromise, and agree upon a plan of action to try.
7. Pray to God for help to take the necessary steps and to make progress.
8. Identify a time to meet together again to evaluate your progress.

If you continue to have difficulty or cannot find a way to solve the issues on your own, seek counsel from an elder, minister, mentor, or counselor. Proverbs 12:15 says, *“The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise.”*

III. COUPLE QUESTIONS AND EXERCISES.

A. Questions and issues for you to discuss.

1. When you were growing up, how was conflict handled in your family? How did your father and mother handle conflict?
2. When you are upset, are you more likely to want to solve the problem right away or do you need time to think about it?
3. Do you think you are more likely to be a “Pursuer” or a “Distancer?” In your marriage what patterns do you think you should be guarding against.
4. How do you think Ephesians 4:26 (*“let not the sun go down upon your wrath”*) applies to you as a couple?
5. Where do you fall on the continuum from “conflict avoidant” to “conflictual/argumentative”? What do you think this says about how we are likely to respond to conflict as a couple?
6. Are there any topics that you avoid bringing up because you are afraid they will cause a conflict or hurt my feelings? What needs to happen to make sure that these issues get worked through?
7. If you start to notice any of the eight types of destructive conflict in your relationship on a regular basis, how do you plan to respond?
8. If the two of you were having trouble solving a problem, at what point do you think you should seek out counsel from someone else (elder, counselor, etc.)? Who would you be most likely to go to for help?
9. Can you promise me that you would agree to go to marital counseling with me if we needed it?
10. As the spiritual leader of the home, what responsibility do you think husbands have in making sure that marital conflicts and problems get dealt with? What is the wife’s responsibility?
11. How will you know if something is bothering you and that we need to talk?

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The Four Horsemen of the Marital Apocalypse and The Marital Grim Reaper

Criticism

- ☹️ blaming
- ☹️ attacking
- ☹️ more than “complaining”

Replace with

- ☒ softened startup
- ☒ complaining (A-B-C-D method)



Defensiveness

- ☹️ self-protecting
- ☹️ deflecting
- ☹️ countering
- ☹️ making excuses

Replace with

- ☒ accepting responsibility
(at least partial)
- ☒ accepting influence

Contempt

- ☹️ insulting
- ☹️ mocking
- ☹️ being sarcastic
- ☹️ looking down on
- ☹️ sneering
- ☹️ eye rolling
- ☹️ instructing
- ☹️ aligning against

Replace with

- ☒ appreciating
- ☒ affirming
- ☒ showing respect

Stonewalling

- ☹️ withdrawing
- ☹️ not listening (tuning out)
- ☹️ leaving

Replace with

- ☒ self-soothing (↯ 100 bpm)
- ☒ rituals for breaking withdrawal
- ☒ staying connected

The Marital Grim Reaper: Harsh Startup

- ☹️ Starting a conversation with something negative, blaming, critical, or mean.

Replace with

- ☒ saying something positive. ☒ expressing appreciation or gratitude. ☒ using the word I instead of You.

Part I. Using “Mirroring,” take turns discussing how you use the Four Horsemen and Marital Grim Reaper.

___ harsh startup ___ criticism ___ contempt ___ defensiveness ___ stonewalling

What behaviors can you replace these with?

If you use one of these, what repair mechanisms can you use to patch things up?

What would be some mutually acceptable rituals you each could take for breaking **stonewalling** by either of you?

When We Argue

Please check the statements that apply to you when you and your partner argue or disagree. Check all that apply.

Emotionally,

- ☐ I feel scared or afraid.
- ☐ I feel hurt.
- ☐ I feel vulnerable.
- ☐ I feel worried or nervous.
- ☐ I feel let down.
- ☐ I feel sad.
- ☐ I feel alone.
- ☐ I feel hopeless.
- ☐ I feel depressed.
- ☐ I feel empty.
- ☐ I feel disconnected.
- ☐ I feel isolated.
- ☐ I feel ignored.
- ☐ I feel shut out, or pushed away.
- ☐ I feel rejected.
- ☐ I feel abandoned.
- ☐ I feel misunderstood.
- ☐ I feel frustrated.
- ☐ I feel angry.
- ☐ I feel like getting back.
- ☐ I feel like protecting myself.
- ☐ I feel guarded.
- ☐ I feel like making my partner talk.
- ☐ I feel flooded with emotion.
- ☐ I feel unable to calm down.
- ☐ I feel overwhelmed.
- ☐ I feel confused.
- ☐ I feel unable to focus my thoughts.
- ☐ I feel blank.
- ☐ I feel numb.
- ☐ I feel smothered.
- ☐ I feel unimportant.
- ☐ I feel inadequate.
- ☐ I feel insignificant.
- ☐ I feel blamed.
- ☐ I feel judged.
- ☐ I feel criticized.
- ☐ I feel put down.
- ☐ I feel analyzed.
- ☐ I feel invalidated.
- ☐ I feel attacked.
- ☐ I feel controlled.

- ☐ I feel intimidated.
- ☐ I feel dismissed or "blown off."
- ☐ I feel uncared for or unwanted.
- ☐ I feel unlovable.
- ☐ I feel unattractive.
- ☐ I feel like a failure.
- ☐ I feel guilty.
- ☐ I feel other: _____

Physically,

- ☐ I feel my heart racing.
- ☐ I feel tense in body.
- ☐ I feel uneasy in my stomach.
- ☐ I feel tightness in my throat.
- ☐ I feel pressure in my chest.
- ☐ I feel other: _____

My reactions are,

- ☐ I criticize.
- ☐ I attack.
- ☐ I blame.
- ☐ I try to hurt my partner.
- ☐ I defend.
- ☐ I analyze.
- ☐ I tell my partner my feelings.
- ☐ I get confused.
- ☐ I yell.
- ☐ I try to stay calm.
- ☐ I explain why my partner is wrong.
- ☐ I try to get my partner to talk about the problem.
- ☐ I get back at my partner.
- ☐ I shout or yell.
- ☐ I push or shove.
- ☐ I throw or break things.
- ☐ I insult or swear.
- ☐ I make threats.
- ☐ I get quiet.
- ☐ I show I don't care.
- ☐ I clam up.
- ☐ I withdraw.
- ☐ I avoid my partner.
- ☐ I leave.
- ☐ I give in.
- ☐ I do other: _____

Complete the statements below and discuss them with your partner.

When my partner and I argue or disagree,

I often react by:

My partner often reacts by:

When my partner reacts this way, I often feel:

When I feel this way, I often see myself as:

When I feel this way, I often long for, or need:

When I react the way I do, I guess that my partner feels:

Based on the above, describe the negative cycle you and your partner experience. Discuss together.

How it starts:

What happens next:

What happens next:

How it ends:

What happens afterward:

Compare your answers with your partner's. What did you learn? Discuss this with your partner.

How to Take a Time Out

When a conversation escalates into an argument, you may feel “hot anger” or “cold anger.”

Hot Anger

- Yelling
- Name calling
- Blaming & criticizing
- Throwing things, slamming doors
- Being defensive

Cold Anger

- The silent treatment
- Staying at opposite ends of the house
- Being unresponsive or apathetic
- Saying “Yes” just to end the conversation
- Coming home late to avoid your partner

Hot Anger and Cold Anger Kill Relationships.

If you start to feel this way, you need a time out.

Remember:

- Only you can manage your emotions. No one “makes” you do anything.
- It’s in your best interest to stay calm.
- Your partner is more motivated to help you when you are not critical, attacking, or withdrawn.
- People who are in happy relationships learn how to disagree without being disagreeable.
- Treat your partner how you would like to be treated, not how he or she “deserves” to be treated.

How to ask for a time out

1. Tell your partner calmly something like “I am getting too upset. I need to take a time out.”
2. Reassure your partner that you intend to resume the conversation. The time out does not mean you will “forget” about resuming the conversation.
3. Immediately set an appointment with your partner to resume the conversation.
4. Make sure you wait until your heart rate has returned to normal and you are calm enough to resume the conversation.
5. Never let the time out turn into stonewalling. Going past 48 hours without resuming will cause more problems than it solves.
6. At the appointed time, go to your partner and ask if he or she is ready to resume the conversation.
7. If you start to get too upset again, ask for another time out.

Set an appointment between 30 minutes and 48 hours to resume the discussion.

What to Do During a Time Out

Get active

Work out / go to the gym / do yoga
Go for a brisk walk
Clean the house
Mow the lawn
Cook something
Go to a coffee shop
Take a shower
Play an instrument or sing
Chew 5 pieces of gum at once

Change your emotions

Watch a funny movie or TV show
Visit a joke-a-day web site
Listen to uplifting music
Play a game
Read something religious or spiritual
Meditate or pray
Play with your pet
Reread positive emails / letters

Change your thoughts

Play the "Glad Game" (appreciation)
Think about your happiest day ever
Remember kindnesses done to you
Challenge your ANTS (automatic negative thoughts)
Think about plans for work or play
Say "NO!" to upsetting thoughts & think something else

Energize your mind

Count to 100 forwards, backwards, or in a different language
Go to a bookstore or newsstand
Do a crossword puzzle or Sudoku
Memorize sports statistics
Read a how-to manual
Read something out loud
Draw or paint something
Organize a drawer or closet

Feel strong sensations

Rub ice cubes on your body
Suck on a piece of fresh lemon
Snap rubber bands on your wrists
Listen to very loud music
Put your feet in a bucket of ice
Smell strong scents (perfume, aftershave, flowers)
Eat strong flavors (chocolate, cheese, pickles, hot peppers)

Comfort yourself

Make a cup of tea or coffee
Go to a bakery & get a treat
Take 3 long, slow breaths
Take a hot bath
Eat a favorite food
Write in your journal
Call a treasured friend

Relationship Repair Checklist

If you're not sure what to say during an argument, try one of these repair statements.

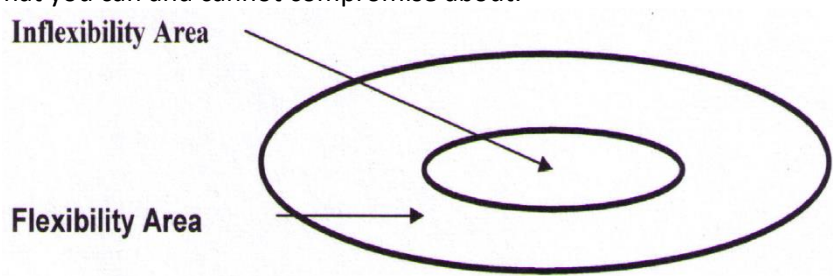
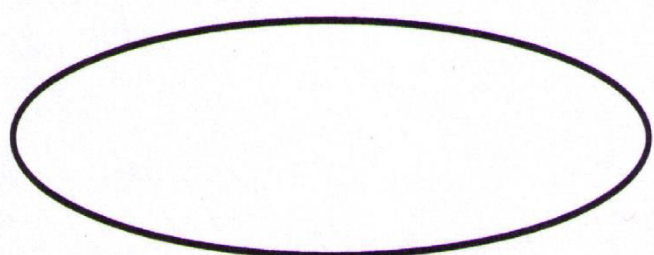
<u>When I Want to Say How I Feel</u> I'm getting scared. Please say that more gently. Did I do something wrong? That hurt my feelings. That felt like an insult. I'm feeling sad. I feel blamed. Can you rephrase that? I'm feeling unappreciated. I feel defensive. Can you rephrase that? Please don't lecture me. I don't feel that you understand me right now. Sounds like it's my entire fault. I feel criticized. Can you rephrase that? I'm getting worried. Please don't withdraw.	<u>When I Need to Calm Down</u> Can you make this safer for me? I need things to be calmer right now. I need your support right now. Just listen to me right now and try to understand. Tell me you love me. Can I have a kiss? Can I take that back? Please be gentler with me. Please help me calm down. Please be quiet and listen to me. This is important to me. Please listen. I need to finish what I was saying. I am starting to feel flooded. Can we take a break? Can we talk about something else for a while?
<u>When I'm Sorry for What I Did/Said</u> I overreacted. I'm sorry. I really blew that one. Let me try again. I want to be gentler to you right now and I don't know how. Tell me what you hear me saying. I can see my part in all this. How can I make things better? Let's try that one over again. What you are saying is... Let me start again in a softer way. I'm sorry. Please forgive me.	<u>When I Need a Time Out</u> I might be wrong here. Please let's stop for a while. Let's take a break. Give me a moment. I'll be back. I'm feeling flooded. Please stop. Let's agree to disagree here. Let's start all over again. Hang in there. Don't withdraw. I want to change the topic for a while. I feel flooded. I need some time. Can we pick this up again at _____?
<u>When I Want to Increase Cooperation</u> I know this isn't your entire fault. This is not your problem. It's OUR problem. My part of this problem is... We are both saying... I see your point. You're starting to convince me. I agree with part of what you're saying. Let's compromise here. Let's find our common ground here. I never thought of things that way. This problem doesn't change the big picture, that I love you. I think your point of view makes sense.	<u>When I Want to Show Positivity</u> Thank you for... Even in the midst of this problem, I appreciate that you... I understand. I love you. I am thankful for... One thing I admire about you right now is.... I see what you're talking about. <u>Homework:</u> Pick out a few sentences that you could say to your partner during a challenging conversation. Practice using it with your partner <u>at least once</u> before the next session.

Solving Problems Together

These six skills, developed by John Gottman, Ph.D., can help you have a reasonable dialogue about intractable problems that will lead to solutions that work for both of you.

The Six Crucial Skills for Solving Problems Together

Skill 1	Soften Your Startup. The way a conversation starts influences a lot of what happens during the entire discussion. Remember that it's in your best interest to keep your partner interested in what you are saying, and motivated to get involved to solve the problem with you. Be concise – don't go "on and on" because that makes it harder for your partner to listen and be attentive. Complaining is OK, Criticizing is Not. TAKE THE BLAMING OUT OF COMPLAINING. Make statements that start with "I ..." instead of "You ..." Use A-B-C-D from the Mirroring exercise: When you do "A" in situation "B," I feel "C." It would really help me out if you could do "D" instead. Be sure to reach for the emotions you are feeling inside – reach all the way down to where you feel vulnerable, scared, hurt, or sad. Find things to appreciate while you are discussing the problem.
Skill 2	Repair As Needed. Have the Repair Checklist handy while you are discussing the problem. If you start to feel too upset, look at the list and find what you could say to get back on track. If your partner seems to take offense at what you are saying, use the list to find a way to "Get to Yes," or "Stop Action!" or say "Sorry!"
Skill 3	Calm Yourself When You Start to Feel Flooded. Develop a ritual to take a 20-minute break if you are feeling too upset to continue. During the 20 minutes: Take a mental break. Don't think about the problem, what your partner has been saying. Remember that it's in your best interest to stay calm, that your partner is more motivated to help you when you are not angry, critical, or attacking. Do something physical to work the adrenaline out of your system. Do something nurturing – have a bath a cup of tea, play with a pet. Only when you feel your heart rate has returned to normal, you are breathing normally, and your partner is feeling OK too can you resume the conversation. Never let the time out turn into stonewalling. If you can't get back to each other right away, make an appointment to resume talking within 48 hours.
Skill 4	Be Willing to Accept Influence. Research shows that people who compromise get what they want in the long run, and their partners have more respect for them. Remember: Yield to Win. Ask yourself: What am I afraid will happen if I budge at least a little about this? If you are immovable, your partner will probably escalate his or her attempts to convince you. Own your part in creating the problem. This is different than taking the blame.
Skill 5	Compromise. Ask yourself these questions: Is there any part of this we agree about?

	What common goals do we have here? What feelings do we share about this issue? What am I afraid will happen if I compromise? Use the Fried Egg technique:
	Identify what you can and cannot compromise about. 
	Identify your common goals and common ground. 
Skill 6	Agree to continue the dialogue. Look for the meaning underneath your and your partner's positions. Is there a life dream at stake? What is the symbolic meaning of our positions? Honor your partner's dream as you would have him or her honor yours. Don't make it less important than yours. Search for the "disaster scenario" you may be picturing in your mind if you give in to your partner. Try saying: ▪ I can respect your dream ▪ I can join in your dream, to some degree. ▪ I can agree to keep dialoguing about this issue. ▪ I can agree to disagree. ▪ I can accept you as you are

Behavior Change Requests

Once you and your partner have explored an issue fully and your respective positions have been understood and validated, you are ready to begin the problem-solving process.

Again, there are many excellent approaches available to couples. The process we teach, **Behavior Change Requests**, gives you a way to articulate exactly the changes you believe will solve the problem from your point of view. You can specify what you would like from your partner and ask your partner to make a concrete response.

The process is based on the idea that, in general, it is normal and healthy to ask for changes from your partner. Because you know your partner well, you are in a unique position to see the ways your partner can grow as an individual. Often the things that bother you the most about your partner's behavior are the things that he or she would benefit most from changing.

Even so, the decision to grow and change belongs to your partner. All you can do is ask respectfully and accept his or her answer.

If, however, your partner decides not to change, you can continue to dialogue about the problem to explore the reasons underneath your partner's position. With continued dialogue, your and your partner's viewpoints on the problem might shift enough to make a solution easier to reach.

Making a Behavior Change Request

When you make a behavior change request, you give your partner a clear picture of what you wish he or she would do differently. The request should be phrased in a way that conveys respect for your partner's option of saying no. For example,

"It would help me out if you would be sure to clean up the kitchen if you mess it up. If that's not possible for some reason, it would be helpful if you could let me know when you think you'll get to it without my having to ask."

It's important to keep a few key points in mind when you are making a behavior change request.

1. **Avoid selfish demands.** The difference between a selfish demand and a behavior change request is that in the former, you are thinking only of yourself. In the latter, you are looking for a good outcome for yourself, your partner, and your relationship
2. **Be specific.** Make your request as specific as possible to give your partner a clear understanding of what you want. Your partner cannot honestly agree to a vague request. And even if he or she agrees, without a clear definition, there is little way to tell if the request was fulfilled.
3. **Explain how it will help.** Connect the dots for your partner on why the change will be helpful to you. How will it affect your feelings, hopes, wishes, dreams, fears, etc.?
4. **Prepare for a "No."** Your partner is not required to comply with your request. You have to prepare to accept this possibility with grace. The next chapter will give you strategies for handling the situation when the two of you cannot come to an acceptable solution.

Responding to a Behavior Change Request

When your partner asks you to change something, consider it an opportunity to think about whether making the change would be in your own best interest. In other words, ask yourself

“Would it make me a happier, healthier, wealthier, or otherwise better person if I changed this?”

“Would it be good for my relationship if I changed this?”

For example, in the example above, you would take a moment and consider whether cleaning up the kitchen after using it would be of benefit to you in some way. Perhaps you wouldn’t have to keep worrying about when you’ll get to it or how your partner will react when he or she sees it a mess. Perhaps you would get a lift from seeing the kitchen looking clean.

In the event you concluded it wouldn’t make a difference to you whether you, you would consider whether you wanted to do it anyway, as a gift, with no strings attached.

Sometimes your partner might ask you to change something that you feel a lot of resistance to changing. Perhaps your partner wants you to make a large purchase that you don’t think is wise. Or perhaps you think that the change being requested would be too difficult or take too much energy.

Most couples have problems for which they struggle to find solutions. The next chapter will give you strategies for handling such gridlocked issues. For now, your task is to give your partner a clear and firm response from among the following options.

“Yes, I will do this.”

In this case, you agree to start fulfilling the request immediately, cheerfully, and with no strings attached.

“I will do some parts, but not others.”

In this case, you tell your partner which parts of the request you will start fulfilling immediately, and which parts you want more time to consider. You also agree to keep exploring and discussing the reasons you are not willing to change.

“No, I won’t do this.”

In this case, you tell your partner that you are not going to fulfill the request. You also agree to keep exploring and discussing the reasons you are not willing to change.

BEHAVIOR CHANGE REQUEST SUMMARY

Being the Requestor	Being the Responder
1. Be specific. Describe exactly what you would like your partner to do differently. 2. Avoid selfish demands. Consider the impact on your partner and you relationship. 3. Respect your partner's ability to decide. For example, 4. "It would help me out if you could....." 5. Accept your partner's decision. You don't have to like it but it's in your best interest to respect it and continue exploring the issue together.	1. Mirror the request to see if you got it right. 2. Consider the request. 3. Would I be a better person if I did this? 4. Would it be good for my relationship if I did this? 5. Pick one response below that best fits how you feel: a. "YES, I CAN DO THAT for you as a gift. b. "I CAN DO SOME PARTS, BUT NOT OTHERS" i. State the parts you can do. ii. State the parts you can't do. c. "NO, THERE IS NO WAY I CAN DO THAT. 6. Commit or Explain. a. Commit to do what you agreed to do. b. If you said no to any part of the request, explain your reasons. 7. Agree to keep talking about any parts you said no to until you and your partner know the underlying reasons.

Exercise: Referring back to the issue or problem you discussed in the mirroring exercise, ask your partner for a behavioral change. Then, be the responder when your partner asks you for a behavior change.

After you're finished, discuss the following with each other.

What was the hardest part about making the request?

What was the hardest part of responding to your partner's request?

How would it affect your relationship if, when you and your partner faced a problem, you used this method to create change?

Mirroring and behavior change requests take a lot of effort, especially at first. Compared to the effort involved in having repeated, unproductive conversations and tolerating the effects of chronic problems, however, mirroring and behavior change requests free up energy for better things.

ROLES, RESPONSIBILITIES, AND DECISION MAKING IN MARRIAGE

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. Jesus Christ gave us the perfect example.

In thinking about your role in marriage, consider the example that Christ provided from His life on earth. He fully exemplified servant leadership, balancing headship of the body of believers and submission to God.

Matthew 20:26-27, "But whosoever will be great among you, let him be your minister; and whosoever will be chief among you, let him be your servant."

B. Scripture provides us with direction for God's design for marriage.

Society's standards for marriage and for the roles and responsibilities of husbands and wives are everchanging and often do not align with Scripture. Couples must regularly consult the scriptures for direction and guidance. The Word reveals God's design for marriage and helps identify and correct unbiblical ways of relating to one another.

2 Timothy 3:16-17, "All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness: That the man of God may be perfect, thoroughly furnished unto all good works."

C. Marriage is a joint effort that requires mutual submission.

Living out your roles in marriage, agreeing on and fulfilling responsibilities, and making decisions for your family should be a joint process characterized by mutual submission. As in everything else you do, your actions and decisions should be consistent with your love for the Lord rather than selfish ambition.

Ephesians 5:21, "Submit yourselves one to another in the fear of God."

D. Seek wise counsel.

As decisions are faced in marriage, it is often helpful to seek guidance from wise individuals. Getting another perspective can provide a different point of view, reveal blind spots, and help you learn from the experiences of others.

Proverbs 19:20, "Hear counsel, and receive instruction, that thou mayest be wise in thy latter end."

E. God's Word provides us with a foundation we can trust.

Through the living Word, God has provided sufficient teaching and guidance to understand the plan of salvation and to know how to live a holy life. This can give you comfort in your marriage, knowing that God's Word is always trustworthy and the best source for counsel in decision making in marriage.

2 Peter 1:3-4, "According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue: Whereby are given unto us exceeding great and precious promises: that by these ye might be partakers of the divine nature, having escaped the corruption that is in the world through lust."

F. God has promised wisdom to those who ask.

At certain times in life you may not have specific scriptural guidance on making a specific decision. In these cases, God has promised that He will give you wisdom to work through these things. You can have confidence that He will help you through life as you humbly seek Him and walk "in the way of wisdom."

James 1:5-6, "If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed."

G. Prayer must be a vital part in making decisions.

Fervent prayer is a key for every individual and couple seeking to make decisions. God is a loving Father whose plans and purposes are for your good and the benefit of His kingdom. Therefore, while submitting your will to God can be difficult, it also can provide you with peace and comfort.

1 John 5:14-15, "And this is the confidence that we have in him, that, if we ask any thing according to his will, he heareth us: And if we know that he hear us, whatsoever we ask, we know that we have the petitions that we desired of him."

Matthew 7:7-8, "Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you: For every one that asketh receiveth; and he that seeketh findeth; and to him that knocketh it shall be opened."

II. PRACTICAL APPLICATION.

A. Roles in marriage.

1. Equal in value, distinct in role:

God's intent is for marriage to reflect the relationship and oneness of the Trinity (see how Jesus referred to His oneness with the Father in Luke 17:21-23). Each person of the Trinity is distinct, yet intimately connected with the other. The Father, Son, and Holy Spirit are each equal in value, yet

distinct in role. Similarly, husbands and wives are equal in value, yet distinct in role. God's image is revealed in both the husband and the wife.

2. Roles are designed to be complementary:

God designed spouses' roles to complement one another, and one role is incomplete without the other. For example, wives are able to submit to their husbands more easily when husbands love their wives with the self-sacrificing love that Christ exemplified on earth. Likewise, husbands more naturally show love and affection toward their wives when the husbands feel respected and valued.

Ephesians 5:21-33 provides some very important insights into God's design for men and women. Two important principles can be distilled from these verses: women feel loved when they are cherished; men feel loved when they are respected. Without love, women feel insecure and unimportant. Without respect, men feel devalued and criticized.

3. Mutual respect, honor, and submission:

The importance of mutual respect, honor, and submission is one of Scripture's themes. For example, God affirms the need for these principles between parents and children (Ephesians 6:2), servants and masters (1 Timothy 6:1), citizens and governmental authorities (1 Peter 2:17), and church members and church leadership (1 Timothy 5:17).

Mutual respect, honor, and submission are also keenly present or absent in marital relationships. Their presence helps relationships flow more smoothly through the ups and downs of life. Their absence leads to emotional hurt, disconnection, and conflict.

1 Corinthians 7:3, "Let the husband render unto the wife due benevolence: and likewise also the wife unto the husband."

1 Peter 3:7, "Likewise, ye husbands, dwell with them according to knowledge, giving honour unto the wife, as unto the weaker vessel, and as being heirs together of the grace of life; that your prayers be not hindered."

It is easy to critique how well you feel your spouse is doing at showing respect, honor, and submission to you. However, each husband and wife should really focus on assessing how he or she is doing personally by looking into the mirror of the Word.

4. Specific teachings to husbands and wives:

The Scripture passages below are organized into verses specifically addressed to wives and verses specifically addressed to husbands. Note how God encourages husbands and wives to meet their spouse's deepest needs for love and respect. It is our privilege to help each other to develop into Christ's likeness and to reflect God's glory.

a. "Husbands, love your wives:"

Husbands are called to assume the role of a Christ-like servant leader who will watch for and guide the course of the family. This role includes loving in a self-sacrificing way that does what is necessary to make a wife feel nourished and cherished.

Husbands must remember that while they have been given the role as the spiritual leader of the home, it does not give them authorization to “rule” in an authoritarian way. Being domineering, controlling, or disrespectful to one’s wife is sinful. Likewise, not fulfilling one’s duty to attend to the spiritual needs of one’s family due to absence, passivity, apathy, or neglect is sin. The husband is to be intentional about understanding and being sensitive to his wife. Not doing so will hinder the husband’s spiritual life (1 Peter 3:7).

Ephesians 5:25-30, “He that loveth his wife loveth himself. For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church: For we are members of his body, of his flesh, and of his bones.”

Ephesians 5:33, “Nevertheless let every one of you in particular so love his wife even as himself.”

Colossians 3:19, “Husbands, love your wives, and be not bitter against them.”

b. “Wives, respect your husbands:”

Wives are called to respect and to be submissive to their husbands. They must be ready and willing to assume the role of a wife that is Christ-like, encouraging, respectful, and helpful to their husbands.

Respecting one’s husband does not indicate that the wife is of lesser value than the husband. Far from it! Rather, it involves being his partner in the way that is designed to bring out the best in him. God’s design for a wife’s role in marriage does not include being domineering nor being a doormat. Either extreme will promote an unbiblical marital relationship and needs to be corrected.

Genesis 2:18, “And the Lord God said, It is not good that the man should be alone; I will make him an help meet [a helper suitable] for him.”

1 Peter 3:1-2, “Likewise, ye wives, be in subjection to your own husbands; that, if any obey not the word, they also may without the word be won by the conversation of the wives; While they behold your chaste conversation coupled with fear.”

5. Instruction for both husbands and wives:

A number of roles and responsibilities apply equally to both spouses. The listing of verses below is not exhaustive; rather, it serves as a starting point for your own study of the Word on this topic.

a. Having a servant’s heart:

Jesus taught by His example that each should willingly serve the other. Even though He was Master of all, Jesus taught that joy comes from serving rather than being served.

John 13:12-17, "So after he had washed their feet, and had taken his garments, and was set down again, he said unto them, 'Know ye what I have done to you? Ye call me Master and Lord: and ye say well; for so I am. If I then, your Lord and Master, have washed your feet; ye also ought to wash one another's feet. For I have given you an example, that ye should do as I have done to you. Verily, verily, I say unto you, the servant is not greater than his lord; neither he that is sent greater than he that sent him. If ye know these things, happy are ye if ye do them.'"

b. Raising children to know the Lord:

Proverbs 22:6, "Train a child in the way he should go and when he is old, he will not depart from it."

c. Respecting church leadership:

Hebrews 13:17, "Obey them that have the rule over you, and submit yourselves: for they watch for your souls, as they that must give account, that they may do it with joy, and not with grief: for that is unprofitable for you."

d. Respecting governmental authority:

1 Peter 2:13-16, "Submit yourselves to every ordinance of man for the Lord's sake: whether it be to the king, as supreme; Or unto governors, as unto them that are sent by him for the punishment of evildoers, and for the praise of them that do well."

B. Responsibilities.

In marriage, each spouse needs to have a role that is recognized and valued with certain responsibilities to which he or she is held accountable. Take time to delegate responsibilities, deciding which spouse will take ownership over specific tasks, areas of the home, decisions, etc. In this way, each spouse makes a commitment to take care of something and is accountable to the other spouse for following through.

1. Benefits of deciding on responsibilities:

Responsibility involves action, follow-through, and accountability. Defining roles and responsibilities reduces misunderstandings ("I thought you were going take care of that"), blame ("I did my part already, but you didn't,") and criticism ("Why did you do it that way?") Clear assignment of responsibilities reduces conflict, such as when trash day comes around or a bill is due.

2. Be willing to help each other:

While deciding on responsibilities is helpful, spouses should not be overly rigid about who does the tasks. Rather, the goal is to have enough clarity so that each spouse knows what he or she is responsible for. If your spouse is overwhelmed and needs help getting his/her responsibilities taken care of, by all means, help! Spouses who work cooperatively empower one another, help each other feel needed, and sometimes accomplish tasks more quickly.

3. How responsibilities are defined and determined:

Responsibilities are largely determined by a spouse's preferences, skills, interests, abilities, and available time. If one spouse has more skill, discipline, or interest in taking care of something, then he or she should certainly feel free to do it.

4. How certain responsibilities can be shared, yet are "owned" by one of the spouses:

There may be certain domains in which the husband or wife desires to have "ownership," and these domains should be respected. For example, a couple may determine that the wife holds the primary role of taking care of the family's finances. The husband has input and helps, as needed, while the wife takes the primary responsibility for budgeting, paying bills, etc. Or perhaps a couple may determine that the husband will have the role of taking care of the garden since he enjoys it as a hobby. For this particular couple, while each spouse may participate in some aspects of gardening and will enjoy its harvest, the husband will take primary responsibility for it.

5. Avoiding imbalance:

Problems can easily arise if the roles are not clearly defined, are too rigid, or if one or both of the spouses isn't being accountable for taking care of his/her responsibilities. For example, if a spouse makes all of the decisions and takes complete control, or avoids responsibilities, procrastinates, or does not follow through on completing tasks, the marriage will be imbalanced. In order to avoid problems in these areas, remember to "check in" with your spouse and discuss how each of you feels about the arrangement of responsibilities in the marriage.

C. Decision-making.

1. Being proactive about decision making:

The foundation for making good decisions is a prayerful attitude that is submissive to the Word of God and the Holy Spirit. Discuss your expectations for how decisions will be made and how the two of you manage decision-making grid-lock. Questions to consider may include:

- a. What types of decisions require a discussion between the two of you?
- b. What types of decisions can you each make without consulting the other?
- c. What will you do and who will you contact when you cannot agree on a decision?

For example, making purchases of small items for the house may not need a discussion between the spouses. However, a decision about purchasing a new car will likely require a consensus.

2. Leaving, cleaving, and making decisions as a couple:

Particularly in the beginning of a marital relationship, making decisions can be a difficult process. Each spouse may be used to making decisions on his/her own without having to consider another

person. Or, decisions were made with the help of parents. Now, decisions must be made considering one's spouse first.

3. Common sense, logic, and signs in decision making:

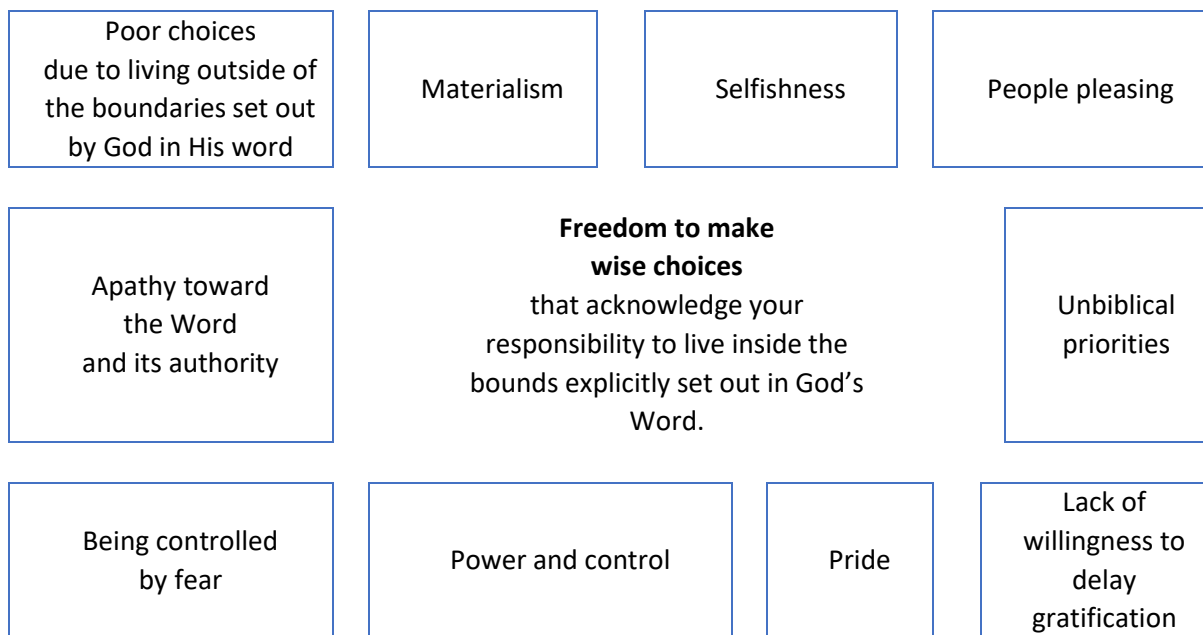
Sometimes decision making is simple; but, unfortunately, other times it isn't. However, if you follow the principles set out in God's Word, you can have confidence that the Lord will see you through. In decision making, you need to avoid both the error of over-focus on supernatural signs ("God's will") and the over-focus on earthly wisdom ("strict logic.") Also, you must not make decisions solely upon what "everyone's doing," or what appears to be the most natural or easiest solution. Rather, your primary allegiance in decision making must be to biblical teaching and principles.

4. Seeking counsel:

Proverbs 13:10 says, *"Only by pride cometh contention: but with the well advised is wisdom."* You may seek out different individuals for each topic area or you may choose to consult an individual about more than one area. Remember to seek counsel from individuals who are wise in the Lord and who will have the ability to advise you even if the advice isn't what you want to hear.

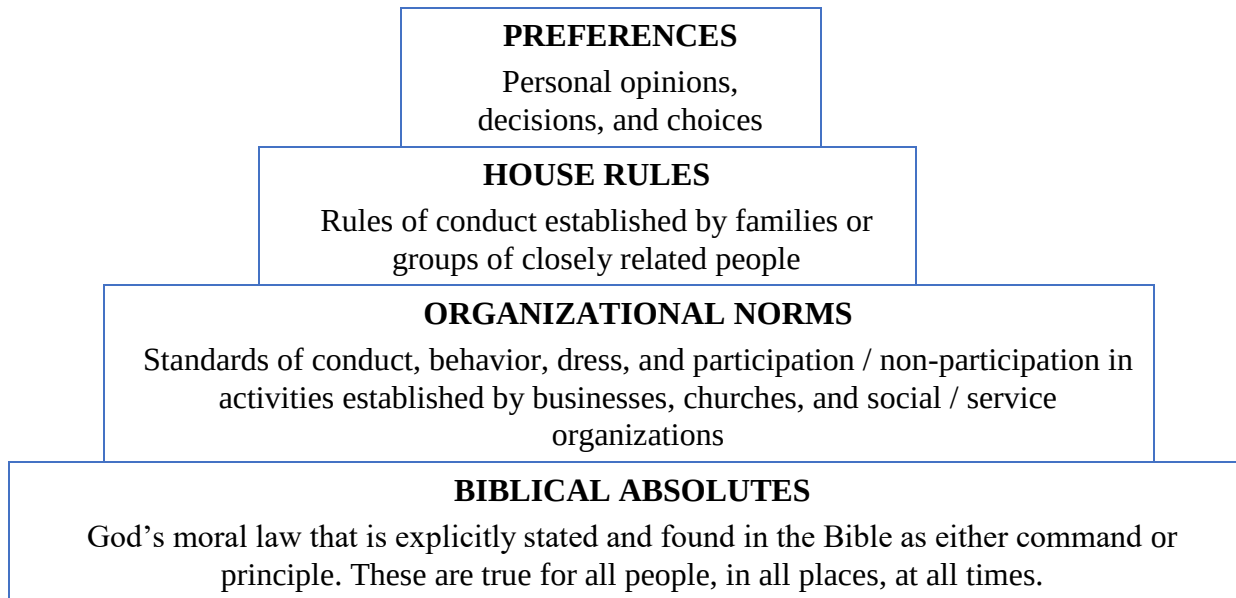
5. Freedom and Responsibility:

In the Scripture, God has set out guidelines for what His children need to do and what they need to avoid. He didn't design His children to be robots without any freedom to make decisions on their own, and He didn't design them to be moral free-agents that could do whatever they want. There are many ways to be pulled from the center of making decisions based on God's Word.



6. Figuring out what is important: preferences, house rules, organizational norms, and absolutes:

Sometimes, difficulty may arise when the two of you see the issue on different levels of the pyramid. Before you will be able to come to a decision or conclusion, you need to agree on the underlying level of importance of the decision.



- a. Preferences are personal opinions, decisions, and choices. For example, your favorite restaurant, color, or model of car are all preferences. Two individuals may agree or disagree about each other's preferences, but neither is wrong.
- b. House rules are rules of conduct established by families or groups of closely related people. For example, in a family the parents have the privilege and responsibility to create rules for their own home. Two sets of parents may disagree about the rules. For example, if one family sets the curfew for the children at 9:30 pm and the other sets it at 10:00 pm, which one is wrong? Neither. While they may disagree with each other, each set of parents has the responsibility to set the house rules for their own home.
- c. Organizational norms are standards of conduct, behavior, dress, and participation/nonparticipation in activities established by businesses, churches, and social/service organizations. This level is where many church customs, traditions, and practices are found.
- d. Biblical absolutes are God's moral laws that are explicitly stated in the Bible as either commands or principles. These are true for all people, in all places, at all times. "*Thou shalt not commit adultery*" (Exodus 20:14) is a biblical absolute. Adultery is sin in God's eyes – period.

Each level of the pyramid above has a different authority. For example, the authority for biblical absolutes is God's Word. An organization determines organizational norms, while a family unit determines house rules. In a marriage, house rules, which may be described as personal "convictions," become a marital decision rather than an individual decision. Each spouse should prayerfully and respectfully consider the other's opinion, mutually submitting to one another.

7. Biblical decision-making principles and steps:

Below are some steps to consider when working through a decision-making process.

- a. Identify and clarify the decision that needs to be made. Humbly seek God's guidance through prayer.
- b. Study the Word to determine if the decision involves biblical absolutes. If so, follow the scriptural principles laid out in the Bible.
- c. If the decision does not involve biblical absolutes or if the Bible has no explicit command or principle about the decision, see if the church provides teaching or guidance on how to proceed.
- d. Seek the counsel of someone you know and trust.
- e. Realize that some decisions have multiple options, any of which may be acceptable to God. In these cases, you can use biblical wisdom principles to make a decision.
 - i. Identify the needs of those who will be affected by the decision.
 - ii. Consider the short-term and long-term impacts of each option.
 - iii. Evaluate pros and cons of the various aspects of the decision.
- f. Remember that just because something happens easily or smoothly doesn't necessarily mean that it is good, and just because something is difficult doesn't necessarily mean that it is bad.
- g. Implement your choice.
- h. Re-evaluate the actual implications of your choice.

III. COUPLE QUESTIONS AND EXERCISES.

1. From what sources did your concept of roles for a husband and a wife come? How do you view the relationship your parents had? Did it fit a biblical pattern? Have you had other life experiences that have shaped the way that you view these roles?
2. Review Section II, A, 3 on Mutual Respect, Honor, and Submission. Discuss how it applies to your marriage and ways that you can improve.
3. Is there any part of fulfilling your biblically-defined role as husband (servant-leadership) and wife (respect) that makes you uncomfortable? What would help you feel more comfortable?

4. What differences do you see between a husband showing authoritarian leadership and servant leadership?
5. Husbands: Name three specific ways that your wife can encourage you in your role as spiritual leader in your home.
6. What differences do you see between a wife who is a 'help meet' [a helper suitable] for her husband and one who is either controlling or unsupportive?
7. Wives: Name three specific things that your husband does (or could do) that would help you in your spiritual walk.
8. Are there certain areas of the house or certain responsibilities that you would like to take ownership of and would like your spouse to be respectful of?
9. When you are facing a decision, who or what typically has influence on how you decide? Discuss the factors that influence decisions in the following areas: major purchases (house, car, etc.), job or career changes, family.

Sources

Emerson Eggerichs *Love & Respect*, (Nashville: Thomas Nelson, 2004), 14-19.

Henry Cloud and John Townsend, *Boundaries in Marriage*, (Grand Rapids, MI: Zondervan, 1999), 20.

Roles

How will authority and responsibility be assigned to the husband and the wife in your marriage? Different couples have different feelings about the role of husbands and wives. It's important to understand your partner's expectations and assumptions regarding your roles in marriage. Here are four common views:

- Property – wife has almost no rights and privileges compared to those of the husband. Husband is the family provider. The wife is obligated to be her husband's sexual possession.
- Complement – the wife's central interest in life is the marriage. Husband is chief provider and has more authority than the wife. Husband achieves, wife supports him in this.
- Junior partner- the wife works outside the home for pay. Her main motive is to improve the family's lifestyle. She has more authority (rights) than a nonworking woman.
- Equal partner-the wife and husband share equal rights and responsibilities.

Part I: Circle the dot that represents your view of your partner's role in your relationship.

My view of partner's role

Property

Complement

Junior partner

Equal partner

.....

Circle the dot that represents your belief about your partner's view of your role in your relationship.

My partner's view of my role

Property

Complement

Junior partner

Equal partner

.....

Part II: Compare your answers about Roles with your partner's. What did you learn? Using "Mirroring," discuss your answers and how you feel about them.

Rules

How much will you and your partner have rules for who does what? What do you believe about the following “rules” for each partner?

(1=strongly agree 2=agree 3=not sure 4=disagree 5=strongly disagree)

	How True?
A husband is the head of the home.	1 2 3 4 5
Wives should not work outside the home.	1 2 3 4 5
Husbands should help regularly with household chores.	1 2 3 4 5
It is OK for the wife to initiate lovemaking with her husband.	1 2 3 4 5
Husbands and wives should plan the budget and manage money matters together.	1 2 3 4 5
Neither the husband nor the wife should purchase an item costing more than \$100 without consulting the other.	1 2 3 4 5
The father is the one responsible for disciplining the children.	1 2 3 4 5
A wife who has a special talent should have a career.	1 2 3 4 5
It is primarily the wife’s responsibility to keep the house neat and clean.	1 2 3 4 5
The husband should take his wife out on a date twice a month.	1 2 3 4 5
The wife is equally responsible as the husband for the children’s discipline.	1 2 3 4 5
It is the husband’s job to do the yard work and home maintenance.	1 2 3 4 5
The mother should be the one who teaches values to the children.	1 2 3 4 5
Children should be allowed to help plan family activities.	1 2 3 4 5
Children develop better in a home with parents who are strict disciplinarians.	1 2 3 4 5
Money that the wife earns is her money.	1 2 3 4 5
The husband and wife should have at least one night a week out with his or her friends.	1 2 3 4 5
The wife should always be the one to cook.	1 2 3 4 5
The husband’s responsibility is his job and the wife’s responsibility is the home and children.	1 2 3 4 5

Part III: Compare your answers about Rules with your partner’s. What did you learn? Using “Mirroring,” discuss your answers and how you feel about them.

Decision-Making

How much influence do you think you should have over the following common decisions? Some people want equal influence over every decision. Some people have areas they care about and areas they don't. It's important that you understand each other's expectations for each area.

What percentage of influence you would like ideally like over decisions in each area below? For example, if you want to be the only one who decides on which church to attend, write in 100% for that item. If you want to split decision making about entertainment 50-50, write in 50%.

	Your ideal percentage (0% to 100%)
Choice of new car	
Choice of home	
Choice of furniture	
Choice of own wardrobe	
Choice of vacation spots	
Choice of décor for the home	
Choice of mutual friends	
Choice of entertainment	
Choice of church	
Choice of parenting standards and discipline	
Choice of TV shows and other entertainment	
Choice of what to cook and eat	
Choice of number of children	
Choice of where we live	
Choice of husband's career and hours spent at work	
Choice of wife's career and hours spent at work	
Choice of how much money is saved or spent, and what it's spent on	
Other:	
Other:	

Part IV: Compare your answers with your partner's. What did you learn? Using "Mirroring," discuss your answers and how you feel about them.

Total Family Work (AKA Housework)

All couples have to decide how they will handle the many tasks that keep their lives running. Please choose the answer that describes your desires and expectations in these areas.

	Who Will Handle This?
Housework	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Laundry	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Making Meals	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Grocery Shopping	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Clean Up After Meals / Clean Kitchen	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Clean The Kitchen	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Clean The Bathroom(S)	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Straighten Up The House / Dust	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Out Garbage / Trash	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Pick Up Dirty Clothes	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Put Clean Clothes Away	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Sweep / Vacuum / Wash Floors	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make Beds	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Clean Refrigerator	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Water, Feed, Care For House Plants	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Water, Feed, Care For Pets	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handling Chores When We're Sick or Busy	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Errands	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take The Cars For Maintenance / Repairs	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Put Gas In The Car	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Mail, Bills	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Return Family Phone Calls Or E-Mails	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Maintain Tools And Appliances	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Shop For Household Items, Clothing	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Do Maintenance / Repair Around The House	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Do Lawn / Garden Work, Weeding, Cutting Shrubs	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Get House Ready For Guests	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Repair Men / Contractors	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Finances	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make Sure Bills Get Paid	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Balance Checkbook / Manage Accounts	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Put Money in Savings Accounts	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Do Taxes / Bookkeeping	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner

	Who Will Handle This?
Do Long-Range Financial Planning	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Manage Credit & Debt Balances	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Generate Income	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Plan For Major Purchases	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Watch How Our Finances Are Going	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Families, In-Laws, And Ex-Partners	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Respond to Calls and Emails from Family Members	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Respond to Family Members' Illnesses or Crises	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Care of Family Birthdays, Holidays, & Events	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Invite Family Members to Do Things / Visit with Us	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Accept Invitations To Do Things / Visit with Family Members	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Spend Time with Family Members	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Disagreements with Family Members	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Build Relationships Between Us and Families	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Help / Take Care of Ill or Aging Parents	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Children & Childcare	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Decide Whether/When To Have A (or Another) Child	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Kids To/From School	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Talk / Meet With Teachers	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle After-School Or Day Care	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Prepare Lunches and Meals	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Spend Quality Time With Kids	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Help with Kids' School/Sports Projects and Activities	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Kids to Doctors Appointments	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Help With Homework & Academics	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Give Baths, Assist With Grooming / Changing Clothes	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Minor and Major Misbehavior	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Set / Enforce Rules and Standards for Kids	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Care Of Bedtimes And Wake Up	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Stay Home When Kids Are Sick	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Kids' Crises	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Be the "Good Cop" / Soft One	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Be the "Bad Cop" / Strict One	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Go To School Events and Meetings	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Show Them How to Do Things	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner

	Who Will Handle This?
Play / Do Special Things with Them	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Birthday And Other Parties	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take Them To Lessons, Events, Friends' Houses	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Attend Their Sports Games & Other Events	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Relationship & Communication	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Plan Romantic Dates, Evenings, Or Getaways	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Break Silences if We Get Upset	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Debrief / Update Each Other at the End of the Day	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Cuddle, Initiate Affection	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle It When One of Us Is Upset	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make Decisions about the Relationship	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Plan Time to Communicate with each other	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Decide How Much Time We Spend Alone / Together	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Arrange for Babysitting So We Can Be Together	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bring Up Important Issues or Problems	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Touch Base During the Day	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Set Expectations and Standards For How We Do Things	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Plan Weekends	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Initiate Sex	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Maintain Sexual Passion and Excitement	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Talk About Sex if One of Us Is Unhappy	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Find Ways to Reduce Our Stress Levels	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Discuss Values And Goals In Life	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Friends & Community	
Invite Friends to Do things With Us	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Accept Invitations From Our Friends	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Entertaining at Home	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Keep Friendships Going	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make New Friends	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Help Out When Our Friends Need Us / Have Problems	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make "My" Friends into "Our" Friends	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Do Community or Hobby Activities	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Relationships with Neighbors	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Handle Friends' Birthdays etc.	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Attend Church or Other Religious/Spiritual Activities	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner

	Who Will Handle This?
Fun & Pleasure	
Research & Plan Fun Activities	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Find New Activities for Us To Try	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Stay Involved in Activities We Like	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Make Sure We Make Time for Fun	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bring Up Vacation Ideas	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Plan / Arrange Vacations / Weekends Away	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Work & Career	
Be the Main Breadwinner	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Get More Education to Make More	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Change Jobs or Careers to Make More	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Spend More Time at Work For Our Security	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bring It Up if One of Us Works Too Much	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bring It Up if One of Us Is Not Performing at Work	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Take a Pay Cut to Be Home More	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Decide Whether to Stay in Or Leave a Bad Job	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Health & Fitness	
Encouraging Proper Diet	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Encouraging Exercise	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bringing Up Concerns about Health Habits	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Making Sure We Go to the Doctor As Needed	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bringing Up Concerns about Mental Health	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bringing Up Concerns about Physical Health	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Bringing Up Concerns about Weight / Appearance	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Focusing on Fitness or Weight Goals	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
Other:	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner

Other Areas	
	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner
	☐ Mostly Me ☐ About Equally ☐ Mostly My Partner

Part V: Compare your answers with your partner's. What did you learn? Using "Mirroring," discuss your answers and how you feel about them.

MONEY MATTERS

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. “Leave” your father and mother, “cleave” to your spouse, and be united with regard to your biblical attitudes and practices of managing God’s money.

While your father and mother’s formal and informal training ground and financial supervision will have an influence on how you view money, in marriage husband and wife must come together in developing their own set of biblically-based guidelines and principles.

Ephesians 5:30-31, “For we are members of his body, of his flesh, and of his bones. For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh.”

B. Present your lives to the Lord while preferring one another’s interests ahead of your own in earning, giving, spending, and saving decisions.

Romans 12:1, 10, “I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. . . . Be kindly affectioned one to another with brotherly love; in honour preferring one another.”

C. Husband, love your wife as Christ loved the Church. Don’t allow your career or the love of money to harm your marriage and ensure that you listen to your wife’s input on the financial matters in the home.

Dwelling with your wife “according to knowledge” includes understanding how she views and handles money. Give her honor and respect so your prayers are not hindered.

1 Peter 3:7, “Likewise, ye husbands, dwell with them according to knowledge, giving honour unto the wife, as unto the weaker vessel, and as being heirs together of the grace of life; that your prayers be not hindered.”

D. Wives, learn to love your husband even if he approaches money differently than you do. Submit to him with a meek spirit, winning him and his trust by your godly conduct.

Wives, reverence your husband as the head in the decision-making process and submit to your husband as unto the Lord in financial matters. However, note that this doesn’t mean that wives shouldn’t give input into a couple’s financial matters.

Proverbs 31:10-12, “Who can find a virtuous woman? for her price is far above rubies. The heart of her husband doth safely trust in her, so that he shall have no need of spoil. She will do him good and not evil all the days of her life.”

E. Seek wise counsel.

As financial decisions are faced in marriage, seeking guidance from wise individuals is helpful. Getting another perspective can help you learn from the experiences of others, provide you with education about topics you don't understand, and give you another point of view that can reveal blind spots you may have.

Proverbs 11:14, “Where no counsel is, the people fall: but in the multitude of counsellors there is safety.”

F. Speak the truth in love to edify one another and minister grace through your communication, especially when discussing the bills, budgeting, and determining your financial priorities.

Ephesians 4:15, 29, “But speaking the truth in love, may grow up into him in all things, which is the head, even Christ. . . . Let no corrupt communication proceed out of your mouth, but that which is good to the use of edifying, that it may minister grace unto the hearers.”

I. Being joint heirs of the grace of life, be content with such things as you have, for life is more important than possessions, and marital love and peace are far better than material wealth.

Luke 12:15, “And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.”

Proverbs 15:17, “Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.”

II. PRACTICAL APPLICATION.

A. Being united on money matters.

God's Word challenges us to consider whether two people can walk together unless they are in agreement. Amos 3:3 says, “*Can two walk together, except they be agreed?*” One of the more obvious areas is with money matters. He has also stated that getting by with less, financially speaking, is better than having a lot of wealth and fighting all the time. Nevertheless, money matters in marriage can be a real source of contention if couples don't understand and apply God's timeless truth to their financial situations. Couples must be united because Money Matters are:

- **Urgent** -- his or her debt may already exist and bills started before the wedding.
- **Vital** -- earning and spending money is an important life function.
- **Ongoing** -- couples deal with financial stewardship throughout their lives.
- **Eternal** -- they will reap the rewards of their stewardship forever.

B. Financial roles and responsibilities in marriage.

1. Understand and assign the differing financial roles and responsibilities.

- a. Setting family financial goals and evaluating the budget should be done together. Making major purchases should be done with mutual agreement.
- b. Bookkeeping (including keeping the check book current and balanced, paying the bills, and recording expenses in the budget categories) should usually be done by one person with the information mutually shared. Couples should determine which spouse has the time, interest, and skills to take primary responsibility for these tasks, noting that God made us all different.

2. Fulfill your responsibilities as unto the Lord.

Colossians 3:23-24, "And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ."

C. Ten Lessons on Biblical Principles of Financial Stewardship.

The information below has been taken from the ten chapter lessons in Crown Financial Ministries' Biblical Financial Study, Small Group Student Manual. As you review them and study the Scripture verses that support them, you will be adopting together a biblical perspective on money and possessions. This God-focused understanding will unify and direct your earthly stewardship throughout your married lives and provide for eternal rewards as faithful stewards.

1. Stewardship.

Luke 16:11, "If therefore ye have not been faithful in the unrighteousness mammon, who will commit to your trust the true riches?"

The subject of money is so important to the Lord that He included over 2000 verses in the Bible that relate to our use of money and possessions. The verse above is clearly saying that if we are not faithful in handling "unrighteous mammon [money]," we cannot expect God to commit to us the true riches of His kingdom.

The handling of money and possessions is closely aligned to how we live our spiritual lives. If we handle money in accordance with the scriptural principles of stewardship, we will also grow closer to Christ. This principle is shown clearly in the parable of the talents:

Matthew 25:21, "Well done, good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."

In our personal lives, seeking after money (or what money can buy) can become so important to us that it crowds out time we might otherwise devote to our spouse, family, community, and church. If so, we are serving the wrong master.

Matthew 6:24, “No man can serve two masters: for either he will hate the one, and love the other, or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [money].”

If money has become so important to us that we are pushing relentlessly toward acquiring money or what money can buy, we are serving money and not God – we cannot serve both.

2. God’s Part / Our Part.

The Bible makes it very clear that the Lord is the Creator and owner of everything. We need to realize that we really don’t “own” our possessions. God has entrusted us with the responsibility of being stewards over His possessions. Recognizing this truth is essential in order to allow Christ to truly be both Lord of our lives and Lord of our possessions.

Deuteronomy 10:14, “Heaven is the LORD’s . . . the earth also, with all that therein is.”

God’s part is ownership, and our part is stewardship. A steward is a manager or caretaker of someone else’s possessions. The primary requirement of a steward is faithfulness: *“It is required in stewards, that a man be found faithful”* (1 Corinthians 4:2). The first step in becoming a faithful steward is giving up our claim to ownership.

3. Debt.

Proverbs 22:7, “The rich ruleth over the poor, and the borrower is servant to the lender.”

The dictionary defines debt as “that which one person is bound to pay to or perform for another.” Debt includes everything we owe as a result of items or services purchased but not fully paid for. What’s so bad about debt? Debt places the debtor in a position of servitude to another person. The obligation to pay off our debts is a restriction on the freedom to decide what to do with our money. The more we owe in debt, the less freedom we have. Only by eliminating our debt can we enjoy the ultimate freedom to serve God in the way He directs.

The Biblical Financial Study Small Group Student Manual gives a detailed explanation of ten steps that are necessary for getting out of debt: (1) pray; (2) establish a budget; (3) list everything you own; (4) list everything you owe; (5) establish a debt repayment plan; (6) consider earning additional income; (7) control the use of credit cards; (8) be content with what you have; (9) consider a radical change in lifestyle; and (10) do not give up! Following these steps will take effort and hard work, but the result – a debt-free life – is well worth the effort.

4. Counsel.

One reason some people have financial problems is that they did not seek counsel from someone who understands God's perspective of money. The two primary hindrances to getting financial advice are pride and stubbornness. A proud spirit perceives getting help as a sign of weakness and a stubborn spirit doesn't want to be told we can't afford what we have already decided we can't do without. But God in His Word instructs us to *"Hear counsel, and receive instruction, that thou mayest be wise in thy latter end"* (Proverbs 19:20). The first question we need to ask is simply, "What does the Bible say about a particular issue?"

Another source of wisdom is the counsel of godly people. Seek out those who have knowledge and experience in a particular area. They might show us how to look at an issue from a different perspective, or offer alternatives that we never considered.

Proverbs 15:22, "Without counsel purposes are disappointed: but in the multitude of counselors they are established."

A third source of counsel, and one of the most important, is asking God directly through prayer, meditation, and listening for the "still, small voice" of the Holy Spirit. In Isaiah 9:6, the Lord is described as *"Wonderful, Counselor."* And we read in the Psalms, *"I will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye"* (Psalm 32:8). Knowing God's direction in a matter will give us comfort, confidence, and encouragement.

5. Honesty.

No one should be surprised to find out that the Bible contains hundreds of verses about honesty. Honest behavior must be a way of life, and not simply a decision that is made when an occasion arises.

Exodus 20:15-16, "Thou shalt not steal. Thou shalt not bear false witness against thy neighbour."

God gave us the "golden rule" as a guideline for dealing honestly with other people:

Luke 6:31, "And as ye would that men should do to you, do ye also to them likewise"

Peer pressure is a very strong influence, whether for good or bad. We can avoid temptations to be dishonest simply by not keeping company with dishonest people.

6. Giving.

Consider also what a powerful influence the act of generous giving has on acting honestly. Why would anyone try to gain something dishonestly if they were going to turn around and give it away?

Acts 20:35, "I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive."

The following are four important elements that will give much-needed insight and direction in the area of giving.

- a. Our attitude. We do not impress God with our giving if it is not done with an attitude of love. The attitude with which we give is more important than the amount. Our giving should also be motivated by willingness and not obligation.

2 Corinthians 9:7, "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

- b. Our advantage in giving. Many people who are keenly aware of their "return on investment" are unaware that scripture tells us that giving results in material blessings returning to us.

Proverbs 11:25, "The liberal [generous] soul shall be made fat [shall prosper]: and he that watereth shall be watered also himself."

The reason that God causes this to happen is so that the giver will acknowledge God's material blessings and be encouraged to give more.

- c. How much to give. We are instructed to give in proportion to the material blessings we receive. When in doubt about how much to give, we should prayerfully ask God to give us direction. Consider starting with a tithe, and increasing as material blessings increase.
- d. How to give. If we receive wages on a regular basis, we might consider having a certain amount or percent deducted each pay period and deposited in a special account to be used exclusively for our giving.

1 Corinthians 16:2, "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come."

7. Work.

Contrary to what some may believe, work was not part of God's curse on Adam. Right from creation, God assigned duties and responsibilities to Adam as the caretaker of Eden.

Genesis 2:15, The LORD God took the man, and put him into the garden of Eden to dress it and to keep it."

And when God instructed the Israelites to rest on the seventh day, he reminded them that they were to work on the other six days.

Employment not only enables us to provide for our families, but it also develops conscientious work habits which help build godly character. Employment is also an opportunity for us to display godliness in carrying out our work-related duties.

However, we must be careful to avoid the danger of excessive work. From the beginning of creation, God's design is that every seventh day should be a day without work.

Exodus 34:21, "Six days thou shalt work, but on the seventh day thou shalt rest."

8. Investing.

Scripture never condemns money itself, only the misuse of or the wrong attitude toward it. Jesus taught this lesson clearly when He told His disciples the parable of the "rich fool." A certain landowner was very wealthy, but his heart was consumed only with laying up earthly treasures for himself.

Luke 12:20-21, 34, "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall these things be, which thou hast provided?"

The rich fool's investment in earthly treasures was not balanced with sharing or giving to the needy. He was not "rich toward God" because he trusted money and possessions for his security instead of trusting God.

Acceptable investment goals include:

- a. Providing for a family. It is our duty to maintain income for the care and maintenance of our spouse and children, as well as other family members.
- b. Gaining financial independence in order to serve God. If we make wise investments and save for retirement, we will have financial support to volunteer for Christian service when we are no longer dependent on an income.
- c. Operating a business. Wise investments can result in raising sufficient capital for opening a business without sinking heavily in debt.

However, Scripture clearly warns against one unacceptable investment goal: the desire to become rich. Those who desire to be wealthy are self-centered; their actions are motivated by a love of money rather than of God.

1 Timothy 6:9, "They that [want to be] rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition."

9. Perspective.

God is not opposed to our enjoying a comfortable lifestyle, as long as we adhere to the principles in His Word.

- a. Learn contentment. The steps to contentment include “knowing” God’s expectation of us as stewards, “doing” what is expected of us, and “trusting” Him to provide for our needs.

Philippians 4:11-13, “Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.”

- b. Avoid covetousness. We are guilty of coveting when we desire to have what is owned by someone else. It is expressly prohibited by the tenth Commandment: “*Thou shalt not covet . . . any thing that is thy neighbor’s*” (Exodus 20:17).

Refrain from comparisons to others. Some people have fallen into serious financial difficulty in a vain attempt to “keep up with the Joneses.” The only acceptable standard of comparison for our lifestyle is God’s Word.

2 Corinthians 10:12, “But they who measure themselves by themselves, and compare themselves among themselves, are not wise.”

- c. Live simply. Take an honest appraisal of possessions to determine how much time and money they need to maintain. Then honestly determine if the demand has impacted our time in nurturing our relationship with the Lord, family, and friends.
- d. Resist conforming to the world. Our culture worships an affluent, free spending, expensive lifestyle. The advertising slogan to “buy now, pay later” has caused many to indulge in purchases they cannot afford. The simple and effective remedy is asking God’s advice and direction in our spending.

10. Eternity

Many who do not know the Lord Jesus Christ as their Savior are deceived into thinking that death is the end and they should “get all they can, while they can.” On the other hand, believers in Christ recognize that our earthly life is short and eternal life is long.

Mark 8:36, “For what shall it profit a man, if he shall gain the whole world, and lose his own soul?”

Finally, here are two principles from Scripture that will give us a godly perspective on our possessions:

- Everything will be left behind. “*Be not thou afraid when one is made rich, when the glory of his house is increased; for when he dieth he shall carry nothing away: his glory shall not descend after him*” (Psalm 49:16-17).
- Everything will be destroyed. “*But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up*” (2 Peter 3:10).

Financial Profile

These exercises will help you understand how your attitudes, beliefs, and habits affect the financial life you share with your partner.

Part I: Use the following questions to determine your and your partner's Financial Profile.

YOUR FINANCIAL PROFILE: Check "True" or "False" for each statement as it applies to you .		
LIFESTYLE	TRUE	FALSE
1. I need luxury to feel comfortable.		
2. I insist on buying high quality things.		
3. It's important to look successful.		
4. I enjoy having people wait on me.		
TOTAL NUMBER OF "TRUE" ANSWERS (1-4)		
RISK	TRUE	FALSE
5. I'd rather run my own business than work for somebody else.		
6. You can't be successful unless you take some chances.		
7. I feel restless and bored if I'm not trying new ventures.		
8. Being too conservative with money can cause financial problems.		
9. I feel too nervous unless I have a job with a steady paycheck.		
10. I won't invest a lot of money if there's a chance I could lose some.		
11. I prefer a life with little or no surprises.		
12. "Slow and steady" really does win the race.		
TOTAL NUMBER OF "TRUE" ANSWERS (5-12)		
DEPENDENCY	TRUE	FALSE
13. My partner tends to be more responsible than I am.		
14. I've never been very good at handling responsibility.		
15. I expect my partner to take care of me.		
16. I know my partner has more responsibility, so I try not to "rock the boat."		
17. I don't mind sacrificing, so my partner and/or family can live well.		
18. I'm willing to work as long and as hard as necessary to make ends meet.		
19. Seeing that bills are paid is more important to me than to my partner.		
20. If we're having financial problems, I'm the one to solve them.		
TOTAL NUMBER OF "TRUE" ANSWERS (13-20)		

Use the following questions to determine both your partner's Financial Profile.

PARTNER FINANCIAL PROFILE: Check "True" or "False" for each statement as it applies to your partner .		
LIFESTYLE	TRUE	FALSE
1. I need luxury to feel comfortable.		
2. I insist on buying high quality things.		
3. It's important to look successful.		
4. I enjoy having people wait on me.		
TOTAL NUMBER OF "TRUE" ANSWERS (1-4)		
RISK	TRUE	FALSE
5. I'd rather run my own business than work for somebody else.		
6. You can't be successful unless you take some chances.		
7. I feel restless and bored if I'm not trying new ventures.		
8. Being too conservative with money can cause financial problems.		
9. I feel too nervous unless I have a job with a steady paycheck.		
10. I won't invest a lot of money if there's a chance I could lose some.		
11. I prefer a life with little or no surprises.		
12. "Slow and steady" really does win the race.		
TOTAL NUMBER OF "TRUE" ANSWERS (5-12)		
DEPENDENCY	TRUE	FALSE
13. My partner tends to be more responsible than I am.		
14. I've never been very good at handling responsibility.		
15. I expect my partner to take care of me.		
16. I know my partner has more responsibility, so I try not to "rock the boat."		
17. I don't mind sacrificing, so my partner and/or family can live well.		
18. I'm willing to work as long and as hard as necessary to make ends meet.		
19. Seeing that bills are paid is more important to me than to my partner.		
20. If we're having financial problems, I'm the one to solve them.		
TOTAL NUMBER OF "TRUE" ANSWERS (13-20)		

Financial Profile Scoring Key

Question	Number of “True” Responses	Description
Questions 1-4	2 or Fewer: Monarch 3 or More: Spartan	Lifestyle If you picture yourself living in luxury and feel uncomfortable in humble surroundings, you’re a Monarch. If you shun elegance and luxury and think that simplicity is a virtue, you’re a Spartan.
Questions 5-12	4 or Fewer: Banker 5 or More: Gambler	Security vs. Risk Does the thought of investing in the stock market make you feel slightly queasy? Does a steady paycheck sound better than working for commissions, even if it means earning less money in the long run? Then you’re a Banker. Gamblers don’t mind taking risks. Almost all self-made billionaires have Gambler personalities; but, then again, a lot of Gamblers end up filing for bankruptcy. Your feelings of security or insecurity may be completely realistic based on how your financial life is going, or they may be completely unrealistic, based on ghosts from your past.
Questions 13-20	3 or Fewer: Pioneer 4 or More: Homesteader	Dependence vs. Independence If you feel you must always pull your financial weight, then you’re a Pioneer. If you expect or will accept financial help and support from your partner, then you’re a Homesteader. This dimension can be gender-based. Traditionally, men are more likely to feel responsible for financial support, and women are more likely to feel responsible for taking care of all the activities that take place in the home. Despite increasing flexibility in gender roles, you or your partner may have deeply held beliefs about this dimension. For example, a Pioneer might think a Homesteader has an easier life and is taking advantage. Or a Homesteader might think that his or her Pioneer partner has all the control.

Think about your current relationship:

1. What does your partner's Financial Profile mean to you?
2. How do your and your partner's Financial Profiles influence each other?
3. How do you think this dynamic affects your relationship?
4. Do these patterns remind you of anything from your past or childhood?
5. How do you think or fear your partner's Financial Profile might affect your future financial security and/or satisfaction with life as a couple?
6. How could you and your partner handle your similarities or differences in this area?

Use "Mirroring" to discuss your answers with your partner, and how they might affect financial decision-making in your relationship.

Financial Upbringing

This section can help you understand what you learned about saving, spending, and managing money when you were growing up. What you learned about money in your family is undoubtedly affecting how you relate to money in your relationship.

Part II: Think back to when you were young:

1. When was the first time you were aware of money, and what situation(s) do remember that made you aware of it?
2. Who paid the bills in your household when you were growing up?
3. Who usually ended up having the "final say" when it came to making large purchases? How did the other partner (if any) react to these decisions?
4. Did anyone in the family ever use money to lift their spirits, impress others, or express anger or other negative feelings?
5. How did your family handle conflicts about money, e.g., how much to spend, how much to save, what to spend money on?

6. What conclusions did you reach about money from growing up in your family / household?

Think about these categories to answer the question:

- | | |
|--|---|
| ▪ Housing (buying/renting, size, “moving up”) | ▪ Vacations / vacation homes |
| ▪ Large purchases, e.g., appliances, furniture | ▪ Education |
| ▪ Remodeling, repair, etc. | ▪ Retirement |
| ▪ Recreational items (boats, RVs, etc.) | ▪ Budgeting / meeting ordinary expenses |
| ▪ Cars | ▪ Savings (how and how much to set aside) |
| ▪ Eating out at restaurants | ▪ Investments / financial planning |
| ▪ Entertainment | ▪ Credit cards and other debt |
| ▪ Clothing, groceries, consumer goods | ▪ Emergency funds |

Use “Mirroring” to discuss your answers with your partner, and how they might affect financial decision-making in your relationship.

Part III. Think about your current relationship:

1. Which do you think is better for committed partners, joint or separate checking accounts?
2. Do you work with a budget now? Do you track your saving and spending? How do you feel about following a budget?
3. How much do you want to earn?
4. Which would you rather have, a fulfilling, low-stress, low-paying job, or an unfulfilling, stressful high-paying job? Why?
5. What percentage of your annual income would you like to save? How successful have you been at saving up until now?
6. How much should each of you be free to spend without consulting the other, and on what?
7. How much are you willing to go into debt, and for what? How would your partner answer this?
8. Who should maintain the budget, pay the bills, and balance the checkbook?
9. Who should do the financial planning and manage investments?
10. What mistakes have you made with money?
11. What is the most expensive item you have ever purchased? Would you change that decision now?
12. Did you ever regret a large purchase you made?

13. How much research do you generally like to do before making a big purchase?
14. What distresses when it comes to money?
15. How much do you plan to save?
16. Are you conservative or aggressive in your investing?
17. Do you tithe and/or give to charitable organizations?
18. Do you have any money habits that you would like to change?
19. Does your partner have any money habits that you would like him or her to change?
20. How do you handle conflicts about money in your relationship? How would you like to resolve conflicts ideally?

Use “Mirroring” to discuss your answers with your partner, and how they might affect financial decision-making in your relationship.

Your Financial Situation

Transparency in all things, including finances, is important when you join with another in marriage.

While it can be difficult to look at your finances and share the information with your partner, you have an obligation to do so. You each have a right to know about the other person’s financial situation because your financial well-being is dependent to a large degree on your partner’s, and vice versa.

In this section, you will have the opportunity to review the following aspects of your financial life:

- Credit history
- Current Assets
- Current Liabilities / debt
- Net Worth
- Annual expenses
- Insurance coverage and gaps
- Financial Goals

In the exercises that follow, you will need to gather and review information about your finances. It may take time to locate the information. It is a good idea to set a target date to sit down and go over this section with your partner.

Credit Report

Each of you should obtain a copy of your up-to-date credit report and share it with each other. As of this writing, you are entitled to a free credit report annually from each credit bureau and can obtain them at the following website:

<https://www.annualcreditreport.com/index.action>

Part III: Obtain a copy of your latest credit report and review it with your partner. How do you feel about your credit report? Using “Mirroring,” discuss your feelings with your partner.

Assets

Part IV: Review and list your assets in the table below and share it with your partner. What was this exercise like for you? Using “Mirroring,” discuss your feelings with your partner.

Asset Category	Account Name / Type	Value (\$)	Notes
Real Estate			
Cash, Savings, Money Market, CD			
Stocks & Options, Bonds, Mutual Funds, Annuities, Life Insurance			
Pension, IRA, 401(k), Deferred Compensation, Social Security			
Personal Property (Vehicles, Household Goods, Art, Antiques, Jewelry, Tools, Equipment, Animals, Other Items) (Use additional sheet if necessary.)			
Other Assets (Including Money Owed to You)			
ASSETS TOTAL		\$	

Liabilities / Debt

Part V: Review and list your outstanding debt in the table below and share it with your partner. What was this exercise like for you? Are there any changes you would like to make with regard to your debt? If so, discuss them, as well as ways to reduce your debt, with your partner. Using “Mirroring,” discuss your feelings with your partner.

Type of Debt	Creditor Name	Balance (\$)	Interest Rate	Monthly Payment
Mortgage				
Second Mortgage				
Auto Loan				
Student Loan				
Credit Card				
Credit Card				
Store Credit Account				
Loans Owed to Friends / Family				
Unpaid Bills / Taxes / Tuition				
Personal or Home Equity Line of Credit				
Other Debt / Liability				
Other Debt / Liability				
DEBT / LIABILITIES TOTAL		\$		

Debt Reduction Plan

Creditor Name	Plan for Paydown	Target Paydown Date

Annual Income

Part VI: Review and list your income sources in the table below and share the information with your partner. What was this exercise like for you? Are there any changes you would like to make with regard to your income? If so, discuss them with your partner. Using “Mirroring,” discuss your feelings with your partner.

Income Category	Source / Type	Amount (\$)	Notes
Salary / Wages / Bonuses			
Bonuses, Commissions, Overtime, Tips, Reimbursements, Etc.			
Business Income from All Sources, Self-employment, partnerships, close corporations, independent contracts			
Disability benefits, worker's compensation, unemployment benefits			
Social security, pension, retirement, annuity income			
Spousal support / child support from prior partner			
Dividends, Interest			
Rental income			
Income from royalties, trusts, or estates			
Income from capital gains			
Other income of a recurring nature			
INCOME TOTAL		\$	

Net Worth

In order to evaluate your progress as you work toward your goals, you must determine what your overall net worth today. Your net worth is simply the difference between what you own and what you owe. To make sure you are staying on track, it's a good idea to calculate your assets and liabilities annually.

Part VII: Calculate your net worth. Subtract your debt / liabilities from your total assets. What is it like to see your net worth? Using "Mirroring," discuss your feelings with your partner.

Net Worth	
1. Assets Total	\$
2. Debt / Liabilities Total (subtract line 2 from line 1)	(\$)
ESTIMATED NET WORTH	\$

Notes:

Annual Expenses

Most people are shocked to see how much they spend in various categories each year. It's a good idea to understand your spending patterns and how they are affecting your bottom line, it is especially important to do so when you are about to combine households with your partner. Since you will be sharing many expenses, it is important to create an accurate picture of what you each pay per year currently, so that you can create a joint plan. You will need to understand which expenses to combine and which to keep separate, and how to pay for all of them. In the interests of being a financial team, having periodic conversations about spending patterns can protect your relationship from resentments that arise from an imbalance in financial responsibility.

Part VIII: Review and list your expenses for the last calendar year in the table below and share the information with your partner. What was this exercise like for you? Using "Mirroring," discuss your feelings with your partner.

Expense Category	Annual Expense	Notes for Discussion or Action
Auto Fuel (Gas)		
Auto Maintenance & Repair		
Auto Payment		
Auto Registration / License		
Cell Phone		
Clothing Accessories		
Clothing Clothes		
Clothing Dry Cleaning & Laundry		
Clothing Shoes		
Club Dues & Membership		
Commuting Expenses		
Computer Equipment & Maintenance		
Consulting Expenses Legal, Financial, Other		
Contributions (Charitable)		
Credit Card Fees & Interest		
Dental Routine, Preventive		
Dental Orthodontic, Restorative		
Domestic Help		
Entertainment Books		
Entertainment Cable Fees		
Entertainment Cultural Events		
Entertainment Equipment & Maintenance		
Entertainment Movie Rentals		
Entertainment Music		
Entertainment Sporting Events		

Expense Category	Annual Expense	Notes for Discussion or Action
Equipment & Furnishings		
Equipment Service Contracts		
Financial Accounting & Tax Prep		
Financial Asset Management Fees		
Financial Bank Charges		
Food & Household Supplies		
Furnishings Repair, Maintenance, Replacement		
Gifts Birthdays, Anniversaries, Holidays, Miscellaneous		
Groceries Food		
Groceries Supplies		
Groceries Wine, Beer & Spirits		
Home Cleaning		
Home Maintenance & Repair		
Home Maintenance Supplies (driveway salt, etc.)		
Income Interest / Dividend		
Income Other		
Income Other (Insurance proceeds, refunds, other)		
Income Proceeds from Sale of Securities / Assets		
Income Rental		
Income Self-Employed Profit / Loss		
Insurance Auto		
Insurance Disability		
Insurance Homeowner		
Insurance Liability		
Insurance Life		
Insurance Long Term Care		
Insurance Malpractice		
Insurance Medical / Medicare Premiums		
Insurance Medical Deductible & Coinsurance		
Insurance Medigap		
Insurance Other		
Insurance Prescription Drug Medicare "D"		
Lawn Care		

Expense Category	Annual Expense	Notes for Discussion or Action
Medical Expenses Eye Care		
Medical Expenses Routine Visits		
Medical Expenses Equipment & Supplies		
Medical Expenses In-home Care		
Medical Expenses Inpatient / Hospital Care		
Medical Expenses Laboratory		
Medical Expenses Mental Health		
Medical Expenses Nursing Home Care		
Medical Expenses OTC, Vitamins, Etc.		
Medical Expenses Prescription Drugs		
Medical Expenses Specialist		
Medical Expenses Wellness, PT		
Miscellaneous Expenses		
Mortgage / Second Mortgage / Line of Credit		
Newspapers & Periodicals		
Other Charges Homeowner		
Other expenses		
Personal Care Beauty / Grooming / Cosmetics / Treatments		
Pets Food, Medical, Supplies		
Recreation & Fitness		
Recreation, Sports & Hobbies		
Religious Expenses, Memberships, Tithing		
Restaurants / Meals Out		
Savings Non-retirement / Emergency		
Savings Retirement		
Snow Removal		
Tax Reserves		
Taxes Income Federal		
Taxes Income State		
Taxes Local / Other		
Taxes Real Estate		
Telephone		
Transportation Other than Auto		
Utilities Cable TV / Internet		
Utilities Electric		

Expense Category	Annual Expense	Notes for Discussion or Action
Utilities Gas		
Utilities Water & Sewer		
Unreimbursed Business Travel		
Vacations / Personal Travel		
Other		
Other		
Other		
Other		
Other		
Other		
TOTAL EXPENSES FOR YEAR:	\$	

Insurance Inventory and Needs

Once you're married, your insurance needs will change significantly. Rates may go up or down, coverage limits may need to be adjusted, policies may need to be combined, types of insurance may need to be changed. It's an important part of financial well-being to understand your exposure to financial risk and obtain proper insurance to reduce risk.

Part IX: Review your current insurance coverage, how your needs may change once you are married, and changes you might want to make.

Policy Type	What's Covered? What's the Deductible, Out of Pocket Limit, Coinsurance?	What Changes Are Needed?
Homeowners / Renters		
Auto		
Health / Dental / Eye care		
Life Term? Whole-Life?		
Disability		
Long-Term Care		
Liability / Umbrella		
Unemployment		
Other:		
Other:		

Financial Assessment Wrap-Up

Part X: Using Mirroring, discuss your financial picture as individuals and as a couple. Consider the following questions:

- How comfortable are you with your and your partner's current income? Are there changes you would like to make?
- How comfortable are you with your and your partner's current debt levels? Are there changes you would like to make?
- How comfortable are you with your and your partner's insurance coverage? Are there changes you would like to make?
- How comfortable are you with your and your partner's current debt levels? Are there changes you would like to make?
- How will you need to adjust your financial plans and habits to account for your partner and married life?

Financial Goals

After an exhaustive review of your and your partner's financial picture, you may want to make some changes. You can set goals to prepare for the changes in your lives as you get married, buy a house, move up in your careers, start a family, or prepare for retirement.

Short-term goals are accomplished in 1 year, mid-term goals are accomplished within 2 to 5 years, and long-term goals generally take more than 5 years to achieve.

Short-Term Goals (0-1 year)	Medium-Term Goals (2-5 years)	Long-Term Goals (5+ years)
Examples of short-term goals include: ▪ Pay off a credit card or other credit account. ▪ Save \$10,000 toward a cash emergency fund. ▪ Make extra payments for a large debt, such as a student loan.	Examples of medium-term goals include: ▪ Pay off student loans. ▪ Eliminate debt except for mortgage and car loan. ▪ Increase contributions to retirement funds.	Examples of long-term goals include: ▪ Have at least \$200,000 in family retirement accounts. ▪ Increase annual employment income by two times. ▪ Pay off the mortgage.

Part XI: Use the tables below to list specific goals you want to achieve in the coming years. Discuss with your partner ways to achieve these goals together.

Short-Term Goals

Short-Term Goal	Target Amount (Total)	Amount / Month	Target Date	Action Plan
<i>Make maximum 401(k) contribution</i>	<i>\$18,000</i>	<i>\$1,500</i>	<i>Dec. 31</i>	<i>Speak to HR department.</i>

Medium-Term Goals

Medium-Term Goal	Target Amount (Total)	Amount / Month	Target Date	Action Plan
<i>Pay off student loan in 5 years' time</i>	<i>\$48,000</i>	<i>\$1,00</i>	<i>Dec., 2022</i>	<i>Starting Jan. 2018, set up auto pay at bank.</i>

Long-Term Goals

Long-Term Goal	Target Amount (Total)	Amount / Month	Target Date	Action Plan
<i>Have retirement accounts funded to full amount recommended by retirement calculators.</i>	<i>\$1,000,000</i>	<i>To be determined</i>	<i>Dec., 2035</i>	<i>Speak with bank, brokerage firm, or HR department for plan to achieve this.</i>

SEXUALITY IN CHRISTIAN MARRIAGE – PART I

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. God is the creator of sexuality.

He created the male and female genders. After He created it all, He said that it was “very good.” Note that gender and sexuality were both created before the fall of man into sin. Sexuality was part of God’s original design.

Genesis 1:27-28, “So God created man in his own image, in the image of God created he him; male and female created he them. And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it.”

Genesis 1:31, “And God saw every thing that he had made, and, behold, it was very good. And the evening and the morning were the sixth day.”

B. God’s design is for oneness.

God designed sexuality to bring the married couple together as “one flesh.” In some mysterious way, sexuality symbolizes the oneness and intensity of Christ’s love for the church.

Genesis 2:24, “Therefore shall a man leave his father and his mother, and shall cleave unto his wife and they shall be one flesh.”

Examine the entire context of Ephesians 5:21-33.

Ephesians 5:21-33, “Submitting yourselves one to another in the fear of God. Wives, submit yourselves unto your own husbands, as unto the Lord. For the husband is the head of the wife, even as Christ is the head of the church: and he is the saviour of the body. Therefore as the church is subject unto Christ, so let the wives be to their own husbands in every thing. Husbands, love your wives, even as Christ also loved the church, and gave himself for it; That he might sanctify and cleanse it with the washing of water by the word, That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish. So ought men to love their wives as their own bodies. He that loveth his wife loveth himself. For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church: For we are members of his body, of his flesh, and of his bones. For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh. This is a great mystery: but I speak concerning Christ and the church. Nevertheless let every one of you in particular so love his wife even as himself; and the wife see that she reverence her husband.”

C. By following God's design, married couples can enjoy their sexual union without feeling shame or guilt.

Genesis 2:25, "And they were both naked, the man and his wife, and were not ashamed."

D. Procreation was one of God's intentions for sexuality.

Genesis 9:1, "... Be fruitful and multiply."

E. God designed sexuality to be pleasurable.

He created our bodies to function and feel the way they do. He wants a couple's sexual relationship to be an enjoyable blessing to them.

Proverbs 5:18-19, "Let thy fountain be blessed: and rejoice with the wife of thy youth. Let her be as the loving hind and pleasant roe; let her breasts satisfy thee at all times; and be thou ravished always with her love."

F. Each for the other.

Two individuals who are married get to experience the blessing of "giving their bodies" to each other sexually. The process of giving yourselves to each other is a core issue related to enhancing oneness. When married, each spouse has the option to initiate sexual activity. The other spouse has the option to accept or to decline based on how he or she is feeling at that time. Good communication and mutual respect is very important. Withholding sexuality should not be a "tool" to control or to get back at a spouse. Both spouses need to avoid selfishness.

1 Corinthians 7:3-5, "Let the husband render unto the wife due benevolence: and likewise also the wife unto the husband. The wife hath not power of her own body, but the husband: and likewise also the husband hath not power of his own body, but the wife. Defraud ye not one the other, except it be with consent for a time, that ye may give yourselves to fasting and prayer; and come together again, that Satan tempt you not for your incontinency."

G. Take time to be together.

In the Old Testament God highlighted the importance for newlyweds to be together. While this is not followed the same way today, it is a good reminder that the first year of marriage is a special time for a newlywed couple to become acquainted.

Deuteronomy 24:5, "When a man hath taken a new wife, he shall not go out to war, neither shall he be charged with any business: but he shall be free at home one year, and shall cheer up his wife which he hath taken."

H. An analogy of sex and fire.

When used correctly, fire can heat your home and cook your food. When out of control, fire can destroy. Likewise, sex within God's design is a wonderful and creative part of a marriage. When used in a manner that is outside of God's design, sex has the potential to bring intense pain and even destruction to individuals, couples, and families.

Proverbs 6:26-29, "For by means of a whorish woman a man is brought to a piece of bread: and the adulteress will hunt for the precious life. Can a man take fire in his bosom, and his clothes not be burned? Can one go upon hot coals, and his feet not be burned? So he that goeth in to his neighbour's wife; whosoever toucheth her shall not be innocent."

I. Boundaries are for our protection.

As the Creator, God placed boundaries around sexuality in order to protect us. Therefore, sexuality within marriage can be a blessing, whereas sexuality outside of marriage is sinful and can be very damaging and hurtful. See the diagram below.

Colossians 3:5, "Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry."

J. Developing a biblical attitude toward sex.

Single individuals who have been trying to maintain God's standards for sexual purity sometimes develop the mindset that sex is "bad, dirty, or shameful." This point of view can develop after years of trying to be diligent in resisting sexual temptation and avoiding anything that is sexual in nature. It can also result from painful life experiences or inaccurate knowledge of God's plan for sexuality. As stated earlier, as an engaged couple you must maintain sexual purity as defined in the Word. Likewise, you need to shift your mindset toward viewing marital sexuality practiced within biblical bounds as a gift from God. If you find that you have some overly negative thinking or prohibitions against marital sexuality, you need to work on developing a more biblical, healthy perspective.

Hebrews 13:4, "Marriage is honorable in all, and the bed undefiled: but whoremongers and adulterers God will judge."

II. PRACTICAL APPLICATION.

A. God's design for sexuality in four dimensions.

1. Physical aspects of sexuality.

- a. God uniquely designed male and female bodies for sexuality and for each other.
- b. God created sexuality to be the context in which children were brought into the world. This is a creative expression of oneness.

- c. God created sexuality to be physically pleasurable.

2. Emotional aspects of sexuality.

- a. Sexuality allows couples to be deeply connected emotionally.
- b. Marital sexuality is designed to be an expression of love and connectedness.
- c. The emotional connection between spouses greatly determines whether sexuality will or will not enhance a couple's relationship.
- d. One of the results of healthy emotional intimacy in marriage is that the husband feels honor/respect and the wife feels cherished/nourished (Ephesians 5:21-33).

3. Relational aspects of sexuality.

- a. The level of emotional intimacy in a couple's relationship provides the foundation for sexuality.
- b. Good communication and effectively managing conflict are core skills that draw couples to deeper intimacy.
- c. Understanding gender differences between men and women helps spouses better meet the other's needs.
- d. Each partner should focus on fulfilling the other partner's needs and not become overly focused on his or her own fulfillment.
- e. Sexuality provides each spouse with the opportunity to honor the other.

4. Spiritual aspects of sexuality.

- a. A couple's "one flesh" relationship symbolizes the relationship between Christ and the Church.
- b. Christian "one flesh" sexuality allows two individuals to connect in a creative and radiant expression of God's love.
- c. God's Word and His design for sexuality in four dimensions (physical, emotional, relational, and spiritual) shows His blessing on sexuality in marriage.

B. Beliefs and attitudes about sex have a significant impact.

1. Where, when, how, and what you have learned about sex can have a tremendous impact on your attitude toward marital sexuality.
2. Some of the sources of information that shape our beliefs about sex include parents, friends, school, church, society, life experiences, and the media.
3. Many of our beliefs about sex are so subtle that we hardly recognize we have them.
4. For example, below are two common myths about sexuality:
 - a. Myth: God thinks sex is bad.
Truth: God created sex and called it good. He wants it to be practiced within boundaries in order to protect us so we can experience it in the fullness of His design.
 - b. Myth: Sex is merely a necessary evil to provide an outlet to avoid sin.
Truth: God gave sexuality to us as a blessing in and of itself. While it is true sexuality provides a release for physical tension, reducing it to an outlet to avoid sin misses God's intent and purpose.

C. You need to learn about sexual anatomy and physiology.

1. Husbands and wives need to learn the names, locations, and functions of both the male and female sexual organs.
2. If you have questions about male or female sexual anatomy and physiology, you don't need to be embarrassed. Simply consult one of the books on marital sexuality in the recommended resources section at the end of this paper to learn more.
3. Don't assume you know your spouse's body as well as he or she does, AND don't assume your spouse understands your body. After you are married, you will need to teach each other.
4. Each husband needs to take the lead by committing to learning about his wife's sexual anatomy after marriage.
5. Each wife needs to commit to learning about her husband's sexual needs and to gain a better understanding of male sexuality in general.
6. Women: If you have not had a recent appointment with your gynecologist, you are encouraged to have a physical examination in preparation for marriage.

D. Marital factors can significantly impact sexuality.

1. The degree and quality of communication and time you have had together recently (situational).

2. Emotional and spiritual intimacy in your marriage (over the long term).
3. The amount of conflict in your relationship.
4. How well you communicate about sexuality.
5. Concerns about interruptions (e.g., noise, children, etc.).

E. Personal factors can have a significant impact on sexuality.

1. Physical health (e.g., disease, weight, hormones).
2. A negative opinion of your body (including frequently thinking about the things you perceive as flaws and overly comparing yourself to others).
3. Stress.
4. Age.
5. Mental health (depression, anxiety, etc.).
6. Your attitudes about sex.
7. Your sexual development and history, including any sexual trauma or abuse.

F. Be prayerful, cautious, and seek counsel before sharing issues from your sexual history.

1. At times, one or both of the individuals in a couple may have current or past issues that can potentially affect their sexual relationship in marriage. These issues can include things like having a history of sexual abuse, having had an abortion(s), having had premarital sexual experiences, and/or having struggled with pornography, etc.
2. Sometimes it is difficult to know what to share with your future spouse and what to consider as history that is “*passed away*” (2 Corinthians 5:17).
3. Engaged couples are encouraged to counsel with their elder about what they share in order to prevent unnecessary hurt in their relationship. This is because while sometimes we need to share certain things, other times we need to let things remain in the past.
4. Seek counsel about sharing issues with your future spouse when the issues:
 - a. Are currently present or are part of an ongoing struggle.
 - b. Hinder your relationship with God.
 - c. Hinder your relationship with your spouse.
 - d. Hinder your ability to live out God’s plan for your life.

G. Issues related to fertility and family planning are private and should not be shared with others. Couples are encouraged to counsel with their elder.

1. God plans for married couples to bear children (Genesis 1:28; 1 Timothy 5:14).

2. 1 Corinthians 7:1-7 provides an example of temporary sexual abstinence that can be used as a natural family-planning method. Remember that there are many ways to express love in addition to sexual intercourse. This requires discipline and self control (1 Thessalonians 4:4).
3. For any decision about fertility and family planning, couples are encouraged to prayerfully consider the Word, seek counsel, and come to a mutual peace together.
4. Couples are strongly cautioned against using any method of family planning that is abortive in nature (i.e., that ends a pregnancy after conception has occurred).

III. COUPLE QUESTIONS.

A. Questions and issues for you to discuss.

1. What do you believe God thinks about sexuality within marriage? Have you always felt this way?
2. How do you view marital sexuality as God has designed it? Positive? Dirty? Shameful?
3. Have you or would you be willing to pray for God to help us have a positive sexual relationship?

SEXUALITY IN CHRISTIAN MARRIAGE – PART II

Directions: This handout is designed to be read as a follow-up to Sexuality in Christian Marriage – Part I. Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about marriage.

I. INTENT AND PURPOSE.

A. Sexuality is a gift from God.

Marital sexuality is a beautiful gift God has given to us. Unfortunately, the world today often misunderstands, or worse, mocks and ignores God’s design. The purpose of this section is to provide information to encourage you to live out God’s design for sexuality in your marriage.

The terms used in this handout are “clinical” and not “slang.” This is done in order to be clear and accurate in sharing information.

While you may not be familiar with (or comfortable with) the topic of sexuality, please understand that learning to be clear and direct without being overly explicit is important in communicating.

II. PRACTICAL APPLICATION.

A. Understanding four phases of sexual response.

God designed our bodies and emotions to go through several phases before, during, and after sexual intercourse. Each phase is defined below. The similarities and differences between how males and females experience these phases is reviewed.

1. Phase #1: Desire.

This phase of sexual response refers to *openness to or seeking out* sexual activity. Thinking about sex (anticipation) is a key component of sexual desire. Numerous factors can enhance or block sexual desire. Over time, you can learn about and discuss what your preferences are. Some things to consider are:

Energy level	Location	Sounds, music
Lighting	Interruption free	Soothing smells
Clothing	Comfortable temperature	Adequate time

2. Phase #2: Arousal.

a. Building arousal: focusing on sensations.

Arousal refers to the building of pleasurable sexual and physical tension as a result of focusing on and nurturing sexual feelings. Both men and women experience a

number of physical changes in their bodies as arousal occurs. Arousal focuses your attention on the senses and on enhancing pleasure.

Start with non-genital caressing, kissing, and cuddling and slowly move toward genital pleasuring. During this time begin gentle, mutual exploration. Pay attention to the senses and let passion build. This is a time to verbally honor and express love to your spouse.

b. Building arousal: foreplay.

Foreplay is a chance for you to show love and honor to your spouse. It is making love. Lack of adequate foreplay is one of the most common reasons for sexual dissatisfaction and/or sexual dysfunction in couples.

c. Be understanding of differences.

Each spouse will have different preferences about what does and does not feel good. What feels good to you may feel uncomfortable to your spouse. Therefore, communication about preferences is very important! The principle of “honoring and preferring” one another means that we seek to bless our spouse by learning about, and adjusting to, his/her preferences.

3. Phase #3: Orgasm.

Orgasm is a significant increase and peaking of sexual excitement and arousal. Both men and women experience a significant number of physical changes as they reach climax. Orgasm involves letting go of control and allowing oneself to feel the intensity of the experience. Orgasm is an intersection of the physical, emotional, relational, and spiritual dimensions of our being.

4. Phase #4: Resolution.

The resolution phase is the time after orgasm in which a couple has the opportunity to spend enjoying and holding each other. Both spouses experience their physical bodies relaxing and decreasing in intensity. Resolution can be deeply personal and affirming and is a time to verbally honor and express love to your spouse. It is not a time to critique your spouse or your sexual relationship.

B. Different by design: understanding the uniqueness of male and female sexuality.

1. Male sexual response.

a. Males usually quickly move into the arousal phase (although this will vary with age). They often experience sexual desire as built up physical tension in their bodies.

b. Men tend to experience emotional intimacy through sexuality.

- c. The traditional sexual response cycle model of Desire, Arousal, Orgasm, and Resolution seems to fit male sexuality quite well.
- d. Note to wives about male sexual response:
 - i. It is important to understand that men tend to be stimulated visually.
 - ii. Sexual arousal in men is not dependent upon emotional intimacy. However, this doesn't mean that men don't want or need emotional intimacy.
 - iii. You need to be aware that your husband is bombarded with sexual temptation on a regular basis. Simply being married doesn't stop sexual temptation.
- e. What husbands say they want from sex:
 - i. "Husbands want their wives to understand that their sex drives are strong."
 - ii. "Husbands want reassurance that their sexual desires are not abnormal."
 - iii. "Husbands wish their wives would initiate sex."
 - iv. "Husbands want to be wanted sexually."
 - v. "Husbands want variety in lovemaking."
 - vi. "Husbands don't want the kids to ruin the couple's sex life."
 - vii. "Husbands often wish their wives would be more open to discussing sex."
 - viii. "Husbands wish their wives understood how much sexual temptation affects their lives."

2. Female sexual response.

- a. Female sexual desire is often misunderstood by both men and women. Traditional models of sexual response cycles (Desire, Arousal, Orgasm, Resolution) have not adequately explained female sexuality.
- b. Orgasm in women must be nurtured. It is not inevitable as it is for most males. Emotional intimacy is key to female sexuality.
- c. More recent understandings of female sexuality have shed light on why women and men often have differing levels of sexual desire. It appears that a 7-phase sexual response cycle better explains female sexual response.
 - i. Emotional intimacy: Emotional closeness, bonding, commitment, communication, respect, mutuality, tenderness and tolerance of each other's imperfections is the "motor" that drives the whole cycle.
 - ii. Sexual neutrality: Most of the time, women do not begin the sexual response cycle with spontaneous sexual desire and arousal. Rather, the emotional intimacy of the relationship provides a platform for them to be receptive to sexual stimuli.

Unfortunately, the media and popular culture portray female sexuality in the exact opposite manner and lead many women to believe that something is wrong with them.

- iii. Openness to physical arousal: Once the woman has decided to either seek out or be receptive/open to sexual stimuli, the amount and type of emotional and physical stimulation she receives is very important.
 - iv. Increasing physical arousal: As the woman opens herself to giving and receiving sexual stimulation, she becomes more able to enjoy and focus on the sexual experience.
 - v. Sexual desire and physical arousal: As the arousal increases, so does her conscious awareness of her sexual desire. Note that within this model, arousal (steps iii and iv) precedes desire (step v.). Sexual arousal and desire within a healthy, emotional intimate marriage leads the woman to emotional and physical satisfaction.
 - vi. Release: At this stage the woman experiences orgasm and/or emotional and physical satisfaction.
 - vii. Connection: This stage allows time for deepening of the relational bond between the husband and the wife and strengthens emotional intimacy.
- f. Note to husbands about female sexual response:
- i. Most men underestimate how important emotional intimacy and communication are to their wife's sexual response.
 - ii. Dwelling with your wife according to knowledge means that, over time, you will learn to understand your wife's needs and accommodate them.
 - iii. Remember: for your wife, foreplay isn't an option: It is essential! Slowing down the "rush" to intercourse will help you become a better lover and increase your sexual satisfaction as a couple.
- g. What women say they want from sex:⁵

- i. "Women want to be physically close."
- ii. "Women want time for talking."
- iii. "Women want romance not just sex."
- iv. "Women want to be able to say, 'not now.'"
- v. "Women want to be appreciated for more than sex."
- vi. "Women want to please their husbands."
- vii. "Women want to spend time with their husbands and view sex as a process rather than seeing it as a goal."

h. Important notes about female orgasm:

- a. Approximately one-third (1/3) of women report they have little to no difficulty reaching orgasm. Between 26-58% of women report some type of occasional “difficulty” with reaching orgasm. Approximately 9-10% of women report never having an orgasm.
- b. The majority of women (between 59-70%) report they cannot reach orgasm through sexual intercourse alone. That is, stimulation of the clitoris is also needed to bring them to orgasm. This highlights the importance of husbands knowing the location of the wife’s clitoris.

C. Enhancing marital sexuality.

1. Communicate clearly about initiating sex.

Your spouse **cannot** read your mind. If you are not clear in sharing your thoughts, feelings, and intents about being sexual, **expect** to be misunderstood. If you think that your spouse is making gestures that might be sexual in nature, check it out. Don’t assume.

2. Giving and receiving.

Learn about what your spouse enjoys sexually and focus on doing that. Over time, it is often helpful for couples to alternate giving and receiving pleasure to the other. That is, take turns initiating and directing your sexual experience.

3. Set aside time for non-sexual touching.

Couples need regular times of hugging, cuddling, and kissing that **do not** lead to sexual intercourse. Often one spouse violates this principle (often the husband) by making *any* touch a starting point for sex. This can lead the other spouse to be hesitant to initiate non-sexual touch. Early-on, agree together about whether or not you will proceed to sexual intercourse.

4. Attend to hygiene.

Both husbands and wives need to make sure they pay attention to their personal hygiene. Bad breath, body odor, facial hair, etc., can be hindrances to your spouse.

5. Extend lovemaking.

Often, couples over-focus on genital sexuality to the exclusion of other expressions of sexuality including kissing, hugging, caressing, massaging, talking, etc. Research is clear that couples who extend their lovemaking have higher rates of sexual satisfaction and significantly higher rates of consistency in female orgasm.

6. Maintaining passion in marriage.

Having special times together alone (regular dates and getaways) allows you to build the emotional intimacy that is foundational to your sexual relationship. The intensity of sexual intercourse cannot, in and of itself, sustain the spiritual and emotional connection that couples desire, long-term, in their marriages. Romance and time spent focusing on your relationship is one of the most important keys to lasting sexual passion in marriage.

7. Varying your routine and respect.

Over time couples need to vary their sexual routine. Variations in type and length of foreplay and sexual intercourse are most common. When mutually deciding upon any sexual activity, ask “Is this Godly, respectful, and will it promote oneness with my spouse?” Neither spouse should feel coerced, manipulated, or forced into any type of sexual activity or to feel guilty because of it.

D. Common issues.

1. Reduce performance anxiety.

Performance anxiety is one of the most common sources of sexual problems. It results from negative self-talk (e.g., “Oh, no. Is my spouse going to think I am doing this right?”) Spouses are often completely unaware of each other’s self-talk. Performance is overrated and skewed by the media and culture of today. Remember, sex is about pleasure not performance. Satisfaction with sexuality is less about “achieving” orgasm than it is about enjoying the journey and “arriving” there. Relax, be yourself, and enjoy the moment. Also, you do not have to have orgasms at the same time in order to have high sexual satisfaction in your marriage. If it happens, it happens; and if it doesn’t, it doesn’t.

2. Ensure adequate lubrication.

The amount of natural lubrication a woman has will vary widely over time. Inadequate lubrication is a common issue and can be a painful problem. K-Y Jelly is a soluble, water-based lubricant which works effectively and is available at any drug store or pharmacy. Do not use petroleum-based lubricants.

3. Make time.

Often, couples expect their sexual relationship to be “spontaneous.” However, with busy schedules, children, etc., couples can find connecting difficult. Prioritize (but be flexible) and plan time (but don’t be rigid) for your sex life. Try to deal with distractions and mentally anticipate being sexually intimate.

4. Deal with negative attitudes toward sexuality in marriage.

- a. If your sexual life is within God's boundaries, you do not need to feel guilt, shame, or embarrassment associated with sexuality.
- b. If you find you have some lingering negative attitudes toward sexuality in marriage, repeating the following affirmations can be helpful in assisting you in shifting your thinking.
 - "The negative things I learned about my body and sexual feelings as a child no longer apply to me as a married adult."
 - "There is nothing sinful or unnatural about sex. I can rejoice in my body and its sexual feelings. They are a gift from God."
 - "God created lovemaking and orgasms for my enjoyment."
 - "God designed sexuality to be a beautiful expression of my love for my spouse. I do not have to feel guilty and shameful about living out God's design for my marriage."

5. Get your expectations in line with reality.

Each spouse needs to accept and adjust to his or her spouse's sexual comfort zone. Note that not all orgasms are "off the charts." Focus, instead, on deepening the quality of your sexual relationship. Do not allow yourself to wish your spouse was like someone else.

6. Deal with letdowns due to inaccurate expectations.

Many couples experience disappointment in their sexual lives because of inaccurate expectations. Forgive yourself and each other and move on! You don't have to repeat the mistakes of the past. Rather, you can learn about sexuality together (read, get counseling, etc.). Remember, practice makes perfect!

7. Deal with differences in sex drives.

- a. This is probably the most common sexual issue affecting married couples. Adapting and adjusting to sex drive differences is the key. Good communication and attention to the marital relationship allows couples to work through this issue and find acceptable options.
- b. Differences in male and female sexual response cycles can lead to mismatches in sexual timing. Husbands generally have higher sex drives than wives; however, in some couples this pattern is reversed.
- c. Couples need to remember that, many times, wives will not necessarily feel intense sexual desire at the beginning of lovemaking.

- d. Note to husbands: Applying guilt and pressure will not help your wife to feel more sexual desire. Conversely, showing her affection, respect, and honor will generally increase her sex drive.

8. Deal with the effects of sexual abuse.

Sexual abuse experiences can significantly affect one's ability to enjoy Godly, healthy sexuality. If you have experienced sexual abuse, professional Christian counseling is highly recommended to help you work through the abuse and its relationship to marital sexuality. Be encouraged. These issues can be overcome!

9. Deal with issues proactively.

- a. Learn more about marital sexuality and solutions to common sexual problems (e.g., premature ejaculation, difficulty achieving orgasm, very low/absent sexual desire, erectile dysfunction, etc.).
- b. Read a high-quality book on sexuality together and talk about it (see recommended resources).
- c. Don't be afraid to talk to your physician about sexual concerns. Get a complete physical. Note that the side effects of some medications affect sexual performance.
- d. Don't be afraid to seek counsel from your elder.
- e. Don't be afraid to seek professional Christian counseling for a sexual issue.

IV. COUPLE QUESTIONS.

A. Questions and issues for you to discuss.

1. How comfortable are you with talking about God's design for sexuality in marriage? Can I do anything to make it easier for you?
2. How did you learn about sex? Where or from whom did you learn about sex?
3. When you were growing up, did your parents talk to you about sex? What attitudes did you learn from them about sex?
4. Was affection (hugging, kissing, saying "I love you.") openly expressed between your parents and shown to you and your siblings? How would you like to see us express love and affection in our marriage?
5. Do you view men and women as having different perspectives on sexuality? How do you think gender differences will affect our sexual relationship in marriage?

6. Do you have any fears about sexuality in marriage? About yourself? About me?
7. How do you view the idea of having time for non-sexual touching that does not lead onto being sexual?
8. Have you had any negative sexual experiences (e.g., sexual abuse) that may affect our sexual relationship as a married couple? What steps do we need to take to work through these issues together?
9. How will we decide when to have sex? Who will initiate? How will we handle it if one of us wants to have sex and the other doesn't?
10. Would you be willing to read a book on sexuality in Christian marriage with me? See below for recommended resources.
11. When we have questions about sexuality, where should we seek out this information and/or counsel so that we can live out God's design for sexuality in our marriage?

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The Sex Talk

In the plan of God sex provides a means of presenting one's spouse with the gift of oneself and of experiencing your spouse's sexuality like a gift in return. Sex is a means of communication, a way of "knowing" each other.

Part I: Using "Mirroring," discuss the following questions with your partner.

1. What was the first question about sex you remember asking your parents? How did they respond?
2. Where did you learn the most about sex, reproduction, etc.? How accurate was the information?
3. Say the first two words that come to mind to describe your feelings about sex.
4. Describe how you feel about your body.
5. What are your needs for physical affection? How do they compare with your partner's?
6. Describe any concerns or fears you have about your sex life with your partner.
7. Describe your level of comfort when you are touching or being touched.
8. What do you look forward to sexually in your marriage?
9. What worries you about sex in your marriage?
10. What events and attitudes from your past have most influenced your sexual behaviors and attitudes?
11. Do you find any specific sexual acts immoral or improper in marriage?
12. What reservations or hesitations do you have about sex?
13. As a sexual partner, a woman should
14. As a sexual partner, a man should
15. Agree or disagree: men generally have "wandering eyes," and women generally don't.
16. How will you handle it if another person is attracted to you and approaches you?
17. How will you handle it if you find yourself attracted to another person?
18. On a scale of 0 to 10, how important is sex in a Christian marriage?
19. What difference does being a Christian make in a couple's sexual relationship in marriage?
20. If you could change anything about yourself when it comes to sex, what would it be?

The Five Gears of Sex

Cars don't go from 0 to 60 mph without going through the required gears in the required order. Yet when it comes to sex, couples think they can go from 0 to 60, skipping the lower gears, and have a good experience. This is a myth! Couples who enjoy great sex engage in the lower gears of sex create interest and anticipation, and keep the spark of sexual attraction alive.

Part II: Think about your sex life as it is today. How much time and energy do you and your partner devote to each of the “five gears” below? Have you ever talked about your preferences in this regard? How would you change things if you could? Are there things you'd like to do for your partner that you have never discussed? Are there things you'd like your partner to do for you that you've never discussed?

<i>Gear</i>	<i>What I Would Like to Do for My Partner</i>	<i>What I Would Like My Partner to Do for Me</i>
1. Affectionate touch (clothes on) (e.g., handholding, hugs, kissing)		
2. Non-genital sensual touch (clothed, semi-clothed, or nude) (e.g., massage, cuddling on the couch, touching or stroking before going to sleep or on awakening, dancing in partner-dance styles)		
3. Playful touch (semi-clothed or nude), non-goal directed touch including genital and non-genital areas (e.g., touching while showering or bathing, making out)		
4. Erotic, non-intercourse touch using manual, oral, rubbing, or vibrator stimulation for high-arousal and/or orgasm		
5. Intercourse & orgasm (including elements of Gears 1-4)		

Part III: Using “Mirroring,” discuss your answers with your partner.

Turn Ons and Turn Offs

Everyone has turn ons & turn offs when it comes to sex. A **“turn on”** is anything that makes you more comfortable, excited, or open to sex. A **“turn off”** is just the opposite. When couples don’t talk about their “turn ons” and “turn offs,” it can have a negative effect on their sex life as their needs go unmet.

Part IV: Identify the most important factors in the list below that make you feel more “turned on” or more “turned off.”

- | | |
|--|--|
| ☐ Time of day / Day of Week / Time of month | ☐ My feelings about you: |
| ☐ Energy level / fitness level | ☐ Your behavior |
| ☐ Feelings of wellness or illness/pain | ☐ Your body |
| ☐ Degree of privacy | ☐ Your hygiene |
| ☐ Environment | ☐ Your ability to be aroused or have an orgasm |
| ☐ Lighting / Setting | ☐ Sexual activities you want to do |
| ☐ Sounds / music | ☐ Your ability to please me |
| ☐ Smells / tastes | ☐ My feelings about |
| ☐ Comfort of furniture / other | ☐ Our relationship |
| ☐ Anxiety or stress level | ☐ Our life together |
| ☐ Need for transition time to get in mood | ☐ Our communication |
| ☐ Need to know beforehand when sex will happen | ☐ Our commitment to monogamy |
| ☐ Need to feel spontaneous about when sex will happen | ☐ Our problem-solving and life goals |
| ☐ Need for variety/novelty | ☐ What I do or don’t do before, during, after sex |
| ☐ Need for romance | ☐ What you do or don’t do before, during, after sex |
| ☐ My feelings about myself: | ☐ Drug and/or alcohol use |
| ☐ My behavior | ☐ Other aspects of our lives |
| ☐ My body | ☐ Job or school |
| ☐ My ability to get aroused or have an orgasm | ☐ Family background |
| ☐ Specific sexual activities I want to do | ☐ Religion / spirituality |
| ☐ My ability to please you | ☐ Goals or dreams |
| ☐ The way my body feels during sex | ☐ Children / contraception |
| ☐ Other: _____ | ☐ Other: _____ |

Part V: Using “Mirroring,” tell your partner about your top one or two “turn ons” and “turn offs.” Explain in detail how you would like your partner’s help in changing your “turn offs” into “turn ons” to improve your sex life.

CHILDREN AND PARENTING

Directions: Read through the verses and information below allowing adequate time for discussion about each topic. The material below should not be considered exhaustive; rather, it should serve as a beginning point for you to search the Scripture and to learn more about children and parenting.

I. SCRIPTURAL DIRECTION AND BIBLICAL PRINCIPLES.

A. The challenges of parenting and the impact of children on your life.

Children change everything. While they are an enormous blessing, they strain your patience, strength, stamina. When they are infants, their crying will wake you up out of a sound sleep whenever they need something, or for no reason at all. Your needs may go unmet for weeks and months. Naturally, you can expect to be exhausted and irritable a good bit of the time.

Psalm 127:3-5, "Behold, children are a heritage from the Lord, the fruit of the womb a reward. Like arrows in the hand of a warrior are the children of one's youth. Blessed is the man who fills his quiver with them! He shall not be put to shame when he speaks with his enemies in the gate."

At the same time that your inner resources are stretched to their limits and beyond, you will be called upon to be a model and example to your children, teaching them Christian values by modeling. Your kids will need to see you living the Christian life every day. This will require time, prayer, discipline, involvement, and relationship-building. This doesn't imply perfection, but it does imply acknowledging God in all things and having the humility of to confess and seeking forgiveness when you're wrong.

1 Timothy 3:12, Let deacons each be the husband of one wife, managing their children and their own households well.

B. You will be called upon to teach your children in the ways of God.

You will bear responsibility for steering your children to a Godly way of life and reigning them in when they go down unproductive or harmful paths. You will need a solid foundation and an ability to draw strength from God's word, especially when things are most difficult or when you don't know what to do.

Deuteronomy 6:6-9, And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates.

If you and your partner see yourselves as a parenting team with a common goal, your work will be easier. If the two of you pull in different directions, your children will become confused and your work will be infinitely more difficult.

C. Parenting consists of both mercy and justice.

In Exodus, God informs Israel that they are his children that as a loving parent, He will walk a fine line between mercy and justice.

Exodus 34:6-7, "The Lord passed before [Moses] and proclaimed 'The Lord, the Lord God, compassionate and gracious, slow to anger, and abounding in lovingkindness and truth; who keeps lovingkindness for thousands, who forgives iniquity, transgression and sin; yet He will by no means leave the guilty unpunished, visiting the iniquity of fathers on the children and on the grandchildren to the third and fourth generations.'"

When it comes to mercy, your love for your children will be the most powerful tool you have to shape their character. If they are not afraid of you, if they know that they will be accepted and validated as well as held accountable, they will learn the fine line that God described in Exodus for themselves, and apply it in their own lives.

Proverbs 3:12, “Whom the Lord loves, He reproveth, even as a father, the son in whom he delights.”

Ephesians 6:4, “And, ye fathers, provoke not your children to wrath: but bring them up in the nurture and admonition of the Lord.”

Delighting in your kids means letting them know you see their goodness. It means using kind and loving words that raise them up (but not too high.) It means welcoming them when they want your time and attention; showing them they aren't interruption. It means playing with them!

When it comes to justice, your ability to label and describe your children's mistakes to them, focusing on the sin, and not the sinner, is what will help them learn right from wrong.

Hebrews 12:7-11, For [our earthly fathers] disciplined us for a short time as it seemed best to them, but He disciplines us for our good, that we may share his holiness. For the moment all discipline seems painful rather than pleasant, but later it yields the peaceful fruit of righteousness to those who have been trained by it.

D. Abuse, of any kind, is NEVER acceptable.

No matter how unhappy, frustrated, depressed, angry, sad, hurt, afraid, exhausted, intoxicated, pressured, or otherwise crazed you are feeling, there is never any place for any type of abuse: No verbal abuse (put-downs, name calling, cursing, threats, etc.); no physical abuse (any hitting or inflicting pain on your children just to vent your anger is sin); and never, never any touching, innuendo, looking, or exposing of a sexual nature. Abuse creates secrecy, fear, anger, and shame in children, and hampers their ability to grow into the people God intended them to be.

E. Christianity is the foundation from which you will build your children's character.

As a couple you must decide which areas of Christian life and practice to emphasize in your family and how to apply scripture to your children's everyday life circumstances and challenges.

How will you infuse your children's lives with respect for the Ten Commandments, for example?

Exodus 20:2-14,

- 1. I am the Lord Your God, who brought you out of the land of Egypt, out of the house of bondage.*
- 2. You shall have no other gods beside Me. You shall not make for yourself any graven image, nor any manner of likeness, of anything that is heaven above, or that is in the earth beneath, or that is in the water under the earth. You shall not bow down to them, nor serve them, for I, the Lord Your God, am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation.*
- 3. You shall not take the name of the Lord Your God in vain; for the Lord will not hold him guiltless that takes His name in vain.*
- 4. Remember the Sabbath, to keep it holy. Six days you shall labor, and do all your work; but the seventh day is a Sabbath unto the Lord Your God, in it you shall not do any manner of work, you, nor your son, nor your*

daughter, nor your man-servant, nor your maid-servant, nor your cattle, nor your stranger that is within your gates; for in six days the Lord made heaven and earth, the sea, and all that in them is, and rested on the seventh day. Wherefore the Lord blessed the Sabbath day, and made it holy.

5. *Honor your father and your mother, that your days may be long upon the land which the Lord God gives you.*
6. *You shall not murder.*
7. *You shall not commit adultery.*
8. *You shall not steal.*
9. *You shall not bear false witness against your neighbor.*
10. *You shall not covet your neighbor's house, nor his wife, his man-servant, his maid-servant, nor his ox, nor his ass, nor anything that is your neighbor's.*

How will you teach your children about the Golden Rule?

Matthew 7:12, Do to others whatever you would like them to do to you. This is the essence of all that is taught in the law and the prophets.

For one family, the following list of values and traits helped them focus on biblical priorities in raising their children to become mature adults of faith and godly character. They realize the list looks long and daunting. How do you feel about the items on this list?

- Above all, fear God.
- Respect authority—trust and obey your parents.
- The importance of friendships.
- Be in love with Christ and focus on your relationship with Him, not just on doctrine or on biblical principles.
- Have compassion for the poor and orphans.
- Believe God for too much rather than too little.
- Real strength is found in serving, not in being served.
- The power of moral purity and a clean conscience.
- How to motivate people without manipulating them.
- How to handle failure.
- Keep your promises.
- The power of the tongue for good or evil.
- Give too much rather than too little.
- The importance of manners and common courtesies.
- Give thanks to God in all things.
- The importance of prayer.
- The art of asking good questions, carrying on good conversation.
- How to grow as a Christian.
- How to handle temptation.
- By faith, trust Christ as your Savior and Lord, and share with others how to become a Christian.
- Seeking wisdom—skill in everyday living. Knowing how to make good decisions.
- Gaining a sense of God's direction and destiny for your life.
- Stay teachable and do not become cynical.
- Obtain godly counsel.

- The importance of flexibility and adaptability to cope in life.
- Truth is best passed on through relationships.
- Leave a legacy of holiness.
- Keep life manageable. Prioritize decisions.
- Tame selfishness—you can't always get your way.
- Choices are yours to make and results are yours to experience.
- Respect the dignity of other people—all people.
- Be faithful in the little things.
- Character is the basis of all leadership.
- Life isn't fair—don't compare with or be jealous of others.
- Live by commitments, not by feelings.
- Express grace and forgiveness.
- A strong work ethic.
- Surrender to the authority of Christ.
- How to handle finances.¹

It's of course not necessary to perfectly teach each and every one of these 40 things, but perhaps it can serve as a guide to remind you of what is important, especially when you feel as though you are unsure of the way.

F. Parenting is not a journey to take alone. You have help. You are not alone.

If you think parenting sounds like a long and arduous journey, you are right, it is. If you and your partner approach parenting as a “team sport,” you will be able to share the burdens and the joys. Even if you are good supports to each other, there are times when you will still be exhausted, weak, afraid, or remorseful. Fortunately, you have an eternal source of strength and help.

Galatians 6:9, And let us not grow weary of doing good, for in due season we will reap, if we do not give up.

Philippians 4:13, I can do all this through him who gives me strength.

While you're the one who will do the daily work of raising your children, you should remember who is really in charge. Ultimately, your children are not yours. They belong to God, who has made them in His image, for His purposes. Your job is to prepare them for the life store for them. Unconsciously, many parents try to make your children in their own image. The result is that their children are confused about who they are and they are anxious, or they want to prove who they are and they rebel. It's important to remember that your children are unlike any human beings who ever lived before, or will ever live in the future. They are unique. Your job is to identify and encourage their unique gifts and talents.

Resources

1. *Forty Lessons 40 Lessons We Sought to Teach Our Children:*

<http://www.familylife.com/articles/topics/parenting/foundations/character-development/40-lessons-we-sought-to-teach-our-children>

Your Desire for a Child (or Another Child)

Part I: Circle how important each statement is to your feelings about having a child, or another child. Using “Mirroring,” discuss your answers with your partner.

		Not Important → Extremely Important				
1	My age.	-2	-1	0	1	2
2	Uncertainty about my ability to support a child.	-2	-1	0	1	2
3	The stress and worry of raising children.	-2	-1	0	1	2
4	Having enough money to be able to make major purchases.	-2	-1	0	1	2
5	Having enough money to be able to buy a home or a better home.	-2	-1	0	1	2
6	Having time for leisure or social activities.	-2	-1	0	1	2
7	Giving my parents some grandchildren.	-2	-1	0	1	2
8	Giving my child(ren) a brother or sister.	-2	-1	0	1	2
9	Having someone to care for me when I am old.	-2	-1	0	1	2
10	Having someone to love.	-2	-1	0	1	2
11	Needing something to do.	-2	-1	0	1	2
12	Having at least one boy and one girl.	-2	-1	0	1	2
13	Having time and energy for my career.	-2	-1	0	1	2
14	My spouse and partner having time and energy for a career.	-2	-1	0	1	2
15	Uncertainty about whether my marriage or relationship will last.	-2	-1	0	1	2
16	Disagreement with my spouse or partner about having a child.	-2	-1	0	1	2
17	Uncertainty about how children will turn out.	-2	-1	0	1	2
18	Wanting to retire young.	-2	-1	0	1	2
19	Uncertainty over my partner’s parenting style.	-2	-1	0	1	2
20	Uncertainty over my partner’s ability to take care of children.	-2	-1	0	1	2
21	Unresolvable problems in our relationship that affect our potential as parents.	-2	-1	0	1	2

Your Beliefs about Parenting

Part II: Circle how much you agree with each of these statements at the present time. Using “Mirroring,” discuss your answers with your partner.

		Strongly Disagree ➡ Strongly Agree				
1.	Having kids will prevent me from pursuing my own interests and goals.	-2	-1	0	1	2
2.	Having kids will be emotionally demanding.	-2	-1	0	1	2
3.	Having kids will be physically demanding.	-2	-1	0	1	2
4.	I want to focus on having kids soon after we are married.	-2	-1	0	1	2
5.	I will know when I am ready to become a parent.	-2	-1	0	1	2
6.	Having kids will bring us closer together.	-2	-1	0	1	2
7.	I feel pressure from my family to have kids.	-2	-1	0	1	2
8.	I feel pressure from my friends/society to have kids.	-2	-1	0	1	2
9.	I love children.	-2	-1	0	1	2
10.	If my partner wanted to have children and I was not ready, I would agree to have them anyway.	-2	-1	0	1	2
11.	Parents should make any sacrifice necessary for the happiness of their children.	-2	-1	0	1	2
12.	Parents should share parenting responsibilities fairly equally.	-2	-1	0	1	2
13.	Parents can care for their children properly without tending to their own needs.	-2	-1	0	1	2
14.	Parents' needs are not important relative to their children's needs.	-2	-1	0	1	2
15.	Children should be involved in as many activities as possible.	-2	-1	0	1	2
16.	Parents should create an environment filled with activities, e.g., sports, clubs, or music lessons.	-2	-1	0	1	2
17.	I would intervene if my child wanted to dress or behave like the opposite gender.	-2	-1	0	1	2
18.	I would intervene if my child was attracted to people of the same gender.	-2	-1	0	1	2
19.	There are circumstances under which I'd agree to an abortion.	-2	-1	0	1	2
20.	I think parenting comes naturally and there is no need to have any formal learning about it.	-2	-1	0	1	2
21.	It would be OK if my partner and I had different styles of parenting.	-2	-1	0	1	2
22.	If I did not like how my partner was handling parenting, I would bring it up for discussion.	-2	-1	0	1	2

Questions about Children and Parenting – Part 1

Part III: Using “Mirroring,” Discuss the following questions with your partner.

- Do you want to have children?
- What do you think about the positives and negatives of how having children would affect our
 - Lifestyle
 - Freedom and responsibility
 - Finances
 - Time and energy
 - Relationship
 - Future, retirement, health
- What, if anything, scares you about the idea of having a child or children of your own?
- If you do want to have children, when ideally would you want to start? How would you know you were ready?
- How many children would you like to have? Do you have preferences for having girls or boys? How long would you want to “keep trying” until we had a child, or a child of a particular gender?
- What if we were unable to conceive?
 - Would you consider infertility treatments?
 - To what lengths would you go to conceive?
 - For how long would you want to try?
 - How do you feel about the life disruption involved in infertility treatment?
 - How much money would you consider spending to have a child through infertility treatment?
- Would you consider adoption?
 - If so, what kind of adoption?
 - Would you adopt a special needs child?
 - How much money would you consider spending to adopt?
- Are you at any risk for a genetic disorder that could affect our children?
 - Would you get genetic testing?
 - What would you want to do if it turned out that any children we would conceive were at risk?
- How would you handle it if we had a special needs child?
- How would you handle an unplanned pregnancy? What if
 - One of us did not want a child, or another child?
 - We could not agree on what to do about the pregnancy? Who would get the final say?
- What are your preferences about
 - Babysitting
 - Daycare
 - Preschool
 - Grammar school, high school, and college
 - Private or public? How would you decide which is best?
 - If private, what kind of school?
 - If private, how much would you be willing to spend on tuition?
- Would you want one of us to stay at home, or work part-time, to raise the children?
- What kinds of relationships would you want our children to have with others in your family?
 - Would you want our parents or other family members to babysit? Why?
 - Would you want our children to have extended visits with your or my family members? Why?
- What birth control methods would you want to use to prevent pregnancy? How do you feel about permanent methods of birth control, such as vasectomy and tubal ligation?
- If something happened to us, who would you want to take care of our children?

- If either of us already has children
 - How does this affect your desire to have children together?
 - Would you want your children to live with us or their other parent?
 - If circumstances changed in our family or in the other parent's family, where would you want your children to live?
 - How would you handle custody disagreements with the other parent? How much money would you be willing spend on custody issues?
 - How is child support handled now? Are you and their other parent in agreement on this? How would you ideally like to handle child support payments (making or receiving)?

Do you have other questions you'd like to discuss with your partner?

1.
2.
3.

The Four Parenting Styles

There are many ways to be a parent, but most people fall into one or more of these categories.

Parenting Style: Dismissive

The dismissive parent

- Uses distraction to shut down child's emotions (tickling the child, trying to make them laugh, or saying look at the fire truck!)
- Believes feelings are irrational, so they don't count (you're not making any sense)
- Shows little interest in what child is trying to communicate by being upset (whatever)
- Feels uncomfortable, or overwhelmed by child's emotions; may have trouble with own emotional expression. (You're too sensitive)
- Believes focusing on negative emotions will make matters worse (it will just make you more upset)
- Believes negative emotions are unproductive, a waste of time (It doesn't help to get angry)
- Minimizes the child's feelings, downplaying the events that led to the emotions (You're making too much of this. You're oversensitive)

Effects on children of dismissive parenting

Children with dismissive parents eventually believe their feelings are wrong, inappropriate, or invalid. They may learn there is something inherently wrong with them because of the way they feel. They may try to shut down their emotions; they may have somatic complaints (stomach aches, headaches). They stop trusting their instincts, lose self-confidence, and make poor decisions.

Part IV: Using "Mirroring," discuss your feelings about dismissive parenting with your partner.

Parenting Style: Disapproving

The disapproving parent

- Judges and criticizes the child's emotional expression (There is nothing to cry about)
- Shames the child for having the emotions (you're being a cry baby; what if your father saw you crying like that)
- Reprimands, punishes, or threatens the child for emotional expression, whether the child is misbehaving or not (go to your room; you're grounded; I'll give you something to cry about)
- Mimics or makes fun of the child (who's a cry baby)
- Believes the child uses negative emotions to manipulate (you can cry all you want; I'm not giving in)
- Believes emotions make people weak (You can't go crying to mommy every time you're upset)
- Is over-focused with obedience and control (I said stop crying)

Effects on children of disapproving parenting

They have low self-esteem; they are rebellious and defiant, they are shut down, withdrawn, or depressed; they get into trouble at school or in the community; they lie or become secretive; they become people pleasers.

Part V: Using “Mirroring,” discuss your feelings about disapproving parenting with your partner.

Parenting Style: Laissez-Faire

The laissez-faire parent

- Accepts any and all emotional expression from the child, even when they behave inappropriately as a result of being upset
- Rewards the child for reacting badly by giving more attention or giving in (it’s easier to give in than to deal with the fuss.)
- Offers little guidance on coping with or handling emotions
- Tolerates inappropriate emotional expression (e.g., yelling, throwing, hitting)
- Provides little guidance on what to do about distressing situations or problems
- Believes there is little you can do about negative emotions except ride them out
- Believes that emotional expression is a trait that cannot be changed (“he’s always been over-sensitive”)

Effects on children of laissez-faire parenting

They have trouble regulating their emotions so they go to emotional extremes; they have trouble concentrating, forming friendships or getting along with other children; they believe that if they keep escalating they will get their way; they don’t follow rules, they expect others to do things their way; they use emotions as the main basis for making decisions.

Part VI: Using “Mirroring,” discuss your feelings about laissez-faire parenting with your partner.

Parenting Style: Emotion Coaching

The emotion-coaching parent

- Values the child's negative emotions as an opportunity for intimacy and bonding while also educating about boundaries
- Is patient with the sad, angry or fearful child
- Is able to model and discuss own feelings and reactions
- Is sensitive to the child's emotional states, even subtle ones
- Gives the child responsibility for solving the problem
- Uses emotional moments to:
 - (1) Express concern and listen to the child (What’s wrong?)

- (2) Empathize and validate the child's feelings (That would bother me, too)
- (3) Help the child label his or her emotions (So, you are feeling angry)
- (4) Help the child make the connection between problems, frustrations and emotions (When he would not share the toy, you got angry)
- (5) Clarify that being upset does not excuse bad behavior (even if you're angry, you still can't throw things)
- (6) Teach problem-solving (What can you do next time something like this happens?)
- (7) Teach responsibility for behavior (I want you to apologize to her)

Effects on children of emotion coaching

Children learn to trust their feelings, regulate their emotions and solve problems. They have high self-esteem, learn well and get along well with others. They are pleasant and easy to be around because they recover from emotional distress easily.

Part VII: Using "Mirroring," discuss your feelings about emotion coaching parenting with your partner.

Types of Abuse that Occur in Families

Tragically, a significant proportion of people grew up in families where there were one or more types of abuse. The pain that results from having been abused in any way can persist throughout a lifetime.

One thing that neurobiologists who study parenting have found is that the unhealed trauma from one generation is passed onto the next. The best thing you can do for your children is to work through any trauma you suffered from your parents or other caregivers as a child.

Children who grow up in an abusive family get used to denial, secrecy, and isolation. The abuse may feel normal because it is all they have ever known. Healing begins with acknowledging what was done to you, or to others you love, and understanding that none of it was your fault.

The lists below describe two types of abuse: the abuse that occurs when parents “invade” their children’s boundaries, and the abuse that occurs when parents distance from their children.

Part IX: Using “Mirroring,” discuss with your partner any and all ways that people in your family were abused. Think about and discuss how the two of you can help each other avoid inadvertently passing on your trauma to your children.

Invasion - Boundaries between Parents and Children Are Too Loose

Emotional	Physical	Sexual	Spiritual
☐ Yelling	☐ Hitting	☐ Touching or penetrating genital area	☐ Punitive and angry messages about God
☐ Screaming	☐ Slapping	☐ Teasing about body	☐ Self-righteousness
☐ Put-downs	☐ Pushing	☐ Sexual humor	☐ Negative messages about sex
☐ Name-calling	☐ Shoving	☐ Sexual misinformation	☐ Modeling unhealthy lifestyles in name of “religion”
☐ Profanity	☐ Spanking	☐ Inappropriate boundaries, e.g., nudity, voyeurism, exhibitionism	
☐ Mind rape			
☐ Incest			

Abandonment - Boundaries between Parents and Children Are Too Rigid

Emotional	Physical	Sexual	Spiritual
☐ Inadequate listening	☐ Being left alone	☐ No modeling of appropriate intimacy and affection	☐ No modeling of healthy spirituality
☐ Inadequate caring, supportive, or nurturing behaviors	☐ Inadequate food, shelter, clothing, other basic needs	☐ No sharing of appropriate sexual information	☐ Lack of spiritual discipline or rigid spiritual discipline, or inconsistent
☐ Inadequate expression of affection	☐ No modeling of appropriate physical self-care	☐ No teaching about appropriate boundaries	☐ No encouragement to develop relationship with god
	☐ Inadequate affectionate, safe, supportive physical touch		☐ No provision of access to appropriate spiritual resources & knowledge

Questions about Children and Parenting – Part 2

Part VIII: Using Mirroring, discuss the following questions with your partner.

People often relate to their own emotions with the same four styles described above. Which style sounds most like you now?

What style do you think your partner uses or would use with your children? How do you feel about this?

You are in a department store in a hurry to buy something and leave. Your child is becoming more and more upset because he or she wants to linger in the toy aisle and you are pressing to leave. What do you do?

How did your experiences growing up affect the kind of parent you'd like to be?

- How much did your parents agree on rules and expectations for your behavior?
- How did you know when you were in trouble?
- How was discipline handled?
 - Did one or both parents discipline you?
 - What types of discipline were used?
 - How did each parent feel about the way discipline was handled? What happened when they disagreed?
- What were your parents' expectations for school performance and behavior? Would your expectations be similar or different?
- How much responsibility did you have growing up? Would you want your children to have more or less responsibility?
- Were expectations different for boys and girls in your family? Would your expectations be similar or different?
- How involved would you be in your children's school, sports, extracurricular activities?
- Who would handle it if our child was ill and had to be picked up from school during the workday? Who would handle day-time doctor's appointments?
- What about being a parent would make you the most nervous? What about being a parent would you most look forward to?
- What has it been like parenting your children (or caring for other young people if you do not presently have children) and how do you feel about it?

Using Mirroring, discuss with your partner your philosophy of parenting.

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**THE END – THANKS FOR TAKING THE HAPPILY EVER AFTER (CHRISTIAN) COURSE!**

***Please consider filling out a course evaluation form.***

***Your answers help us improve what we do to lift up couples and families!***

***You can give feedback directly to the Director, Elizabeth Sloan, LPC, LCPC, at [elizabeth@caringcouples.com](mailto:elizabeth@caringcouples.com) and 866.588.0477, ext. 2.***