

ELMBROOK

CHURCH | Brookfield

Marriage in Christ

A Pre-Marriage Study

Elmbrook Church
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INTRODUCTION

Preparing for Class

WEEKLY CLASS SESSIONS

Each class will begin with a presentation of the **Topic for the Week** by various qualified presenters.

- Following the speaker, couples meet for discussion in small groups facilitated by an assigned leader couple. These small groups are arranged according to age and situation.
- **Note:** Please arrive prior to the scheduled start time respecting speakers.

WORKBOOK

- Workbook materials are available on-line at elmbrook.org/premarriage
- Following each class, complete the required **assignments**:
 - **Couple Devotional**
 - **Couple Exercise**
 - **Book Reading**
 - **Digging Deeper** (for selected topics). We encourage you to complete all sections to maximize your preparation for marriage.

OTHER CLASS REQUIREMENTS

1. **Attendance/Participation:** We hope you will attend all 9-sessions, and ask for a maximum of 2 absences. In case of illness/unavoidable absence, please let your small group leaders know and listen to the audio message online at elmbrook.org/marriage.
2. **Textbook:** *Things I Wish I'd Known Before We Got Married* by Gary Chapman. (Available in Elmbrook bookstore, Amazon and Kindle). We recommend you each purchase your OWN book.
3. **Small Group Social:** Each group will meet outside of class with small group leader couples-- Agreed upon date to be determined by the group.
4. **One-on-Ones:** Each couple will meet one-on-one with their small group leaders outside of the class.
5. **Assignments:** as noted above.

Week 1

GETTING TO KNOW YOU

Speaker Notes

Small Group Discussion

- How did you meet?
- What attracted you to each other?
- What are you hoping to gain by taking the Pre-marital class?
- How did you know that was the person you wanted to marry?
- How did your relationship progress?
- How did the marriage proposal occur?
- What are your wedding plans? What is the date?
- What hopes do you have regarding your marriage?
- What lifestyle changes do you anticipate when you marry?

Couple Devotional

None this week

Reading

None this week

Couple Exercise

Watch:

Matt Chandler on Finding 'The One'

<https://www.youtube.com/watch?v=1Y61k-8kJp8>

Matt Chandler on Contract Marriage vs. Covenant Marriage

<https://www.youtube.com/watch?v=kwoxR1xI4o>

Matt Chandler - Terrible Years of Marriage

https://www.youtube.com/watch?v=2k_FlrMFF-8

Listen to:

Don't Marry Who They'll Become

<http://www.focusonthefamily.com/media/focus-on-the-family-commentary/dont-marry-who-theyll-become>

Spend time discussing together

Week 2
CHRISTIAN MARRIAGE

Speaker Notes

Small Group Discussion

- What reactions do you personally have to what has been presented today?
- Share any insight or new perspectives you gained from last week's reading in **Things I Wish I'd Known Before We Got Married**
- What do you hope your marriage will look like? How important is it to you that you have a Christ centered marriage? Are you working on having a Christ-centered/God-honoring relationship presently?
- As a group, read through COVENANT MARRIAGE by Gary Chapman in the Digging Deeper Section and spend some time discussing.

Assignments

Couple Devotional

The passage from 1 Corinthians 13 is often heard at wedding ceremonies. It makes you wonder as the year's progress in marriage if couples take time to reflect back to the passage shared on their wedding day. It is one we should keep in our minds and hearts as we love our partner daily.

Read Together 1 Corinthians 13:4-8

Answer questions separately and then discuss together.

In the following list, how do you rate yourself? (Using 1 thru 5, 5 being highest)

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> Is Patient | <input type="checkbox"/> Is Kind | <input type="checkbox"/> Not Envious | <input type="checkbox"/> Not Boastful |
| <input type="checkbox"/> Not Proud | <input type="checkbox"/> Not Rude | <input type="checkbox"/> Not Self—Seeking | <input type="checkbox"/> Not Easily Angered |
| <input type="checkbox"/> Keeps no record of wrongs | <input type="checkbox"/> Does not delight in evil | | |
| <input type="checkbox"/> Rejoices in the Truth | <input type="checkbox"/> Always Protects | <input type="checkbox"/> Always Trusts | |
| <input type="checkbox"/> Always Helps | <input type="checkbox"/> Always Perseveres | | |

- Compare your answers as a couple. Is your partner in agreement with your rating?
- Share one of the attributes you greatly appreciate about your partner.
- Are there any that need some work? Can you share which ones?

We read that love is not self-seeking. The Webster's Dictionary defines a self-seeker as "one seeking only or mainly to further his/her own interests."

- List a few of your future spouse's interests that should be put before your own.
- Describe the difficulty you might have with focusing on your spouse's interests above your own. (Hint: God's power is needed!)
- How are you doing with not keeping a list of "wrongs"? Please list a circumstance when you brought one of your partner's "wrong doings" up again (and perhaps again and again).
- What do you need to do to "let go of it"?

Pray Together

Let's take some time and look at "love is not proud" from vs 4. It is not uncommon to find pride as a problem for couples, and this pride can result in them refusing to acknowledge any weaknesses, or needs, to one another. Steve Wickstrom in *Praying Together as a Couple* identifies that praying together as a couple is a great way to solve this problem. When we pray, God wants us to be honest and humble ourselves before Him. Allow your spouse to hear you confess your needs openly and let your spouse pray for those needs. You will find you draw closer to God and closer to each other as a result.

Share your three needs below with your partner and then pray for **each other's needs**.

I need help with _____.

I need your help with _____.

I need God to help me change in the area of _____.

Next, identify what your partner needs from you and then pray for your desire to help them.

What can I do to help you?

How can I make your life easier?

How can I love you better?

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 11

Couple Exercise

Answer questions separately and then discuss together.

- I would classify my point on a spiritual journey as:
 - Fully devoted follower of Jesus Christ
 - Newer believer in Jesus Christ
 - Seeker, looking for spiritual truth
 - Mildly interested in spiritual things
 - Believe in God, but not in Jesus Christ
 - No spiritual belief

- How would you like to grow spiritually as an individual?

- Read Joshua 24:15. What specifically might Joshua's statement "Choose for yourselves this day whom you will serve . . . as for me and my household, we will serve the Lord," mean for your marriage?

- Read Matthew 7:24-27. This passage is talking about building your house upon a firm foundation. List what you believe are ten firm foundations which will go into making a solid marriage relationship.

- | | |
|----|-----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. | 10. |

For Previously Marrieds

- In your first marriage, what were the reasons you chose to marry that specific person? What did you learn from this?
- If you have forgiven your former spouse, how has that forgiveness brought healing? Has it changed the way you relate to your former spouse? Are there any outstanding areas yet to be forgiven?
- What marriage expectations were not fulfilled in the former marriage?
 - What was missing in your relationship with your former spouse?

Digging Deeper

Additional information on **Covenant Marriage** are offered on the next few pages.

Digging Deeper

Covenant Marriage

The word covenant is not something we hear in our everyday conversations. As a Christian, it is important for us to understand the word and its importance. Take some time as a couple and dig deeper into understanding a covenant marriage and God's covenant relationship with His people.

Covenant Relationship between God and His People

Listen to this podcast by Timothy Keller, a pastor, theologian and author, as he gives deep but yet clear insight to God's plan for covenant relationships. Enter this into your web browser:

<http://player.subsplash.com/756f0bd> (it is the number Zero, not the letter o)

Covenant Marriage

Christian author and speaker, Gary Chapman, gives a clear perspective on covenant vs. contract in an article he wrote for Lifeway on Jan. 3, 2014.

Despite the concept of covenant seen throughout the Bible, we don't often use the word covenant in conversation. Most of us have little understanding of the word. When we think of marriage, we usually do so in terms of a contract rather than a covenant. In reality, the two words are quite different.

Basically, a contract is an agreement between two or more persons signifying that all signing parties will do something. Legally, marriage is a contract with certain rights and responsibilities, but we must distinguish between legal marriage and covenant marriage. In a legal marriage, if one party doesn't live up to the contracts, then legal actions force him or her to do so or to end the marriage with an equitable settlement. A society couldn't exist without laws regulating marriage relationships. So in this sense, marriage is a contract. However, for a Christian, marriage is more than this. It's also a covenant.

The problem arises when you view your marriage only as a contract or as a series of contracts. When this happens, you will have become secular in your thinking and have abandoned the biblical view of marriage. The Bible views marriage ultimately as a covenant, although contracts may be an important part of carrying out your covenant.

Contracts characteristics

1. Contracts are often made for a limited period of time. Although most marriage ceremonies involve the phrase, "till death do us part," many couples interpret that as, "We're committed to each other if this relationship is mutually beneficial."
2. Contracts often deal with specific actions. Most informal contracts made within the marriage also deal with specific actions. Such informal agreements can be a positive way of living out a covenant marriage.
3. Contracts are based on an "If..., then...", mentality. Couples with this mentality in which one spouse relies on the other spouse for happiness may struggle deeply in the first several years of their marriage.
4. Contracts are motivated by the desire to get something. People sign a lease contract because they want to have a car. The salesman signs the contract because he wants the commission. Many conversations in marriage are motivated to get something.

Covenant characteristics

A covenant, like a contract, is an agreement between two or more persons, but the nature of the agreement is different. The biblical pattern reveals five characteristics of covenants.

1. Covenants are initiated for the benefit of the other person. Many of us can honestly say that we entered marriage motivated by the deep desire to benefit the person we were about to marry. Our intention was to make them happy. However, when needs aren't met, spouses can revert to a contract mentality.
2. In covenant relationships people make unconditional promises. Covenant marriages are characterized by unconditional promises, such as those spoken in traditional wedding vows.
3. Covenant relationships are based on steadfast love. In a marriage, steadfast love refuses to focus on the negative aspects of one's spouse. Steadfast love is a choice.
4. Covenant relationships view commitments as permanent. Unquestionably the biblical ideal is one man and one woman married to each other for life. As Christians, we must not lower the ideal. This standard can only be attained if we practice the fifth characteristic of covenants.
5. Covenant relationships require confrontation and forgiveness. These two responses are essential in a covenant marriage. Confrontation means holding the other person responsible for his or her actions. Forgiving means a willingness to lift the penalty and continue a loving, growing relationship. Ignoring the failures of your spouse isn't the road to marital growth.

Covenant marriage is God's plan. There may be contracts within the framework of covenant marriage, but for the Christian, marriage is a covenant. God's best in marriage will never be accomplished without His power.

Spend time as a couple discussing the concept and how this will apply to your marriage.

Do you want a Covenant Marriage?

God does have a plan for your marriage. He desires to see your love grow and bear fruit. The goal of a covenant marriage is not to merely enjoy each other's company nor is it to simply endure to the end. The goal of a covenant marriage is to glorify God in your relationship and to exemplify Christ to the world.

The next two pages include two covenant agreements for you to consider and commit to.

Digging Deeper

Purity Covenant

“For this is the will of God, your sanctification; that is, that you abstain from sexual immorality; that each of you know how to possess his own vessel in sanctification and honor, not in lustful passion, like the Gentiles who do not know God; and that no man transgress and defraud his brother in the matter because the Lord is the avenger in all these things, just as we also told you before and solemnly warned you. For God has not called us for the purpose of impurity, but in sanctification. So, he who rejects this is not rejecting man but the God who gives His Holy Spirit to you.”

1 Thessalonians 4:3-8 NASB

In obedience to God’s command,
I promise to protect your sexual purity
from this day until our honeymoon.

“Flee immorality. Every other sin that a man commits is outside the body, but the immoral man sins against his own body. Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own? For you have been bought with a price: therefore, glorify God in your body.”

1 Corinthians 6:18-20 NASB

Because I respect and honor you,
I commit to building up the inner person of your heart
rather than violating you.

“In view of this, I also do my best to maintain always a blameless conscience both before God and before men”

Acts 24:16 NASB

I pledge to show my love for you in ways
that allow both of us to maintain a clear
conscience before God and each other.

This is my promise of purity.

Signed _____ Date _____
Signed _____ Date _____

Digging Deeper

Receiving Christ

Today, more than ever it is vital to have a Christian Marriage. It is said in **Psalm 127:1**, “**Unless the Lord builds the house, they labor in vain who build it.**” God wants us to have an abundant life. In order to fulfill this God sent his only son to earth. Christ said in **John 10:10**, “**I came that you might have life, and might have it abundantly.**”

In order to follow our Lord, we have to receive Christ as our personal savior. What exactly does it take to do this? **Christ said in the Bible**, “**Behold I stand at the door and knock; if any one hears My voice and opens the door, I will come in to him**” **Revelations 3:20**. God is standing at the door waiting for you. The voice you hear is Christ asking you to believe (faith) that he died on the cross for you to forgive your sins. You have to turn from your old life (repent) and open the door allowing God to come in.

Lord Jesus, I hear your knock at my door. Thank you for dying on the cross for my sins. I hear your voice and choose this day to turn from my old life. I open the door that will let you into my new life with you. Thank you for giving me eternal life. Please help me fulfill the wonderful plan you have for my life and become the person you want me to be. Amen

This is my covenant with You, Jesus.

Signed _____ Date _____

Week 3
LOVE LANGUAGES

Speaker Notes

Small Group Discussion

- Quickly complete the **Love Language Survey** on the next page. Share what you learned about each other's love languages. Are there any surprises for either of you?
- Share any insight or new perspectives you gained from last week's reading in *Things I Wish I'd Known Before We Got Married*
- If comfortable, share how your partner has successfully shown you love thru your love language. How can you better express love using the love language of your partner?
- Do you find that you express love for your spouse in the way you want to be loved? Does this differ from what THEIR love language is? How will you work to show love thru their language and not yours?

LOVE LANGUAGE SURVEY

Here is an exercise to help identify the things that make you feel loved. Within each group, rate the sentences 1 through 5 (1 representing what you *most* appreciate to 5 what you *least* appreciate) regarding what makes you feel loved and appreciated by the other person.

Group One

- A. _____ You are told, "You really did a great job on that. I appreciate it."
- B. _____ The other person does something unexpectedly to help you that you appreciate.
- C. _____ You receive a surprise treat from the other person.
- D. _____ You are invited by the other person to go on a leisurely walk just to talk.
- E. _____ You are kissed and embraced before the other person leaves the house.

Group Two

- A. _____ You are told how much you are appreciated.
- B. _____ The other person volunteers to do one of your routine chores and encourages you to relax.
- C. _____ The other person brings you flowers or something special you will enjoy.
- D. _____ You are asked to sit down and talk about your day.
- E. _____ You enjoy receiving a hug even when you are just passing by room to room.

Group Three

- A. _____ During a party the other person shares about a recent success you had.
- B. _____ The other person cleans out your car.
- C. _____ The other person surprises you with an unexpected gift.
- D. _____ The other person surprises you with a special afternoon trip.
- E. _____ You hold hands with one another walking, or shopping, etc.

Group Four

- A. _____ You are praised by the other person about one of your special qualities.
- B. _____ The other person prepares a meal for you.
- C. _____ The other person surprises you with something you've been wanting to purchase.
- D. _____ The other person plans a special night out for the two of you.
- E. _____ You enjoy when that person puts their arm around you to let you know they care.

Group Five

- A. _____ You enjoy hearing how much his/her friends appreciate you.
- B. _____ The other person fills out long applications that you hoped to get to later.
- C. _____ You receive a surprise phone call from that other person.
- D. _____ The other person kidnaps you for lunch and takes you to your favorite restaurant.
- E. _____ You would enjoy snuggling while watching a good movie.

Score Sheet

	Encouraging Words	Acts of Service	Gift Giving	Quality Time	Physical Touch
Group One	A	B	C	D	E
Group Two	A	B	C	D	E
Group Three	A	B	C	D	E
Group Four	A	B	C	D	E
Group Five	A	B	C	D	E
TOTALS	A	B	C	D	E

Couple Devotional

In 1 John 4, The Apostle John speaks of God's love, which there is no better thing to experience. Everyone believes love is important, but love is usually thought of as a feeling when in reality love is a *choice* and an *action*. Understanding your future spouse's love language and responding to it is one of your *actions* of loving.

Read Together

1 John 4:7-21

Answer questions separately and then discuss together.

- Is your perspective on love that it is a feeling or a choice?
- In verse 9, how did God show His love to us?

God's love was sacrificial and selfless. In our marriages we need to focus on being sacrificial and selfless (Biblical view) rather than selfish (world view).

- Describe a time when you were selfless in your relationship with your partner.
- Are you able to describe a time when you have done the opposite and been selfish?
- If you could have a "do over" what would you change to show selfless love?
- In verse 11, what are we are told to do?
- To show true love you need to be selfless. Reflecting on the past, what actions have you displayed to show love to your future spouse?
- Please list some of the ways your partner has shown love to you.
- What personal challenges will you need to overcome to continue to keep the goal of showing true, selfless love in your marriage?

Pray this prayer together:

Dear God,

What we seek is a marriage relationship filled with companionship, commitment, passion, and spiritual intimacy. Please help us fulfill these needs through tenderness, communication, faithfulness, forgiveness, and time spent praying together. We want to pray now your words that we should become as one. "And God created man in His own image, in the image of God He created him; male and female He created them. For this cause a man shall leave his father and his mother, and shall cleave to his wife, and they shall become one flesh." Genesis 1:27 and 2:24

In Christ's Name we pray, Amen

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 1 & 2

Couple Exercise

Answer questions separately and then discuss together.

Words of Affirmation

“Death and life are in the power of the tongue, and those who love it will eat its fruit.” (Proverbs 18:21)

Life: “I really appreciate you taking the garbage out.”

Death: “About time you took the garbage out. The flies were going to carry it out for you.”

- Share a beautiful memory - day or moment - when you either provided or received an affirmation/fulfillment of your love language (i.e. – bouquet of flowers, overhearing an esteeming comment, receiving an unexpected gift or gift of time, etc.).
- How have you affirmed one another lately?
- How have you affirmed each other in front of others?
- Have you found yourselves laughing at each other in forms of criticism?
- Have you ever heard yourself laugh at your partner in front of others?

Example of Request not Demand:

Life: “You know those apple pies you make. Would it be possible to make one? I just love your apple pies.”

Death: “Haven’t had an apple pie since the baby was born.”

- Do you remember how you last asked your partner to do something?

Quality Time

Busyness leads to abandonment. Striving for success/material provision may be substitutes for intimacy.

- What are ways you spend quality time together right now?
- What activities do you share and will you share when you are married?
- When the **RED FLAG** of busyness goes up, what boundary can you set, and how?
- What are some of the things that get in the way of you spending quality time together?

Gifts

Gifts are visual symbols of love. To those whose love language is receiving gifts cost, is not important.

- What family traditions, surprises, gifts meant the most to you? Would you like to continue any of them?
- What are ways you can give gifts even when money is tight?
- Since dating what has been the most precious gift you have received?

Acts of Service

What we do for each other before marriage is no indication of what we will do after marriage. After marriage we revert to the way we were before we fell in love. Requests give direction to love, but demands stop the flow of love.

- Share a loving thing you did for your spouse that didn't get the response you expected?
- What tasks did your father/mother do in the home?
- How would that be the same or different in your marriage?
- What do you hope your partner will do as was done in your home?
- Many acts of service will involve household chores, but not all. What are some non-chore ways of serving your spouse?
- What are you already doing to please one another in acts of service?

Touch

- Did your parents hug and express physical touch?
- Which of you needs personal touch more (i.e. hugs, holding hands)?

For Previously Married

- Reflecting upon your present and past relationships, is there a love language that you have tended not to exhibit or give?
- What simple act of kindness can you incorporate into each day for your partner or his/her biological children?

Week 4

COMMUNICATION

Speaker Notes

Small Group Discussion

- What practical ideas presented today would you like to implement in your communication as a couple?
- What areas of communication do you think might present challenges for you in marriage?
- What should be done if one partner does not want to communicate (especially feelings)? Can one person count on the other person changing in this regard after marriage?
- In order to be transparent, one must also be vulnerable. When was the last time you were truly vulnerable with your partner? How did you feel during that discussion? Did the experience move you closer to or further from emotional intimacy? Explain your answers.

Couple Devotional

Communication can be the most challenging aspect for couples *after* their wedding day. How well you deal with things in your marriage hinges on how you communicate. One of the best ways to navigate communication in any relationship is by using Biblical principles. The apostle Paul shares key points to effective communication in Ephesians 4.

Read Together Ephesians 4: 25-29

Answer questions separately and then discuss together.

- List key biblical truths you identified from this passage. (Example: put off falsehood)
- Which of these truths do you struggle with the most?

The Bible doesn't say we won't feel angry – what we need to work on is how we respond to that feeling of anger. Our behavior in response to anger is what will cause us to sin.

- How do you normally respond when you are angry?
- What might you do the next time you are angry to not sin?
- What will you do to put the phrase “do not let the sun go down while you are still angry” into action in your life?
- If applicable, list a time when you spoke harshly and it harmed a relationship.
- Identify what you wish you had done differently. If comfortable, share the experience with your partner.

Reports indicate that it takes between 5 and 10 positive comments to offset every one negative comment.

- What encouraging thing have you shared with your partner recently?
- What negative thing have you shared recently with your partner? (If you can't remember, ask them—likely they remember.)
- Work on sharing five encouraging points to offset that one negative.

Pray Together – Share with your partner one area you would like to work on in communicating as a couple (e.g. be a better listener).

As you hold hands, each of you pray the following out loud (one at a time).

Dear God,

I ask you to help me _____ (*fill in the blank with what you shared from above*). Through this class please help us both learn more about one another and how we can communicate better. Please show us your plan for our relationship and guide us as we take this class together.

In Jesus name, Amen.

Book Reading

Things I Wish I'd Known Before We Got Married - **Chapter 4**

Couple Exercise

Answer questions separately and then discuss together.

- List at least two areas of conflict in marriage you hope to avoid.
- How comfortable are you sharing your feelings, fears, opinions, inadequacies, and criticisms with your partner? How do you hamper your sharing?
- Do you ever conceal your true feelings from your partner? Why or why not? How, specifically, does honesty (or lack of it) affect marriage?
- How may you offer constructive criticism that will eliminate defensive feelings/words?
- How do you handle a disagreement that may prolong conflict, and even lead to arguments?
- In what areas are you not completely honest with each other and how can this be modified?
- Are you honest and open with each other about sex? Are you both free to discuss what may not be to your liking?
- In what areas do you think you may not understand your future spouse or communicate with each other?
- The Bible, especially the Old Testament, sometimes shows God being angry and upset with His people (see Isaiah 30:30). Scripture also recounts stories of biblical characters who expressed anger—even Jesus did (see Matthew 21:12-13.). Usually, hurt feelings are at the root of anger. When is anger justified and how can it be expressed in a healthy way? How can you create an atmosphere in your relationship that allows you and your partner to safely communicate healthy anger?
- The most common and destructive way of handling anger is by freely venting it. Do you or your partner tend to "blow up" when angry? If so, how will that affect your marriage? Is it better to hold your anger in or to vent it? Explain.

For Previously Married

- Do you have communication with your former spouse? In what way? Is it a workable relationship? Is your former spouse remarried?
- Have you observed any similarities of conflict with your present partner/fiancé and those that existed with your former spouse? How could good communication skills help you avoid negative responses with your future spouse?
- Have you met your partner's former spouse? Are you able to communicate with him/her? Have you observed relationships they have with the children? What do you perceive as some of the conflicts?

Digging Deeper

Additional assignments are offered on the next few pages.

Digging Deeper

Answer questions separately and discuss together.

Your Partner as a Listener

Circle the number that corresponds to your response.

	No	Mid	Yes
1. He/she understands the way I feel.	1	2	3
2. He/she values me as an individual or unique person.	1	2	3
3. He/she feels deeply my most painful feelings.	1	2	3
4. He/she can understand my weaknesses.	1	2	3
5. He/she tries to understand my point of view.	1	2	3
6. He/she has an appreciation for my value as a human being.	1	2	3
7. He/she cares enough to let me go, or even to give me up.	1	2	3
8. One of his/her feelings for me might be described as a love for mankind.	1	2	3
9. He/she demands my appreciation.	3	2	1
10. Being rejected by him/her changes my feelings for him/her.	3	2	1
11. His/her feeling for me has a quality of forgiveness.	1	2	3
12. His/her feeling for me has a quality of patience.	1	2	3
13. He/she can tell what I'm feeling even when I don't talk about it.	1	2	3
14. His/her feeling for me has a quality of compassion or sympathy.	1	2	3
15. He/she has a deep feeling of concern for my welfare as a human being.	1	2	3
16. He/she feels I have great worth and dignity.	1	2	3
TOTALS			

SCORING: Add up your responses. The highest possible score is 48; the lowest score is 16.

40-48 Your mate really does listen.

32-39 You feel your mate doesn't always listen.

24-31 You feel your mate seldom listens.

16-23 The active-listening skill needs a lot of work.

DISCUSS:

Share how you scored each other. What surprising things did you learn?

If you scored your partner between 16 – 31, ask how you can help encourage/help them improve their listening skills. If you scored your partner between 40 – 48, compliment them on being a good listener and share two examples of how they have listened to you well.

Digging Deeper

Meeting at the Fence

Compromise is becoming a lost art. We have to work through conflict to get to compromise. Here are some steps to help you.

AT THE FIRST SIGN OF CONFLICT . . . One of you says, “**Meet me at the fence.**” Rather than allow anger, defensiveness, parental tones, and frustration into your conversation, you stay in a peaceful environment knowing you agree to disagree until a designated time. This cools down the initial POW-WOW stage and allows the future agreement to take place while avoiding the defenses of name-calling, accusations, unrestrained anger, etc.

1. Agree to **MEET** at a specified time within 24 hours.
2. When you meet, begin with a word of prayer asking God to grant you the unity of His Spirit to enable you to agree and walk in oneness in this area.
3. Each person has the responsibility to come to the “fence” with three possible solutions to resolve the disagreement. Each person has the opportunity to **SHARE** his or her solution while the other person listens intently.
4. After both have stated their three options, it is time for **COMPROMISE**.
5. Ask, “Which one of the solutions is a win/win for both of us?”
6. Come to a mutual **AGREEMENT** that will benefit both of you.
7. **THANK** the Lord, and invite Him to help you in this agreed upon solution.

Tech Etiquette

1. Think and pray before you text, IM, tweet, or click the "send" button. James 1:19 instructs us to be quick to listen, **slow to speak**, slow to anger.
2. Avoid "Facebook fights" and over-sharing with friends and family. In Matthew 18:15 Jesus says, "If your brother sins against you, go and show him his fault, just between the two of you. If he listens to you, you have won your brother over."
3. Determine tech- etiquette guidelines for your family.
 - Under normal circumstances, how long should it take to respond to your future spouse's text, e-mail or voice mail?
 - What topics are off-limits for sharing on social networking sites?
 - Are there people with whom you and your future spouse should not "friend" on Facebook (e.g., ex-spouses, boy/girlfriends).
 - Are there people/businesses you and your spouse should not "follow" on Twitter?
 - Should you and your spouse have access to read each other's e-mails? Facebooks? Will you share your passwords/accounts, or keep them separate?
 - Is it okay to check e-mails or text when you're on a date?

Resist shortcuts and invest in "face-time" :-) is not a replacement for your smile, LOL doesn't replace hearing your laughter, LYLC isn't the same as hearing your spouse-to-be say, "Love you like crazy!"

Week 5

FAMILY DYNAMICS

Speaker Notes

Small Group Discussion

- **Read Genesis 2:24. Marriage involves “leaving and cleaving” and “becoming one.”** Discuss at least one area in which you have an opportunity for growth in this area.
 - How might “leaving and cleaving” apply to where you and your spouse will live, how you will celebrate holidays, raise/discipline children, or resolve conflict?
 - Where are you holding on to the way “my family has always done things”?
- How do your similarities or differences in your family of origin impact your current relationship?
- Quickly complete the **Hidden Rules** exercise on the next page. Randomly select a few items and share where couples might be in disagreement and why. (Make sure couples discuss further as part of their couples exercise).
- What from your family of origin would you like to repeat in your couple relationship? What would you like to change? How can you start making those changes?
- Since the success or failure of your marriage will also include each other’s family, what do you perceive as things that need to be discussed regarding your... in-laws, grandparents, siblings and other relatives? Where might you need to set boundaries with parents as you move towards balancing or maintaining a balance in your relationship?
- What things from your childhood could influence your upcoming marriage? (e.g., perfectionism, procrastination, impulsiveness, compulsive, overworking, withdrawing, tending toward depression, worry, overeating, low self-esteem, laziness, wanting your own way, bringing problems from work back home with you, verbal abuse, or taking risks)

Hidden Rules

Please mark YES or NO next to each question identifying what is normal for you. Please find a time to discuss each statement with your partner. When in disagreement, work towards understanding and resolution.

1. Married women only work until babies are born. Then they stay at home.
2. The fun of Christmas morning is sleeping late.
3. Sex is never to be discussed.
4. The fun of Christmas morning is waking up early and getting completely dressed for a big family breakfast.
5. Two people who really love each other should never argue.
6. No home is complete without a cat.
7. You're married for life, so you never need to talk about it.
8. Men always do the driving.
9. Two people who really love each other have plenty of arguments.
10. Husbands always plan the vacations.
11. Two children – max.
12. Gaining weight is a sure sign that you no longer care about your spouse.
13. Men do not need to engage in deep conversation. It's not natural.
14. Being on time is critical.
15. Men always initiate sex.
16. Women whose husbands don't engage in deep conversation are free to tell their friends about it.
17. Life is fun.
18. How many children a couple has is up to God.
19. Kitchen cabinet doors are a nuisance, which is why they should be left open.
20. Women hide their purchases from their husbands.
21. Men don't do housework.
22. Alcohol, in any form, is a bad idea.
23. Except for anger, men do not show their emotions.
24. The house should always be immaculate.
25. Cars are to be idolized and should never be dirty.
26. Dinner isn't dinner without a glass of wine. Football isn't football without a beer.
27. Cars are transportation. Period.
28. Saying a prayer before a meal is nonnegotiable. Even at McDonald's.
29. Husbands write the checks.
30. Men should volunteer to do housework without being asked.
31. A man should always hold the door for his wife.
32. Sandwiches are always made with white bread.
33. Wives do the books.
34. It's not necessary to say a blessing before every meal. God knows we're thankful.
35. Sitting quietly and reading a book is a complete waste of time.
36. A woman should never make more money than her husband.
37. No home is complete without a dog-a really big dog.
38. A hot breakfast will only be possible if you put a lighted match to your cornflakes.
39. A loving husband should be blind to his wife's weight gain. Anything else is conditional love.
40. Watching sports on television is a complete waste of time.
41. Wives are responsible for the warmth and tenderness in the relationship.
42. In-laws are never to be consulted.
43. Screaming is always a bad idea. We never raise our voices. We never yell.
44. Women should be willing to move to follow their husbands' careers.
45. Men do yard work.
46. Couples should never borrow money from their parents.

Taken from *The Most Important Years of a Man's Life* by Robert Wolgemuth & Mark Devries, pp. 46-57.

Couple Devotional

Families are interesting. We don't get to pick them and a lot of who we are is a result of the family we grew up in. Most of us would be able to recognize the good and perhaps the not so good in our extended families. The families represented in the Bible are no different. They experienced both great things as well as challenging circumstances. Take some time and read about the dynamic between two brothers in the Old Testament.

Read together Genesis 27

Answer separately and then discuss together:

- What was one interesting thing you took away from reading Genesis 27?
- List two things you see that might have been morally wrong in this scripture?
- What was the difference between the father's plan and the mother's plan?

Differences in parental perspectives exist even in today's culture.

Do you remember a time when your parent's had a different perspective in regards to parenting you? Describe their differences.

The family we grew up in impacts who we are today. Rebekah's choice was "her plan/her will" not "God's plan/God's will". We can take that same path by choosing "our will" over God's will.

- Are you able to identify a time in your life when you might have chosen "your plan/ your will" over "God's plan/God's will"?
- If so, did it have a negative or positive impact on your life?
- What about a negative or positive impact on someone else's life?
- From Genesis 27, identify the consequences from Jacob taking Esau's blessing.

Pray Together:

The **Serenity Prayer** is the common name for a prayer authored by the American theologian Reinhold Niebuhr. The best-known form is:

God, grant me the serenity to accept the things I cannot change,
The courage to change the things I can,
And the wisdom to know the difference.

Here it is in complete form:

God grant me the serenity
to accept the things I cannot change;
Courage to change the things I can;
and wisdom to know the difference.
Living one day at a time;
Enjoying one moment at a time;
Accepting hardships as the pathway to peace;
Taking, as He did, this sinful world
as it is, not as I would have it;
Trusting that He will make all things right
if I surrender to His Will;
That I may be reasonably happy in this life
and supremely happy with Him
Forever in the next.
Amen.

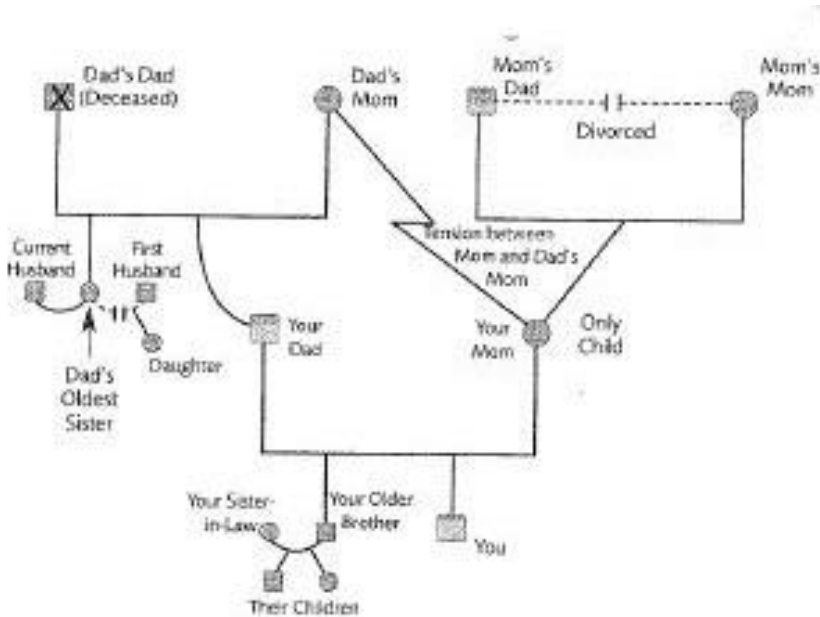
- Pray the Serenity Prayer together as a couple.
- Underline at least one area in the Serenity Prayer you would like to work on. Then individually pray about it (them) and ask God for the courage to change with His help.

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 3 and Chapter 10

Couple Exercise

Answer separately and then discuss together



On a separate sheet of paper, construct a Genogram of your individual family.

- Together, give a brief description of each person's genogram.
- After the initial description, go deeper on information on your parents and grandparents by discussing:
 - What was their marriage like?
 - How did they deal with conflict?
 - What do you know about their spiritual life?
 - Where there any models of great marriages in your family system? If so, what were the great characteristics of their marriage?
- In what ways has your childhood experience been good or bad modeling for your marriage?
- What changes would you like to make in your marriage from those you've experienced in your family?

- Who made most of the decisions in your family? How would your partner answer this question?
- What things do you hope your spouse will emulate from their parents: behavior/attitudes, and what things do you hope they will not?
- How important is it that your future spouse participates in family events? What do you expect from them when you are invited to picnics, gatherings, birthdays, anniversaries, etc.?

For Previously Marrieds

- Since your previous marriage, how long have you lived alone? As a result of your independence, what areas may you have difficulty giving up?
- Since we all have baggage that we bring into relationships, list some mistakes that might be brought in from a previous marriage.
- What are potential problems with former/future in-laws?
- Are you confident you have settled the issues of your previous marriage and are ready to marry again? Explain.

Week 6
IMPORTANT FIRST YEARS OF MARRIAGE

Speaker Notes

Small Group Discussion

- The principle *"God created marriage for our holiness not our happiness"* was referenced in today's message. Share your perspective on the principle. Is this a new concept? Are you challenged by this concept? Are you in acceptance of it?
- In what areas would you like to know your spouse better? What conversations or experiences could you bring about to learn more about him?
- What classes, retreats, books or other "skill building" resources have you seen couples benefit from?
- What things might you want to intentionally plan with your spouse to set your marriage up for success?
- How willing are you to personally address self-change in regards to behavior, expectations, forgiveness, or deeper spiritual relationship?

Couple Devotional

In Chapter 3 of Colossians the apostle Paul explains true Christian behavior. We should reflect Christian behavior at all times in our lives but we should focus greatly on responding as Christ would to the one closest to us – our spouse. Your first year together as husband and wife will offer great moments of joy but also times of adjustment. The challenge in the latter is to reflect on how Christ would respond. This passage gives you clear direction on delivering a Christ-like response.

Read Together Colossians 3:8-17

Answer questions separately and then discuss together.

Referring to verses 8 & 9, please identify the opposite of “the things we should rid ourselves of”:

Column A	Column B (opposite)
Anger	_____
Rage	_____
Malice	_____
Slander	_____
Filthy Language	_____
Lying	_____

- From Column A please list the things you are still working on “ridding yourself of”:
- How might you be able to accomplish this? (accountability, praying, Bible study, self-control, counseling etc.)
- What does the word **admonish** mean in this passage? (it is NOT to reprove or scold)
- During your first year of marriage what approach might you use to admonish your spouse?
- From verse 12, personally identify which of the characteristics are your strengths:
- From verse 12, personally identify which of the characteristics are growth areas for you:
- Does your partner agree with these are your strengths and growth areas?
- How can you commit to improving one of these growth areas for the sake of your future spouse?

Pray Together

Each of you pray to God:

Dear God,

You have called me to this awesome role as a husband/wife. Please guide me in the areas where I need to take more responsibility. Help me rid myself of any _____, _____, _____ (practices from vs. 8) which still finds its way into my behavior. Develop me deeper with the ability to show _____, _____, _____ (from vs. 13) to (partner's name). As Christ loved the church, help me to love (partner's name) and to serve him/her sacrificially. As I am subject to the Lord, help me to serve (partner's name) in the same manner as I would serve the Lord. Help us to praise and esteem each other as we grow to know you, God, and each other in these first important years of marriage. In Jesus name, Amen.

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 7 and Chapter 12

Couple Exercise

Answer questions separately and then discuss together.

- What one outside commitment could you give up in the first year of marriage in order to give your spouse the gift of your time and attention?
- What one thing would you like to learn about, together, in your first year of marriage?
- Husbands and wives will be at different places spiritually. Discuss what a spiritual foundation may look like in your relationship.
- From the list below, discuss what you might continue to learn about one another.
 - Personality
 - Emotional needs
 - Romantic needs
 - Values
 - Expectations
 - Viewpoints
 - Fears
 - Emotional triggers
- Philippians 2:3-4 states: "Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others." What areas do you feel challenged with selflessness in your relationship? Get feedback from your future spouse on areas they think you could improve.
- What are a few of the "simple things" you appreciate your future spouse saying or doing? Create a list of things you commit doing for one another after you are married.
- Marriage Expectations - Each person has many expectations of what marriage will be like. List your 10 greatest expectations for marriage.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

The Unforeseen “Expectations”

And Possible Fears of Incompatibility

Finding the Passions of your spouse: Observe any sensitivities/irritations/things you’d like to see changed/added in the following questions:

1. Where do you spend most of your time? Are there any irritations/sensitive areas?
2. What do you spend your time on?
3. Who do you spend most of your time with?
4. What amount of time do you spend working/pleasure? Is it balanced?
5. Do you know what your future mate is passionate about? (i.e. shopping, television, sports, people, computers, texting, tweeting, face book, church activities, service, missions, faith).
6. What will be your boundaries regarding friends after marriage, spending time together with siblings, meeting friends after work, single friends, separate friends? What about friends of the opposite sex? What precautions should there be established before marriage?
7. How important are other couples in your life (role-modeling)? Who do you not want to be like? Will you join a couples’ Bible Study?
8. Will you attend church together? Is that important? Do you know what you believe? Do you know what your future mate believes?
9. How often will you spend time with In-laws? What about surprise visits from them or others? Do you see any possible problems w/family/friends? How will you care for our aging parents?
10. What about your work? Will you continue to travel/commute? Is this becoming a problem?
11. What type of house do you expect/hope to live in (neat/tidy or clean when needed)? Who will do the cleaning? What about the laundry? Who makes the bed? Who will plan the meals/shop/do dishes? Who will cook meals? Will you eat on time and together? What is a good meal time to agree upon? What if someone is late? How often will you go out to eat?
12. How important are eating habits? (health food, vitamins, snacking vs. a full meal each day, eating together, eating while watching television, eating fast food after work).
13. What kind of physical exercise do you enjoy (together, separate, maintaining good weight).
14. What about alcohol, smoking, mind-altering drugs? What limitations would you prefer?
15. Sleeping habits: Morning/cheerful person? Night person/sleep late/awake grumpy?
16. How strong are political views? Are there any differences?
17. How will you like to make your anniversary a special?

Digging Deeper

Additional assignments are offered on the next few pages.

Digging Deeper

Your Partner's Acceptance

Circle the number that corresponds to your response on how accepted you feel.

	No	Mid	Yes
1. I feel guilty when I ask for things or sometimes want my way.	3	2	1
2. I am afraid of making mistakes around him/her.	3	2	1
3. I feel it necessary to defend my actions when I'm with him/her.	3	2	1
4. I am bothered by fears of feeling stupid or inadequate with him/her.	3	2	1
5. Criticism from him/her hurts my feelings of worth.	3	2	1
6. I feel free to show my weaknesses in front of him/her	1	2	3
7. I can care for myself in spite of his/her feelings for me.	1	2	3
8. I am afraid to be myself with him/her.	3	2	1
9. I feel free to express my needs to him/her.	1	2	3
10. I find that I must give him/her reasons for my feelings.	3	2	1
11. I can be negative or positive with him/her.	1	2	3
12. My wants, likes, dislikes, and values are respected by him/her.	1	2	3
13. I sometimes ask for my needs to be met.	1	2	3
14. I can be inconsistent or illogical with him/her.	3	2	1
15. I am afraid to show my fears to him/her.	3	2	1
16. I am afraid to show tears in front of him/her.	3	2	1
TOTALS			

SCORING: After you have responded to each statement, add up your score. The highest possible score is 48; the lowest score is 16.

- 40-48 Strong feelings of acceptance
- 32-39 Lack some feelings of acceptance
- 24-31 Serious feelings of lack of acceptance
- 16-23 Your communication needs lots of work

Digging Deeper

Perceptions

Below you are given the opportunity to evaluate your partner. Be honest in your evaluation and remember these are just your perceptions.

	Needs to Improve	Improving	Good	Very Good
1. Decision making				
2. Conflict resolution				
3. Finances				
4. Jealousy				
5. Hobbies (time balanced)				
6. Moodiness				
7. Temper				
8. Dependability				
9. Job (responsibility)				
10.Recreation (time balanced)				
11.Television (time balanced)				
12.Telephone				
13.Affection				
14.Friendships				
15.Praying together				
16.Spending time with you				
17.Relatives (relationships)				
18.Sense of humor				
19.Time with God				
20.Communication				

Week 7
GOD'S PROTECTION FOR MARRIAGE

Speaker Notes

Small Group Discussion

- Share something you learned after completing last week's homework.
- Discuss the Godly insights that you, personally, gained from this session. Include verses that you heard or read and share examples that impressed you, along with things you really didn't know until hearing them today.
- Discuss things you feel comfortable with that were presented today.
- Why is it necessary to stay sexually pure until marriage? Do you agree with the scriptures? Are both of you in total agreement?
- Take turns so that each person in the group shares what protective steps and/or boundaries you learned today, in reading, or just along the way, that would help protect your relationship now... and in your marriage.
- What boundaries would you personally like to commit to in order to safeguard your marriage (i.e. giving up close relationship with opposite sex, keep from allowing others/things from consuming your time: computers, cable channel, suggestive magazines/books)

Couple Devotional

There will be many things that you both need to be protected from in your marriage - commitment to your vows, conflict, crisis, sexual temptations, and _____. (You know how to fill in the blank for your circumstances). Let's look at how Paul gives us a guide for protecting our marriage and all areas of life.

Read Together Ephesians 6: 10 - 20

Answer separately and then discuss together

- What confidence do you receive from reading vs. 10?
- Referring back to vs. 12, what are some of the evil forces you see at work in the world today?
- What areas in your personal life do you believe get pulled by "this evil force"?
- What are potential areas in your marriage where you might need God's extra protection from these evil forces? (money, questionable relationships, poor attitude, etc.)

Identify the pieces of the armor and what they represent:

<u>Armor Piece</u>	<u>Represents</u>
Example: Belt	Truth

Pray Together

Each of you pray the "Armor of God" over your partner. There are people who pray this daily for their spouse.

¹³ Therefore put on the full armor of God, so that when the day of evil comes, (partner's name) may be able to stand his/her ground, and after (partner's name) has done everything, to stand. ¹⁴ Stand firm then, with the belt of truth buckled around (partner's name) waist, with the breastplate of righteousness in place, ¹⁵ and with (partner's name) feet fitted with the readiness that comes from the gospel of peace. ¹⁶ In addition to all this, take up the shield of faith, with which (partner's name) can extinguish all the flaming arrows of the evil one. ¹⁷ Take the helmet of salvation and the sword of the Spirit, which is the word of God. ¹⁸ And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord's people. In Jesus name, Amen.

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 9

Couple Exercise

Answer questions separately and then discuss together.

- Compare the worldly perceptions of physical intimacy with what you now understand from God's point of view.
- List some ways in which you would like to see your relationship change in view of the talk today. If you need help in this area, speak with your leaders or anyone in this ministry. Ask your leaders to pray with you and for you as a couple.
- Who are the people in your life who have influenced your thinking the most regarding sexual intimacy?
- If Jesus changes areas of our lives as we surrender them to Him, then what areas would you like to see changed in yourself, and changed in this relationship?
- Discuss areas that may become a problem after you marry. (i.e. physical, spiritual, emotional, mental).
- What do you think about pornography? What degree has it ever played a part in your life, and how recently?
- How do you perceive your marriage fulfilling your physical or emotional needs? Explain.
- What married couple(s) come to mind when you think of those who have safeguarded their marriage?
- Who/What has influenced you the most regarding marriage (friends, family, reading, movies)?
- How would you want to refresh your marriage, eventually (e.g., participate together in small group of couples, seminars, read books, discuss with other family members)?
- What areas do you see in your life that lack self-control?
- Regarding physical intimacy, and the things you have heard, do you wish you knew more/less? Why?

For Previously Marrieds

- How has your previous marriage affected your sexual desire for your future spouse? Be sure to interact with an attitude of understanding and forgiveness.
 - Depending on the ages of children/stepchildren you are bringing into the marriage, how will you arrange time to form your own bond of oneness? What fears or concerns do you have about the common struggle for privacy?

Week 8 FINANCES

Speaker Notes

Small Group Discussion

- What one thing in today's talk spoke to you in particular?
- Rate yourself 1 to 10 (1=saver, 10=spender). How do you handle one person being a 2 and one an 8?
- What conversations have you had discussing who handles finances—checkbook, bills, savings, etc.? Will all money taken in by both partners be pooled? If not, how will it be divided?
- Complete the Money Motivation Quiz on the next page. What does money mean to each of you? Are your motivations different? If you differ, how will you adjust/acknowledge each other's perspective?
- How can you come to a resolution if the two of you disagree on a financial matter?

Money Motivation Quiz

- 1) Money is important because it allows me to...
 - a. Do what I want to do.
 - b. Feel secure
 - c. Get ahead in life.
 - d. Buy things for others.
- 2) I feel that money –
 - a. Frees up my time.
 - b. Can solve my problems.
 - c. Is a means to an end.
 - d. Helps make relationships smoother.
- 3) When it comes to saving money, I...
 - a. Don't have a plan and don't often save.
 - b. Have a plan and stick to it.
 - c. Don't have a plan but manage to save anyway.
 - d. Don't make enough money to save.
- 4) If someone asks about my personal finances, I ...
 - a. Feel defensive.
 - b. Realize I need more education and information.
 - c. Feel comfortable and competent.
 - d. Would rather talk about something else.
- 5) When I make a major purchase, I...
 - a. Go with what my intuition tells me.
 - b. Research a great deal before buying.
 - c. Feel I'm in charge – it's my/our money.
 - d. Ask friends/family first.
- 6) If I have money left over at the end of the month, I...
 - a. Go out and have a good time.
 - b. Put the money into savings.
 - c. Look for a good investment.
 - d. Buy a gift for someone.
- 7) If I discover I paid more for something than a friend did I...
 - a. Couldn't care less.
 - b. Feel it's okay because I also find bargains at times.
 - c. Assume they spent more time shopping, and time is money.
 - d. Feel upset and angry at myself.
- 8) When paying bills, I ...
 - a. Put it off and sometimes forget.
 - b. Pay them when due, but no sooner.
 - c. Pay when I get to it, but don't want to be hassled.
 - d. Worry that my credit will suffer if I miss a payment.
- 9) When it comes to borrowing money I -
 - a. Simply won't – don't like to feel indebted.
 - b. Only borrow as a last resort.
 - c. Tend to borrow from banks or other business sources.
 - d. Ask friends and family because they know I'll pay.
- 10) When eating out with friends I prefer to ...
 - a. Divide the bill proportionately.
 - b. Ask for separate checks.
 - c. Charge the bill to my bankcard and have others pay me.
 - d. Pay the entire bill because I like to treat my friends.
- 11) When it comes to tipping I...
 - a. Sometimes do and sometimes don't.
 - b. Just call me Scrooge.
 - c. Resent it, but always tip the right amount.
 - d. Tip generously because I like to be well thought of.
- 12) If I suddenly came into a lot of money, I ...
 - a. Wouldn't have to work.
 - b. Wouldn't have to worry about the future.
 - c. Could really build up my business.
 - d. Would spend a lot on family and friends and enjoy time with them more.
- 13) When indecisive about a purchase I often tell myself ...
 - a. It's only money.
 - b. It's a bargain.
 - c. It's a good investment.
 - d. He/she will love it.
- 14) In our family ...
 - a. I do/will handle all the money and pay all the bills.
 - b. My partner does/will take care of the finances.
 - c. I do/will pay my bills and my partner will do the same.
 - d. We do/will sit down together to pay bills.

Score your answers to questions 1-14 by the letter of your answer.

a. _____ b. _____ c. _____ d. _____

Money means different things to different people. Often the meaning of money and the way in which it motivates us is subtle.

a - money relates to FREEDOM. Money means that you have the freedom to do what you would like.

b – money relates to SECURITY. Money provides protection, stability, and security.

c - money relates to POWER. Money is an expression of personal success and control.

d - money relates to LOVE. Money is used to express love and build relationships. Relationships are a top priority.

Understanding our relationship with money is key to managing our money wisely. Discuss the differences in your money perceptions with your future spouse.

Couple Devotional

For years, studies have shown that managing finances can cause conflict within a marriage. Our differing values, lack of financial knowledge and out-of-balance perspective can make managing money one of the most difficult and potentially explosive topics for couples to handle. Let's read what Jesus has to say about getting the "right perspective" on money.

Read Together Matthew 6:19-24

Answer questions separately and then discuss together.

- In verses 19 – 21 Matthew talks about our treasures and where they are stored. What does it say happens to the treasures we store on earth?
- Take an inventory of your treasures. What are you storing on earth that will be destroyed and what are you storing for heaven that will remain?

Earthly Treasures
(Destructible) _____

Heavenly Treasures
(Non-destructible) _____

- What/who are the two masters referenced in vs. 24?

Whatever you store up is what you will spend (devote) your time and energy thinking about. Where you spend your thoughts, will be your master.

- Does God or money (material things) occupy most of your thoughts?
- In what areas from this passage have you been convicted? How would you like to change that?

Pray Together

Each construct a prayer using the **ACTS prayer model** and share your prayers with God and your partner.

A – Acknowledge God as your provider

C – Confess places you feel you might not spend your money wisely

T – Thank God for how He has provided for you in the past

S – Ask for his guidance on your future spending habits and how you can gain better discernment for "Earthly Treasures" vs. "Heavenly Treasures"

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 8

Couple Exercise

Answer questions separately and then discuss together.

- If someone gave you a gift of \$10,000, how would you spend it?
- How much money can one spouse spend without the spouse's approval? What's the limit (besides essentials like food, rent, etc.)? \$5? \$50? \$100? \$1000?
- Once married, will you be saving or spending more?
- Will you work together on a budget? Do you plan to maintain and live within the budget?
- Will you give 10 percent and spend the other 90 percent?
- List in order of importance five areas where you should currently be spending your money:
A.
B.
C.
D.
E.
- What are necessities and what are luxuries in the first years of marriage?
- Share your thoughts on borrowing money from relatives.
- Discuss advantages/disadvantages of separate/joint checking or saving accounts.
- List the five material possessions/accounts that you value highly! (BE SPECIFIC: i.e. computer system, home entertainment equipment, athletic equipment, car, wardrobe, timeshare, etc.)
A.
B.

C.

D.

E.

- **Self-Quiz: Smart money management is crucial.**

Take the following self-quiz to see how you are managing your finances:

YES

- Do I ever get behind on my bills?
- Do I use credit cards for routine purchases?
- Do I borrow money to pay off bills?
- Do I count on overtime or income from a second job to make ends meet?
- Am I reluctant to sit down to pay my bills?
- Do I make unplanned trips to the bank?
- Do I consistently come up short the day before payday or race to the bank to cover checks I wrote the day before?
- Do I make purchases of \$50 or more on impulse?
- Do I fail to keep accurate financial records or to balance my checkbook?

How you did:

Two or fewer checks: you're doing a good job;

Three or four checks: okay, but you could do better;

Five or six checks: you're heading into financial trouble;

More than six: Danger! Change your spending habits immediately.

For Previously Marrieds

- What lessons did you learn about money in your first marriage? What would you like to do differently in handling finances than in your first marriage? Who handled the finances in the prior marriage? Who will now?
- Do you feel sensitive to having your own things and being more independent financially? If so, how will you resolve this practically? In what ways will past obligations from your previous marriage affect the marriage you are entering into?
- Have you discussed financial responsibilities for your stepchildren? What if the former spouse refuses to support? Are you willing to support them? Should a stepparent assist the parent in paying added child expenses – medical, school, clothes, toys, etc.?

- If you have investments/income from your previous marriage, how do you see these investments handled after you are married? Have either of you discussed pre-nuptial agreements? Is this disturbing to either of you?

Digging Deeper

Additional **Money Assignments** are offered on the next few pages.

Digging Deeper

A Financial Assessment

GOALS TO ACHIEVE THIS YEAR:

Make it a priority to discuss with your fiancé financial goals. These goals will become the basis for shaping your budget, and they will serve as a motivating factor for following through in the months ahead.

WHAT I OWE:

As you fill out the second column (Amount) of this section, use the total balance due on each item.

WHAT I OWN / NET WORTH:

These sections are optional, but we encourage you to fill them out so you can calculate a simplified version of your "net worth." Consider that the value of things you own should be the amount you would expect to get if you sold the items.

GIFT LIST:

This is an often overlooked or underestimated part of our spending. Write the names of individuals you will be purchasing gifts for in the coming year. Remember to include cards, postage at Christmas, parties, etc.

WHAT I SPEND:

Give it your best shot to determine a monthly average for expenses in each category. Go through your checkbook, , credit card bills, and utilities for the past year. Include periodic expense items such as auto insurance, taxes, etc. which may not be paid on a monthly basis.

The income amount is what you take home after taxes and other deductions. Make a note of any deductions (such as medical insurance, retirement, etc.). When those items occur under expenses, just enter the notation "payroll deduction."

If your income varies from month to month, use a conservative monthly estimate based upon the last two or three year's earnings. Referring back to your income tax records could be helpful in that determination.

SPECIFIC FINANCIAL GOALS I WOULD LIKE TO ACHIEVE:

(Check appropriate boxes and write in detail.)

Pay off debt:

Save for a major purchase (home, car, other):

Save for a dream vacation:

Save for emergencies:

Save to replace items that may wear out (major appliances, home repairs, car):

Save for college expenses:

Save for retirement:

Increase my giving to the church:

Increase other giving:

Other:

Other:

Other:

Other:

Digging Deeper

Net Worth

What I Owe

What I Own

Amount / Payment

Credit Cards			
Car Loans			
Education			
Family/Friends			
Home Equity			
Mortgage			
Other			
Total of all I			

Amount

Checking Account	
Savings Account	
Other Savings	
Insurance (Cash	
Retirement	
Home (Market	
Auto (Market Value)	
2 nd Auto (Market	
Other Possessions-	
Money Owed to me	
Other	
Total of all I own	

Net Worth

Total of all I Own – Total of all I Owe = Net Worth (in earthly terms, not God's)*

_____ - _____ = _____

** Never confuse your self-worth with your net worth. In God's eyes each one of us is of infinite value.*

Digging Deeper

Gifting

Here's an often overlooked or underestimated part of our spending. Write the names of individuals you will be purchasing gifts for in the coming year. Remember to include cards, postage at Christmas, parties, etc. Enter the names of those you usually buy gifts for and the amounts you usually spend under the appropriate columns.

Name	Birthday	Christmas	Anniversary	Other
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				

NOTE: You may wish to include cost of holiday decorations, entertainment, etc.

GRAND TOTAL \$ _____ MONTHLY AVG. (Total / 12) = \$ _____
(of all columns)

Digging Deeper

What I Spend

EARNINGS/INCOME PER MONTH

SALARY #1 (NET TAKE HOME) _____
 SALARY #2 (NET TAKE HOME) _____
 OTHER (LESS TAX) _____
 TOTAL MONTHLY INCOME \$ _____

INSURANCE 5% \$ _____
 AUTO _____
 HOMEOWNERS _____
 LIFE _____
 MED/DENTAL _____
 OTHER _____

EXPENSES PER MONTH

% GUIDE
 GIVING ?? % \$ _____
 CHURCH _____
 OTHER _____

PERSONAL SAVINGS 5-10% \$ _____

DEBT 0-10% \$ _____

CREDIT CARDS
 VISA _____
 MASTER CARD _____
 AMERICAN EXPRESS _____
 OTHER _____
 GAS CARDS _____
 DEPARTMENT STORES _____
 EDUCATION LOANS _____
 OTHER LOANS _____
 BANK LOANS _____
 CREDIT UNION _____
 FAMILY/FRIENDS _____
 OTHER _____

HOUSING 25-38% \$ _____

MORTGAGES/TAXES/RENT _____
 MAINTENANCE/REPAIRS _____
 UTILITIES _____
 ELECTRIC _____
 GAS _____
 WATER _____
 TRASH _____
 INTERNET/CABLE _____
 PHONE _____
 OTHER _____

AUTO/TRANSPORTATION 5-15% \$ _____

CAR PAYMENT/LICENSE _____
 GAS & BUS/TRAIN/PARKING _____
 OIL/LUBE/MAINT. _____

HOUSEHOLD/PERSONAL 15-25% \$ _____

GROCERIES _____
 CLOTHES/DRY CLEAN _____
 GIFTS _____
 HOUSEHOLD _____
 KIDS' EXPENSES _____
 DÉCOR _____
 CLOTHING _____
 HAIRCUTS/BEAUTY _____

OTHER
 BOOKS/MAGAZINES _____
 HIS ALLOWANCES _____
 HER ALLOWANCES _____
 MUSIC LESSONS _____
 TECHY GADGETS _____
 EDUCATION _____
 MISCELLANEOUS _____

ENTERTAINMENT 5-10% \$ _____

GOING OUT
 MEALS _____
 MOVIES/EVENTS _____
 BABYSITTING _____
 TRAVEL (VAC. /TRIPS) _____

OTHER
 FITNESS/SPORTS _____
 HOBBIES _____
 MEDIA RENTAL _____
 OTHER _____

PROFESSIONAL SERVICES 5-15% \$ _____

CHILD CARE _____
 MED/DENTAL _____
 OTHER
 ACCOUNTANT _____
 COUNSELING _____
 PROFESSIONAL DUES _____

MISC. SMALL CASH 1-15% \$ _____

TOTAL EXPENSES 100% \$ _____

Week 9

STAYING IN LOVE

Speaker Notes

Small Group Discussion

"When the satisfaction, security and development of another person become as significant to you, as your own satisfaction, security and development—love exists." ~John Powell

Marital love requires the ability to put yourself in your partner's place, to understand that the differences that divide you are the differences of two unique personalities, rather than betrayals of your hopes and dreams. The unconditional willingness of each of you to understand and resolve these differences through the sharing of your deepest feelings, concerns, attitudes and ideas is a fundamental component of mutual love. from *Before You Say 'I Do'* by H. Norman Wright.

- After hearing the message today and reading the quotes above, how has your perspective changed on love and marriage?
- The speakers shared an incident that occurred on their wedding day. As a couple, how would you have dealt with the same situation? What are your biggest fears/concerns about your wedding day? If the worst thing you can imagine were to happen, how would you handle it?
- Read Luke 16:10. **Christ shows that if we are not faithful in trivial matters, we cannot expect to be faithful when confronted with weightier matters. God tests our faithfulness in our day-to-day activities, and it is in them that real Christianity emerges.** Name specific "little things" that are important for you and your spouse to work on.
- Discuss a few helpful perspectives on apologizing and forgiving from Chapters 5 and 6 in your book.
- Discuss romance versus commitment. How do you define these terms? What do they mean to you?

Couple Devotional

Forgiveness is a foundational truth in the Bible and a key component to marriage. We need to model forgiveness after how God forgives. God forgives us because of God's great mercy and our acknowledgement of Christ and what he did on the cross. Once we understand God's forgiveness, we in turn will want to show mercy and grant forgiveness to others.

Read Together Mark 2:7, Ephesians 4:32, Colossians 3:13 – 14

Answer separately and then discuss together

As referenced in the Life Application Bible, the key to forgiving others is to realize and accept how much God forgave you. Realizing God's infinite love and forgiveness helps us to love and forgive others.

- Who is the one who grants ultimate forgiveness?
- How did God grant the forgiveness for our sins?

Forgiveness is:

- A decision NOT to hold an offense against the offender
- Difficult without the help of God
- Not always for the other person but more for you, the one who needs to grant the forgiveness.
- Needed regardless whether the offender has repented or asked for forgiveness, **we can and should be able to release the offense.**
- Not just saying the words but also the action to **fully remove the burden, grudge, offense** and promote **an attitude and disposition of change.**
- Reference a time when it was difficult for you to forgive someone who hurt you or wronged you.
- Have you been able to forgive them yet for this offense?
- Is there something you need to ask forgiveness from your future mate for? Ask your future spouse if there is something specifically you need to ask forgiveness for. You may not be aware of this.

**Pray Together:
The Lord's Prayer**

Our Father, which art in heaven,
Hallowed be thy Name.
Thy Kingdom come.
Thy will be done in earth,
As it is in heaven.
Give us this day our daily bread.
And forgive us our trespasses,
As we forgive them that trespass against us.
And lead us not into temptation,
But deliver us from evil.
For thine is the kingdom,
The power, and the glory,
For ever and ever.
Amen.

Individually take time praying to God:

- Ask God for forgiveness of your offenses (list specifically if you can)
- Ask God to reveal people and circumstances you may need to forgive others of
- Ask God for the power to be able to forgive in areas where it has been difficult
- Ask God to help you be the spouse He (God) desires you to be

Book Reading

Things I Wish I'd Known Before We Got Married - Chapter 5 and Chapter 6

Couple Exercise

Answer questions separately and then discuss together.

- My parents (or significant figures) have had an impact on my relationships in the following ways:
- When you experience conflict in a relationship with a co-worker, friend, etc., do you tend to withdraw, shout it out, have to win, resolve or compromise?
- Recall one or two of your most vivid memories when your expectations were not met. How have you had difficulty with that from your youth until now?
- How well do you handle advice and constructive criticism, or would you rather hide instead of confront?

- Who comes to mind when you remember how you have had to forgive someone in the past because they did not meet your expectations? Did it take a long time? Explain!
- Do you have a tendency to retreat when things get difficult, or do you sit down and work things out? If you need time to get away and think about things, how long would that normally take? What would you like to change in the way you have behaved in the past?
- Women (as the future wife) – In what areas do you think your husband will need to be encouraged/respected? How does he express honoring love toward you?
- Men (as the future husband) – How have you already observed ways in which you will have to be more loving and understanding with your future wife? Is she already encouraging/respecting you, how so?
- Discuss ways you have gotten “your own way.” What has been your typical MO? Check those areas below that best describe you.
 - Avoid confrontation.
 - Get people to laugh about it, then agree with you.
 - Hold everything inside and let the other person decide.
 - Work hard to win the debate.
 - Seek out people who agree with you and support your views.
 - Plan your strategies and present your case.
 - Tendency to feel hurt and harbor resentment.
 - Keep nagging until people give in just to get you to stop.
 - If someone messes up, I generally am calm.
- How do you think you should deal with “the warning light going off in your relationship” that one or both of you seem to be ignoring? What could you agree to do ahead of time before you find yourself in this situation?

For Previously Marrieds

- **As couples who have been previously married, “leaving and cleaving” and “becoming one” can take on a different identity.** How will you begin letting go of ways “you’ve always done things” and begin to “become one family”? If you have children, how will you guide your children through this process?

Digging Deeper

Additional assignments are offered on the next few pages.

Digging Deeper

Be Aware

Sociological research has revealed various background factors that usually affect marital happiness. These factors are worth discussing before marriage. There is, of course, nothing absolute about them, but the prudent couple will want to be aware of any potential challenge ahead. Some couples may, and perhaps should, at least delay getting married if there are any serious concerns.

Generally speaking, a couple's marital adjustment will be more difficult if:

1. The couple meets or marries shortly after a very significant loss (death, divorce, illness, unemployment). Two years of adjustment after a divorce or widowhood before beginning a new relationship greatly enhances the success of the new relationship.
2. The couple looks toward marriage as a way of getting out of their parents' home or a way of distancing themselves from their parents.
3. The couple's family backgrounds are significantly different (education, traditions, social class, values and ethnicity).
4. The couple does not share a common Christian belief and commitment.
5. Either partner feels empty or insecure on their own and looks to the other to fulfill his or her needs.
6. Either partner has had a drug or alcohol addiction and is not in ongoing treatment (A.A., N.A.).
7. Either partner has had an unhappy childhood or adolescence, or poor marital role models in their parents.
8. The couple is unable to work through disagreements to the extent that both partners are satisfied, or communication is stifled by one partner's refusal to express himself or herself.
9. The couple's roles are typified by care taking or parenting of one partner for another rather than mutual respect.
10. The new couple will reside either extremely close to or at a great distance from either family of origin.
11. The couple will be dependent on either extended family financially, physically, or emotionally.
12. The couple marries before age 20 or after age 30.
13. The couple marries after an acquaintanceship of less than 6 months or more than 3 years of engagement.
14. The wedding occurs without friends or family present.
15. The couple marries out of a sense of guilt (e.g. for a past sexual relationship or because they don't want to hurt someone's feelings).

From Carter and McGoldrich, *The Family Over the Life Span*.

Digging Deeper

Love Letter

Use this page to write a love letter to your fiancé/partner. Write and express the answers to some or all of these ideas: qualities that attracted me to you, qualities I appreciate the most about you, or our differences that have helped me grow spiritually/emotionally.