

Before You Marry

Premarital Counseling

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Part 1: The Marriage Covenant

Purpose for Premarital Counseling

Marriage is a life-long commitment to enter into a binding union with another person. The purpose for premarital counseling is to help prepare a couple for the covenant that they are about to make with the person they are choosing to love and to partner with for the rest of their lives.

For the next four weeks we aim to share Biblical principles with you on marriage. We also will endeavor to discover your expectations of marriage and the person you are marrying. In addition, we hope to give you several opportunities to learn something new about the person you love.

The First Couple

We're going to begin our look at marriage by reading about the very first couple in the Bible, Adam and Eve. When God created mankind, He made them male and female.

Read Genesis 1:26-28.

God did not want Adam to be alone, so He took part of Adam and made Eve. Both Adam and Eve are God's children; both are spirit beings made in His likeness; both have characteristics of God; both are to have dominion in the earth.

Read Genesis 2:15-24

Eve was made to be an aid to Adam. She is capable and suitable to be his partner; not just for companionship or friendship,¹ but also for his assistance and protection.²

Verse 24 says, "Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh."

The word *joined* (*dabaq*, #1692) means "to cling, cleave, keep close, to stick to, adhere to." The noun from this verb is *glue*, and has the idea of loyalty and devotion. The word *one* (*echad*, #259) means "a unit."

Read Mark 10:2-9

Jesus quotes from Genesis and in verse 9 says that it is God who joins (or yokes) a husband and a wife together and that a man or woman should not separate the union.

¹ Malachi 2:14 *companion* means "friend."

² Hebrew word for *comparable* in Gen. 2:18 is *ezer* (#5828) "to aid, surround, protect."

Marriage is a union that should be based on the choice of a partner for life, not simply carnal affection or physical attraction.

Who Does God Want Me to Marry?

Who you decide to marry is your choice. As with any decision, you should be led by the Holy Spirit in your decisions. God will give you peace in your heart when you are in obedience to Him.

When you decide to enter into a marriage covenant, God is there to witness it and join you to that person. If you ever reach a point where you feel you made a wrong choice, you are still bound to that person, and God will honor and bless your obedience to remain in that marriage.³ Similarly, don't be deceived into thinking that there's only one person out there for you and if you don't marry that person that your life won't be God's best. God is able to accomplish His will in your life based upon your faith for today.

When choosing a spouse, remember that you aren't perfect and that your mate will not be perfect. You need to show grace to yourself and to your spouse in order to have a marriage that works. However, the Bible does warn us not to marry someone who has not made Him the Lord of his or her life.

II Corinthians 6:14 "Do not be unequally yoked with unbelievers. For what fellowship has righteousness with lawlessness? And what communion has light with darkness?"

Marriage is for Life

Read Romans 7:2-3

A marriage covenant is made between a man and a woman who willingly choose to bind themselves to each other to become one union as long as they both are living. When one spouse dies, that earthly union is ended.

If you are widowed and are looking to marry again, make sure that you are healed from the grief of losing your previous spouse and are ready to enter into another relationship.

Malachi 2:16 says, "For the Lord God of Israel says that He hates divorce..."

Divorce is when a man or a woman decides to end a marriage covenant that God has joined. Divorce is the ending of a covenant. Divorce tears hearts, families, children, purpose, finances and friendships. Divorce is extremely painful and leaves deep wounds. No one enters a marriage with the idea of getting a divorce; however, the divorce rate in the United States is over 60 percent.

Jesus said that when Moses allowed a Jewish couple to divorce, it was because of the hardness of their hearts. When a man and a woman are surrendered to the love of God,

³ I Corinthians 7:12-16

a marriage can be healed and strengthened. The love of God is supernatural and goes beyond human affection.

Marriage is a choice that is made from the heart, your spirit. You make an initial marriage vow on your wedding day, but each following day is filled with choices to honor your spouse. For a healthy marriage, continue to grow spiritually and cultivate your marriage.

Infidelity and Divorce

Read Matthew 19:3-9

Sexual immorality is a transgression against a marriage covenant that Jesus says is grounds for divorce under Old Covenant law because adultery is the breaking of a covenant.⁴ We understand that adultery is usually the result of a troubled marriage and involves both spouses. However, adultery is forgivable, and the couple may choose to go to God and ask Him to heal their relationship. God is able to restore them.

Abuse and Divorce

There is nothing specific in the Bible about physical, sexual or emotional abuse and divorce. We do know that God does not want a person or their children to be victimized by an abusive spouse. In our opinion, if someone is being abused in the home, that person should separate from their abuser and report the crime to the police. We also would advise the victim to go to their church or another organization to be surrounded by supporting and caring people. It is our opinion that someone who has been victimized by abuse should seek counseling and follow the leading of the Holy Spirit concerning divorce.

Whatever the decision is of the victim, the abuser should recognize that they have a problem. If the abuser is repentant, God can also forgive them and change their heart. If there is an issue with substance abuse, God can set that person free. We also recommend that the abuser make himself or herself accountable to someone and seek counseling.

Divorce and Remarriage

Divorce is not the unpardonable sin. Divorce is forgivable for the repentant heart; however, do not use God's grace as an opportunity to end your marriage.

If you have gone through divorce and want to be remarried, understand that you should first make sure that you have been completely healed and restored from the previous marriage before entering into another relationship.

If you have gone through divorce and want to remarry, we recommend that you go through additional counseling to prepare you for marriage, especially if children are involved.

⁴ I Corinthians 6:16-20

Two Whole Individuals Make One Marriage Union

Read Genesis 3:1-8

When Adam and Eve chose to disobey God, they wanted to be independent of God – they wanted to have control over their own lives. They wanted to be self-sufficient.

When Adam and Eve turned away from God, they also were turning away from the life that they had in God. As a result, we see that they felt feelings of guilt, shame and fear.

We are designed to find our life in God. Jesus was sent to restore us back into relationship with God. When we realize that God loves us and wants to care for us, we can trust Him and have the life we are meant to have in Him. If anyone lives apart from God, they are left with a need for Him. They need His unconditional love that only comes from knowing Him. When people know how God loves them, they are confident of their value and position as His child.

If a person is not born again and has no relationship with God, they are not complete. They have not experienced the life found in dependency upon God, so they most likely will try to find someone or something to try to fill that God-shaped hole in their heart.

If a person is saved but has not developed in an intimate and mature relationship with God, they might be lacking in their understanding of God's love for them. Even though they are in a right position with God, they might still be searching for their significance.

People who are not in a close relationship with God, who is in the spirit, will most likely try to pull on others, who are tangible, to complete them. Many times they will look to a spouse for that unconditional love, purpose and worth. However, a person is not capable of filling God's shoes. They can't love you like God can. They don't always value you like God does. They can't give you purpose like God does. It is not the responsibility of a human being to make another person whole. Eventually another person will disappoint or fail us. Only God can complete us. There is no substitute.

In times when we feel that our spouse doesn't understand us, times when our spouse disagrees with us, times when our spouse has hurt us, we must go to God. In times when we feel tired or stressed or tempted, we must go to God.

In times when our spouse is in need, we must love them, but we must also point them to God. We must pray. We must trust. We must praise. We must call on His name. God is what we need and God is what our spouse needs.

Honoring Family Order

Ephesians 5:21-33

Anytime you get two people together, there will be disagreements from time to time. God is a God of order. Therefore, God has placed an order of authority in the home. He designed for the husband to be the leader, and He placed the wife as second-in-command. She is a capable and suitable partner for him, designed to compliment in gifting (Genesis 2:18). As a team, they are to take their authority in the earth and in their home (Genesis 1:26-28).

What does it mean to be in authority in the home? The person in authority carries the responsibility to take the lead in matters that pertain to their family. The wife is to team up with the husband in authority, both of them working together to lead a good life, raise their children, and make an impact in their world.

For some, this concept of order can be difficult to swallow. Some question why God would put the man in authority over the woman since they are both capable to lead in their intelligence, skills, spiritual intuitiveness, and other qualities. However, when we honor God by honoring His system, we will be blessed.

There are general differences in our genders, but they do vary from person to person. The husband, as the leader, wants the support of his wife. He needs to be shown that he is supported as the leader. He needs to be valued and honored for the position that he is in. The wife, as the vice-president of the home, also needs to know that she is recognized and respected for her input. When a husband and wife honor each other for their roles in marriage, the two can live together in harmony, celebrating their wins and consoling each other through the loses. If there is a breakdown in respect for one another, the marriage will suffer.

Homework Assignment

Each week you will be given homework. Write your name and date at the top of the worksheet. Unless stated otherwise, complete the questionnaires individually. Do not share your answers with your mate. Return the questionnaires at your next session.

Getting to Know You

Please answer the following questions separately from your mate. Use a separate piece of paper if necessary. Do not discuss your answers. Bring the completed assignment to your next session.

How long have you been a couple?

What first attracted you to your fiancé?

1. What do you like about your partner physically?
2. What do you like about your partner emotionally?
3. What do you like about your partner intellectually?
4. What do you like about your partner intellectually?
5. What do you like about your partner spiritually?

List three of your partner's strengths:

- 1.
- 2.
- 3.

List three of your partner's weaknesses:

- 1.
- 2.
- 3.

What is your partner's biggest goal in life?

Part 2: Know Your Mate

Know Who You Are Marrying

If you were going to partner with someone in business, wouldn't you want to know if that person had the same vision as you? Would you be interested in their integrity? Would you want to know how they handled their responsibilities?

When a man and a woman marry, they are entering into a partnership for life. They need to know the person they are making this binding commitment to. They should know what to expect from the marriage and from the person they are making a covenant with. They should be familiar with their character traits.

The Importance of Transparency

For a man and woman to genuinely get to know one another, they need to be transparent. In a healthy relationship, both individuals are open and honest with one another so that they can see each other for who they really are. If someone is hiding their flaws, they are using deception to try to win someone's heart. If you really love someone and you want them to genuinely love you, you will be real with them and let them see your faults.

If you love someone, you will be yourself instead of pretending to be something that you are not. If there are differences between you, be true to yourself. It isn't fair to the person you are dating to misrepresent yourself. If they are going to marry you, then you need to let them see you for who you are. Let them see your true colors. For example, she goes to church because she knows it is important to him, but she inwardly doesn't want to have anything to do with God.

It is important that you date someone until you feel that you that you know them well enough to make a life long commitment to them. You should know their marriage expectations, their personality traits, their character traits, their interests, their abilities, their needs, their convictions, their religious beliefs, their political views, etc. You should know their family, how they handle their finances, how they communicate, how they handle conflict, how you will share responsibilities, etc. Some things will be important to you and other things might not be. One goal in premarital counseling is to give you tools to help you discover how well you know one another before saying, "I do."

You should decide what things you want to know about each other's past and how much detail you want to disclose. If someone does not feel that a past situation will affect the relationship, they may not want to share it. However, if the situation is still an issue for them, they should reveal it. If the only reason for not disclosing your past is because you can't trust the other person with the information, you may want to reevaluate your relationship.

Sharing a Vision

The role of the husband is to be the leader of the family. The role of the wife is to assist her husband in leadership of that home. Together they walk in their authority as a leadership team. Together they raise their children, they run their household, and they work and distribute their resources.

It is important for a couple to discover if they share the same vision for their lives. Is it a vision that they both believe in? Do they agree on careers? Church involvement? Community participation? Raising their children? Where they will live? Etc.

It is important for a married couple to nurture and work toward their vision. They need to spend time together. They need to share their responsibilities with one another. They should share their concerns and challenges and celebrate their successes together.

Sharing Lives

Being in a covenant means that all that you are, all that you have, and all that you do is entered into the union. Having a life together means that you have to die to yourself. That means that you choose to yield to the person you love. You prefer them, putting them first. You share all that you have with that person you are united with. Uniting with someone in covenant increases you.

When you have the joy of sharing your life with someone else, you accept that person completely. There will be things that you agree on and things that you disagree on. There will be differences because of perspective. There will be differences because of gender. There will be differences because of personality. When you join together with someone who is different from you, you expand your ability to do more.

Covenant also has the characteristic of growth. Instead of being one, you are two. You have doubled in your friends and in your family. You have the means to double your effectiveness. You have the possibility of reproducing children. Wonderful things happen when you come to an end of yourself and begin to grow as a family.

Meeting Needs

Only God can complete us and make us whole. However, we also are to recognize and help meet the needs of one another. Our needs are spiritual, physical, intellectual, emotional, social, sexual, financial, and recreational. Do you feel that your mate will be able to meet those needs?

Marriage Expectations

Please answer the following questions separately from your mate. Use a separate piece of paper if necessary. Do not discuss your answers. Bring the completed assignment to your next session.

1. How do you think married life will be different from single life?

5. What city will you live in? Are you willing to relocate?

3. What career goals do you have?

4. What financial goals do you have?

2. What responsibilities will you have in the home?

6. What church will you attend? How will you get involved?

7. What friends do you plan to socialize with individually? As a couple?

8. What recreational activities will you do together?

9. Is there anything that you are not willing to share with your spouse?

10. How do you see your marriage ten years from now? Twenty? Thirty?

Common Interests

Work together with your fiancé to fill out this chart. Check the appropriate box for each item. More than one box can be checked. Bring this assignment with you to your next session.

Activity	Him	Her
Walking or jogging		
Bike riding		
Traveling		
Camping, hiking, canoeing		
Fishing, boating		
Entertaining friends		
Church services or events		
Community events		
Charitable events		
Work related events		
Conferences, seminars		
School or alumni events		
Social groups, clubs, associations		
Visiting museums, city tours		
Art shows		
Hosting dinner parties		
Political events		
Spectator sports		
Competitive sports		
Music concerts		
Recreational parks		
Home improvement projects		
Yard work		
Family time, reunions		
Movies		
Television		
Video games		
Shopping		
Eating out		
Cooking, baking		
Reading		
Board games, playing cards		
Dancing		
Hobbies		
Other (list here)		

Before You Marry

Character Traits

Please answer the following questions separately from your mate. Place an "x" in the column to rate your mate. A number 5 means that this characteristic is very strong in your mate; a number 1 means that this characteristic is weak in your mate.

		1	2	3	4	5
1.	Attentive					
2.	Nice					
3.	Confident					
4.	Outgoing					
5.	Neat					
6.	Spiritual					
7.	Irritable					
8.	Stressed					
9.	Ambitious					
10.	Spontaneous					
11.	Optimistic					
12.	Efficient					
13.	Responsible					
14.	Anxious					
15.	Affectionate					
16.	Detailed					
17.	Practical					
18.	Moody					
19.	Social					
20.	Easygoing					
21.	Expressive					
22.	Conservative					
23.	Adaptable					
24.	Argumentative					
25.	Cautious					
26.	Dependable					
27.	Patient					
28.	Respectful					
29.	Playful					
30.	Frugal					
31.	Trustworthy					
32.	Organized					
33.	Aggressive					
34.	Adventurous					
35.	Fault finding					
36.	Takes initiative					
37.	Straightforward					
38.	Considerate					
39.	Logical					
40.	Punctual					

Part 3: Physical Intimacy

Expressing Love Through Physical Intimacy

God, as our Creator, designed us to desire and enjoy sexual relations with our spouse. One purpose was reproductive so that we could populate the earth, but God also wanted husbands and wives to enjoy one another in purity and in love. God wanted a marriage couple to be able to express their love with passion and wholeness, experiencing one another in unity and oneness.

Genesis 2:24 “Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh.”⁵

Read I Corinthians 7:2-5

The Bible is clear that sex outside of marriage is wrong. Since God has given both men and women a sexual appetite, we have to use wisdom and self-control to have boundaries in our relationships. Do not allow yourself to be put in a compromising position. As an engaged couple, you should discuss how you would honor and guard one another from temptation until the day you get married.

Hebrews 13:4 “Marriage is honorable among all, and the bed undefiled; but fornicators and adulterers God will judge.”

In the world that we live in, we know that for many people sex has been perverted from God’s intended purpose. Instead of sex being a pure expression of love, for many sex has caused hurt and disappointment, which has led many to sexual dysfunction and addictive behaviors. However, God is able to restore those who have misused God’s gift and renew them to experience love the way He intended it.

Past Relationships

When you are marrying someone, if you have had past sexual experiences, you may or may not want to communicate that with your fiancé. If you have been married before, whether you were widowed or divorced, you may want to talk about certain aspects of it with your fiancé. The purpose in sharing your past with your partner would be to let them know and understand you better.

You may choose not to talk about past relationships. If it is something that God restored you from, there may not be a need to talk about it. If you are still affected by a past relationship, you might need to go to God for your healing or restoration before entering into marriage with another person. You also may want to confide in your partner, letting

⁵ I Corinthians 6:16

them know areas of your life that are still difficult for you – maybe you find it difficult to trust, maybe you have an unhealthy attitude toward sex, maybe you struggle with impure thoughts or promiscuity, perhaps you don't enjoy sex anymore or maybe you put too much emphasis on it, etc.

Friendships with the Opposite Sex

Once you are in a marriage covenant, you commit yourself to your spouse and your spouse is committed to you, and part of that commitment is physical. Your body is for your spouse and your spouse's body is for you. Sexual intimacy is meant to be more than just satisfying a sexual appetite. Sexual intimacy in marriage is meant to bring a closeness of relationship that you only share with your partner.

Your relationship with God should complete you so that you know your value and your significance. In addition, when you are married, you are confirming your worth to one another. You should not need or want someone outside of your marriage to affirm your value to you in any way, including your sexuality. In addition, we also should be respectful of the sexual desires of others, to show them honor through our modest behavior.

Read Proverbs 5:15-19

When you are married, your physical desires are to be satisfied by your spouse. Your attitude, your appearance and your behavior around people of the opposite sex should communicate that you are taken - you are satisfied. If, around the opposite sex, you are acting like you are available, you are dishonoring yourself and your spouse. You could cause your spouse to doubt your commitment to your marriage and cause your partner to wonder whether you are being satisfied or not. Even more so, consider how God feels about covenants, and realize that even playing around with the idea of getting someone's physical attention is setting yourself in opposition with God.

You also need to trust your spouse and the commitment they have made to you. You want your spouse to make their own choices, to be faithful to you because they want to, not because they are forced to. Some people find it a challenge to trust their spouse, not because of the spouse's behavior, but because of their own insecurities. Their fear causes them to want to be in control of their partner. This is unhealthy and can cause strife in a marriage.

There might be a time when your spouse feels uncomfortable about another person, that they are a threat to your covenant. It could be that they are sensing a warning from the Holy Spirit. You should be on guard how you relate to that person. Men sometimes read other men's intentions better than women do and women sometimes pick up on the motives of other women better than men do. Trust the inclinations of your spouse.

Understanding Each Other's Needs

Once you are married, it's important to talk about your sexual desires and needs with your mate. You shouldn't expect your partner to know your desires without communicating them. Your bodies are different, so help each other understand who you are and what you enjoy. Agree not to do anything that would make the other person feel uncomfortable. Keep yourselves pure in the eyes of God and with one another.

All The Days of Your Life

You are planning to share the rest of your life with the person you are marrying. You will share a lifetime of joys and sorrows. There will be times when you agree and times when you disagree. There will be times when one or both of you will be hurt or disappointed or grieve a loss.

Your physical desire to be with one another will draw you closer together when you go through the events of life. Making love to your spouse is a strong expression of your oneness when you face life's victories and challenges. It will bind you together in your heart and in your soul. Do not neglect or withdraw from one another for too long. This is God's gift to you.

Questions on Sexual Intimacy

Discuss the following questions with your partner. Please bring this questionnaire to your next counseling session.

1. How did you learn about sex? What has influenced your ideas about sex?
2. What boundaries do you believe to be healthy for sexual behavior for marriage?
3. What sexual boundaries do you have in your relationship before marriage?
4. What are your sexual needs? Do you think they differ from your spouse?
5. What are your sexual expectations from your spouse?
6. How often would you like to have sex with your spouse?
7. If you have had past sexual experiences, have you discussed them with your fiancé? Why or why not?
8. Do you feel that you behave properly around people of the opposite sex?
9. What method of birth control do you plan to use? What are the side effects?
10. Do you have any questions or concerns about sex?

Part 4: Raising Children

Having Children

Not every couple that marries will decide to have children. Not every couple is able to have children. Some may want to adopt. Not every child is born according to plan. If you want to have children, you should discuss a few things before getting married. You should talk about how many children you want and when you want to start having them. You should talk about the responsibilities you will share, knowing what to expect before bringing another person into your family. Malachi 2:15 “But did He (God) not make them one, having a remnant of the Spirit? And why one? He seeks godly offspring...”

Children are dependant on the adults that raise them. They depend upon us to meet their needs. They look to us for guidance. They look to us to find their identity and self-worth. God’s plan for children is to grow up in a home where they feel loved and cared for, a place where they feel safe and secure. It should be a place where they feel like they belong. Their home environment is their number one influence in their development. It is a huge responsibility with tremendous blessing. Psalm 127:3 “Behold, children are a heritage from the Lord, the fruit of the womb is a reward.”

Raising Children

When we commit to raising children, we are committing to raising them as whole individuals. Parents are responsible before God for the way they raise their children. Children need to develop in many areas of life – spiritually, academically, emotionally, socially, and physically. It is the job of a parent to teach and train their children.

The first five years of a child’s life are important in their development. It is our opinion that it is best if a mother can stay at home to nurture her young children. If it is not possible for a mother to stay home with her young children, make sure both parents are spending quality time with their children to instruct and discipline them.

As children get older, parents are to make decisions about who will influence their children. Know who their teachers are. Know what they are learning. Know who their friends are. As children begin to grow independent of their parents in those teenage years, they still need to know that they can depend upon their parents. They need to know that their parents are there for them.

Blended Families

If you are bringing children into this marriage with you, we suggest that you have at least two additional counseling sessions – one for you as a couple and one session with the children.

Questions for Raising Children

Please answer these questions and discuss your answers with your spouse. Please bring the questionnaire with you to your next counseling session.

1. How many children do you plan to have?

2. How long do you plan to wait to have children after you are married?

3. Who will care for your children during the years of early development?

4. How well do each of you interact with children?

5. What responsibilities will each of you have as parents?

6. How will you raise your children? Spiritually? Academically? Socially? Physically?

7. How will you discipline your children?

4. What was your childhood like? Were you shown affection? Were you disciplined?

Part 5: Marrying Into Family

When you marry your spouse, you are also marrying into their family and they are marrying into yours. When these relationships are established in love and in order, they can be a blessing. If these relationships are out of place and out of love, it can devastate a marriage.

Genesis 2:24 "Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh."

The word "leave" means, "to let go of." We don't end our relationship with our parents, but we do let go of them for the cause of joining ourselves together with a spouse. Generally speaking, the following guidelines are helpful for a healthy marriage:

- You should not remain dependent upon your parents.
- Don't take your marriage problems to your parents.
- You should not make decisions based on pleasing your parents.
- You should not put your parents above your spouse.
- You should not be excessive about spending time with your parents.
- You should not be jealous of your spouse's relationship with their parents.
- You should do your best to love and get along with your in-laws.
- You should not show partiality to your parents over your in-laws.
- You should not talk negatively about your spouse to your parents.
- You should not negatively compare your spouse to their parents.
- You should not allow your parents to interfere with your marriage.
- You should try to share your time with both sets of parents.

Parents also need to let go of their children and respect their child's marriage relationship.

- Parents should not meddle in their child's marriage.
- Parents should not be overly protective or worried about their child.
- Parents should not criticize their child's spouse or their spouse's family.
- Parents should not be jealous of the other set of parents.
- Parents should not have an unrealistic expectation of their child's spouse.
- Parents should listen to their children without partiality.
- Parents should give advice when it is invited.
- Parents should not be overly dependent upon their children.
- Parents should not distance themselves or be aloof towards their children.

If there are problems in a marriage, you should try to settle them between yourselves, without going to someone else. If the situation is not being solved and your marriage or personal wellbeing is in danger, you need to pray about seeking outside counsel.

Your Family Background

Discuss the following questions with your partner. Bring this questionnaire to your next session.

1. Are your parents living? Do they approve of your fiancé?
2. Have your parents expressed any concerns about your upcoming marriage?
3. Have your siblings expressed any concerns about your upcoming marriage?
4. Were you raised in the Christian faith? Did your family go to church together?
5. What was your parent's relationship like?
6. Did your parents stay married? If not, what caused them to divorce?
7. Do you come from a blended family? Were there stepbrothers or stepsisters?
8. Have both of your parents been in good health throughout their lifetime?
9. What responsibilities did your father and mother have in the home?
10. Was one parent more dominant than the other? If so, which one?
11. Were your parents affectionate with one another?
12. How did your parents communicate?
13. What work ethic did your parents demonstrate?
14. How did your parents handle their finances?
15. What were relationships like between your parents and your grandparents?
16. What were relationships like with extended family?
17. How did members of your family get along?
18. What were some of the house rules?
19. How were you disciplined?
20. How has your family influenced your life?

Part 6: Partnering in Finances

First of all, we are in a covenant with God and we share ownership of what belongs to us. We are supposed to be stewards of the money God has entrusted us with. When we make financial decisions, we are to look to God for direction.

Secondly, when enter into a marriage covenant; we share ownership of all we have with our spouse. It's not "mine" anymore; it's "ours." Together we must look to God for decision in finances.

When a husband and wife see themselves as stewards of what God has given them and they also consider one another in financial decisions, money will not be a problem in their marriage.

Money is a tool. Money itself is not the cause of marriage problems, but there can be issues behind the use of the tool that contributes to marriage problems:

- Control
- Selfishness
- Different convictions for giving
- Different thinking for spending
- Attitudes toward working (laziness, overworking, etc)
- Stressful work issues
- Resentment about work or spending issues
- Not having enough

A budget is a tool that helps a husband and a wife make decisions on how they will disburse their money. If there is a purchase to be made outside of the agreed budget, the couple should agree upon that purchase. A budget can help you decide:

- What your basic bills are
- What you want to spend on furniture, entertainment, clothing, etc.
- What your extra wants are
- Setting aside personal spending money, allowances
- Amount of insurance coverage
- How much to save

When you have extra money coming in, you must then decide what to do with your surplus. Pray and ask the Lord about investments, savings, contributions, etc. You will need to discuss your financial priorities, goals, and strategies.

When you have the same plan, you are working together and going in the same direction. When you yield yourself to the Lord and to one another, you can work through challenges and celebrate your victories together! Position yourself for success in your relationship and in life by doing things God's way. You will be blessed!

Questions about Finances

Discuss the following questions with your partner. Bring this questionnaire to your next session.

1. What is your occupation? Is this your career choice?
2. How many hours will you work? Does your job require traveling?
3. Will your spouse work? Will work hours correspond with one another?
4. Will you be able to take an annual vacation together?
5. Who will handle the bookkeeping?
6. Do you have any debt or loans? If so, how much is owed?
7. Do you have good credit?
8. What are your assets?
9. How much do you plan to put into savings?
10. What types of investments will you make?
11. How will you provide for emergencies?
12. What are your plans for retirement?
13. What are your plans for a will?

Budget Worksheet

This form is to get an idea of what you expect your monthly budget to be like. Fill out this form with your partner as realistically as possible. If you don't know an exact amount, do your best to approximate. Bring this form to your next session.

INCOME	
Husband's Income	
Wife's Income	
Other	
TOTAL	

EXPENSES: GENERAL	
Taxes	
Tithe	
Offerings	
Allowances	
TOTAL	

EXPENSES: ALLOCATIONS & LOANS	
Life Insurance	
Health Insurance	
Car payment	
Savings	
Vacation	
Education	
Other	
TOTAL	

EXPENSES: HOUSING & UTILITIES	
Mortgage (escrow) or rent	
Electricity, Gas	
City (water, waste, etc)	
Phone (internet)	
Cell Phone	
Cable or satellite	
Other	
TOTAL	

EXPENSES: MISC	
Food and household supplies	
Gas	
Other	
TOTAL	

SUMMARY	
Total Income	
Total Expenses	
Difference	

Part 7: Communication

Why We Communicate

Communication is something that happens continually throughout your marriage. If communication is not maintained, the marriage will begin to deteriorate.

Effective communication is vital for having a unified and meaningful relationship with your spouse. When you are effectively communicating in your marriage:

- You enjoy emotional intimacy
- You have someone that you can be transparent and honest with
- You have someone to share and enjoy life with
- You have someone to challenge you
- You have someone to keep you on track
- You have someone to pray with
- Your children have a loving and secure environment
- You make informed decisions
- You can dream and come up with ideas
- You can accomplish goals
- You can celebrate together
- You can encourage one another through challenges
- You can have someone to help you through difficulty
- You have confidence in a faithful friend

If you do not *effectively* communicate with one another:

- Issues may exist in secret and resentments might build
- Issues may be unclear and misunderstood
- Wrong ideas could go uncorrected
- Conflicts could be unresolved or repeated
- The relationship could grow cold and distant
- Individual problems could worsen and barriers could go up
- Desires to talk with someone else might be enticing
- Wrong decisions could be made

Possible reasons why people stop communicating with their spouse:

- They don't value their spouse's input
- They don't value their spouse's company
- They don't trust the other person's judgment
- They anticipate an argument
- They take their relationship for granted
- Negligence
- They want independence or control
- They've been hurt and have put up a barrier
- They've been offended and refuse to give or receive love
- They don't feel understood or listened to

How To Communicate

1. We speak

A couple should set aside time to talk. They should not only have necessary discussion about the day-to-day happenings, but they should also communicate their love for one another and concern for one another's wellbeing.

2. We listen

A good communicator will give attention to what the other person is saying in conversation.

Tips for Communicating With Your Spouse

- Avoid using all-inclusive words like "never" and "always."
- Take turns talking. Be a good listener
- Don't take out your frustrations on your spouse
- Don't bring up past offenses
- Don't talk about your problems at night when you are tired
- Try to see a situation from different perspectives
- Learn and value your spouse's personality traits and gender characteristics
- Learn how your spouse expresses and receives love
- Don't be bothered with minor offenses
- Don't continually criticize your spouse
- Don't use familiarity to hurt or irritate your spouse

Communication Skills

Answer the following questions separately from your partner and bring it with you to your next session.

1. Do you pray with your fiancé?
2. Do you share about your day with your partner?
3. Do you talk about your hopes and dreams?
4. Do you talk about your fears and concerns?
5. Do you speak to one another with honor?
6. Do you speak with respect when talking about others?
7. Have you ever had a disagreement?
8. Has your fiancé ever been harsh or angry with you?
9. Have you always been honest with your partner?
10. Have you ever hidden anything from your partner?
11. Is your fiancé able to be in control of their emotions? Are you?
12. Has your partner ever used hurtful words towards you? Have you used them?
13. Are either one of you manipulative or controlling?
14. Do either one of you have an unhealthy dominance in the relationship?
15. Has either of you been physically, verbally, or sexually abused in your past?
16. How do you work through problems?
17. Are you aggressive or passive?
18. Do you think before speaking?
19. How do you behave when you are confronted?
20. How do you respond when you are right?
21. Are you willing to admit when you are wrong?
22. Do you take responsibility for your actions?

Before You Marry

23. Are you able to forgive easily?
24. Do you get offended easily?
25. How do you manage your emotions?
26. Do you bring up the past?
27. Do you get easily frustrated?
28. Are you able to listen without interrupting?
29. Do you use the words “always” or “never?”
30. Do you understand what your partner is saying?
31. Are you able to see an issue from another point of view?
32. Do you encourage your fiancé?
33. Are you willing to compromise?
34. Do you want to change your partner?
35. Do you use a lot of words to communicate?
36. Do you tell your fiancé “I love you?”
37. Do you show grace to your partner?
38. Are you easily offended?
39. Do you talk to your friends or family about disagreements with your fiancé?
40. Do you ever give your partner the silent treatment?

Part 8: Resolving Conflict

Every couple will face conflicts. Conflicts are disagreements or differences in opinion. Whenever you have more than one person, you have more than one opinion. Conflicts are not always negative. When varying opinions are viewed positively and respected as valuable perspectives, you can increase your understanding and have more wisdom in decision-making.

When you love your spouse, you will show honor and respect to your spouse through words and through actions. When you disagree with your spouse, you should value their input and try to learn from one another. You should work together to make the best decisions. You should challenge one another so that you can grow individually and as a couple. When you are in a relationship with someone, that person should better you as the years go by.

We also should be continually developing spiritually so that we are in control of how we express our emotions, and we are able to yield ourselves to one another. When someone is not spiritually mature, they tend to focus mainly on themselves – their point of view and how they will be affected by the situation. When someone is spiritually immature, they also usually struggle with staying in control of their emotions and can easily hurt someone else.

Being in unity with one another does not mean that we always agree. Sometimes we can agree to disagree. Being in a marriage means that we are in a partnership; we're a team. Anytime that there is more than one person, there will be two opinions. For there to be order in a relationship, one person has to have more authority in the home. If a conflict requires direction to be taken, the Bible is very clear that it is the responsibility of the husband to lead the home. The wife does not have to agree, but she is required to yield her will to the husband for the sake of order.

Women, in choosing a husband, choose someone that you trust loves you and will value you in conflict. Choose someone that you can yield yourself to when you disagree. Men, in choosing a wife, choose someone that will work together with you and trust your love in yielding to your leadership in the home.

When people are not mature and are not ruling their lives from the spirit, disagreements can turn into arguments that can hurt and divide a relationship. When people are in a struggle for control, even small disagreements can turn into a battle.

Galatians 5:16 "...Walk in the spirit, and you shall not fulfill the lust of the flesh."

Ephesians 4:31-32 "(31) Let all bitterness, wrath, anger, clamor, and evil speaking be put away from you with all malice. (32) And be kind to one another, tenderhearted, forgiving one another, even as God is Christ forgave you."

Before You Marry

Philippians 2:3-4 “(3) Let nothing be done through selfish ambition of conceit, but in lowliness of mind let each esteem others better than himself. (4) Let each of you look out not only for his own interests, but also for the interests of others.”

When there has been an argument between two people, God can heal and restore. When people want to reconcile, they need to do the following:

- Take responsibility for their part of the argument
- Repent before God for how they treated His child and receive His forgiveness
- Rely upon God to change your heart and help you to operate from your spirit
- Go to the other person and let them know your desire to reconcile.
- Ask forgiveness for your disrespect of them and their point of view.
- Offer to listen to them and value them as your partner

Tips for Discussing Problems:

- Listen to your spouse without interrupting
- Use respectful words and controlled emotions
- Focus on your love for the person speaking, not just what they are saying
- Be willing to compromise
- Be open to accept a contrasting viewpoint
- Be willing to admit that you could be wrong
- Don't point the finger of blame
- Don't try to change your spouse
- Desire to learn from another person and be willing to grow
- Focus on the positive, not just what you consider negative
- Don't be concerned only about yourself. Find the joy of preferring someone else.
- Deal with one situation at a time.
- Value a close relationship with the Lord.

Conflict Analysis

The purpose of this worksheet is to help you discover what areas challenge you the most as a couple. Fill out the following worksheet separately and bring it with you to your next counseling session.

Answer the following questions to locate where you stand on key issues. At the next session we will compare the two, identify possible areas of conflict, and discuss solutions.

1. How do you feel about the way your partner treats you privately? In public?
2. What are your thoughts about your fiancé's friends?
3. What are your ideas on dealing with family?
4. How do you think your fiancé should behave with people of the opposite sex?
5. How do you feel about authority in the home?
6. Do you share the same goals?
7. What are your views on faith? Where will you go to church?
8. Do you share moral values?
9. How do you feel about the other's personality?
10. How do you feel about the way your partner shows affection?
11. Where do you want to live?
12. What do you want to do for a living?
13. Do you share the same values on healthy living? Diet? Exercise?
14. Do you share the same values on spending money?
15. Do you agree on shared responsibilities in the home?
16. Do you agree on how you will raise your children?
17. How do you feel about your partner's interests?
18. Do you agree on how you will spend your time together?
19. Are there any areas not listed where you and your partner disagree?

I Corinthians 13:4-8a (Amplified Version)

(4) Love endures long
And is patient and kind;
Love never is envious
Nor boils over with jealousy
Is not boastful or vainglorious,
Does not display it haughtily.

(5) It is not conceited
(Arrogant and inflated with pride);
It is not rude (unmannerly)
And does not act unbecomingly.
Love (God's love in us)
Does not insist on its own rights
Or its own way,
For it is not self-seeking;
It is not touchy or fretful or resentful;
It takes no account of the evil done to it
[It pays no attention to a suffered wrong].

(6) It does not rejoice at injustice and unrighteousness,
But rejoices when right and truth prevail.

(7) Love bears up under anything and everything that comes,
Is ever ready to believe the best of every person,
Its hopes are fadeless under all circumstances,
And it endures everything [without weakening].

(8) Love never fails
[Never fades out or becomes obsolete or comes to an end].