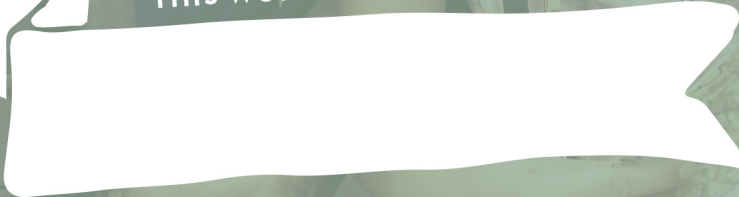


START SMART

START YOUR MARRIAGE RIGHT



THIS WORKBOOK BELONGS TO



LIVE THE LIFE

START SMART OVERVIEW

Do you want the 5 year plan or the 50 year plan?

Dear Couples,

Welcome to Start Smart! Many engaged couples are so focused on preparing for their wedding, they forget to prepare for their marriage. While we cannot help you with the wedding plans, Start Smart provides you with critical knowledge and skills for a healthy marriage. With the divorce rate hovering around 40-50% for first marriages, it is worth the investment.

This workbook is designed to be used in a marriage mentoring/coaching setting. If you have not found a marriage coach trained in the Start Smart program, please call (850) 668-3700 or email info@livethelife.org and we will provide you with a list of trained coaches willing to work with you to provide a strong foundation for a healthy marriage.

COMMON PROBLEM AREAS

Many young couples' expectations of marriage revolve around the false belief that love will get them through rough times. While love is important, it is not enough for a successful marriage. Among other things, lasting marriages require partners who study one another and acquire wisdom and knowledge about healthy relationships, respect one another, and develop practical skills for communication and conflict resolution.

Most couples face their most serious challenges during the first three to five years of marriage. The "Top 10" Problem areas researchers have identified are:

- | | |
|--|--|
| 1) Balancing job and family | 6) Frequency of sexual relations |
| 2) Debt brought into marriage | 7) Employment |
| 3) Finances | 8) Expectations about household tasks |
| 4) Constant bickering | 9) Communication with spouse |
| 5) Problems with parents or in-laws | 10) Lack of time spent together |

Through active marriage preparation, many of these problems can be avoided, or at least minimized, so they don't become toxic to an early marriage.

BENEFITS OF MARRIAGE PREPARATION

Research proves that marital preparation is extremely effective and prevents divorce. Dr. Jason Carroll and Dr. William J. Doherty state that couples who participate in premarital programs experience a 30% increase in marital success over those who do not. They report improved communication, better conflict management skills, higher dedication to one's mate, greater emphasis on the positive aspects of a relationship, and improved overall relationship quality. These benefits appear to hold for six months to three years after the program is over.

During this course, couples learn many things about their future spouse that they never even thought about before. They often have eye-opening experiences that can be both enlightening and humorous. Premarital education also helps couples discover areas of disagreement before they get married. Sometimes these discussions uncover information and behaviors that will be destructive to the marriage relationship – critical information to know before marriage.

Remember the more you learn BEFORE you get married, the more likely your marriage will last long after that last bite of wedding cake.

Richard Albertson
President of Live the Life



ABOUT THE AUTHOR



RICHARD ALBERTSON is the Founding President of Live the Life, a statewide, faith based non-profit organization dedicated to strengthening marriages and families. Founded in 1998 and headquartered in Tallahassee, Florida, Live the Life has regional offices in Jacksonville, Panama City, and Ft. Lauderdale. Richard is a Co-Founder and Board Treasurer for the National Association for Relationship and Marriage Education (NARME), and he authored NARME's charter in 2010, which has been signed by community leaders and practitioners from 28 states to date. Florida Governor Rick Scott appointed Richard to the Florida Faith-Based and Community-Based Advisory Council in 2013, and fellow Council members elected him Chairman. He previously served as Chairman of the Florida Commission on Marriage and Family Support, Chairman of the Florida Commission on Responsible Fatherhood, and Board member of the National Abstinence Education Association. Richard has authored multiple relationship and marriage education programs including: Family Frontiers, Start Smart, and Champions; He also co authored Adventures in Marriage and Hope Weekends. Richard and Elizabeth Albertson were married in 1988, and they have 5 children: Ashley, Rachel, Chip, Katie and Kimberly; one son in law Jordan Mauro, and one daughter in law Haley Albertson.

TABLE OF

SESSION ONE

INVENTORY REPORT

1) *Expectations* 2) *Career / Education* 3) *Family, Friends & Leisure*

COACHING SESSIONS

Start Smart Follow-up Session..... 8

Mutual Introductions 9

Marriage Expectations 10

Hidden Assumptions and Expectations 11

HOMEWORK

Love Letters 13

Track Your Spending for One Month 14

Managing Your Money 15

Family Budget Planning Sheet..... 16

Getting to Know You (110 Questions)..... 18

SESSION TWO

INVENTORY REPORT

1) *CHARACTER & PERSONALITY* 2) *COMMUNICATION*

COACHING SESSIONS

Things I Love and Adore About my Future Spouse..... 24

Personality Assessment 26

Common Characteristics for Personality Types 27

Daily Temperature Reading..... 29

HOMEWORK

Conversations on Cohabitation..... 30

Where Will You Draw the Line? 33

SESSION THREE

INVENTORY REPORT

1) *Compatibility* 2) *Conflict Resolution*

COACHING SESSIONS

Family Conflict Background 36



CONTENTS

The "US" Card	37
What is Love?	39
The Future of "US"	40
HOMEWORK	
Should We Live Together Before Marriage?	41
Roadmap to Financial Security	42
7 Basic Steps to Financial Security	43
Re Marriage Questions	46

SESSION FOUR

INVENTORY REPORT

1) *Sexuality & Intimacy* 2) *Remarriage* 3) *Finance*

COACHING SESSIONS

Sex on the Brain Quiz	50
Men & Women are Different	51
Sexuality and Intimacy (Part I and Part II)	52
Building Your Nest Egg	56
Monthly Retirement Planning	57

SESSION FIVE

INVENTORY REPORT

1) *Parenting* 2) *Male / Female Roles* 3) *Christian Spirituality*

COACHING SESSIONS

Family Heritage	60
Commitment and Covenant	62
Marriage Commitment Pledge	64
Start of Florida Certificate of Completion	65
Resources	67

SESSION One

*"Courtship is a period of maximum
human deception"*

Dr. James Dobson





Inventory Report:

- 1. Expectations*
- 2. Career / Education*
- 3. Family, Friends & Leisure*

Coaching Exercises:

- 1. Mutual Introductions*
- 2. Marriage Expectations*
- 3. Hidden Assumptions & Expectations*
- 4. Love Letters*

Homework:

- 1. Start Smart Follow-up Session*
- 2. Track Your Spending for One Month*
- 3. Managing Your Money*
- 4. Family Budget Planning Sheet*
- 5. Getting to Know You (110 Questions Every Couple Should Ask)*

Follow-up SESSION

Congratulations on completing the Start Smart premarital inventory! Now go get a cup of coffee and process the experience with your future spouse. Following are some suggested discussion topics. Please write your answers in the blank spaces provided and then share them with one another.

- As I took the inventory, I felt...
- The questions that stuck in my mind from the Start Smart ® inventory were...
- The quality I love most in you is...
- The area of our relationship I had the most difficulty answering questions about was...
- The area of our relationship I have the most confidence in is...
- An area that I had never thought of until we took the inventory was...
- After completing the inventory, I realize one strength we will bring to our marriage is...
- After completing the inventory, I realize one area we need to work on is...
- I am thankful for you because...



MUTUAL INTRODUCTIONS

for Coaches & Couples

And let us consider how we may spur one another on toward love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another, and all the more as you see the Day approaching. Hebrews 10:23-25

This exercise is a chance for Coaches and Couples to get to know each other better. Here are some questions to guide the discussion.

1. HOW DID YOU TWO MEET?
2. WHERE DID YOU TWO GROW UP?
3. WHERE DID YOU KISS FOR THE FIRST TIME?
4. WHO SAID, "I LOVE YOU" FIRST?
5. WHAT WAS YOUR FIANCE WEARING THE FIRST TIME YOU MET?
6. TELL ME ABOUT YOUR FIRST DATE.
7. HOW DID YOU PROPOSE?
8. HOW LONG HAVE YOU BEEN TOGETHER?
9. HOW MANY CHILDREN DO YOU HAVE?
10. WHAT ARE YOUR INTERESTS / HOBBIES?
11. WHY DO WE DO MARRIAGE COACHING?
12. WHAT GOALS AND EXPECTATIONS DO YOU HAVE FOR COACHING?
13. TELL ME ABOUT YOUR RELATIONSHIP WITH GOD.

Marriage Expectations

But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. Luke 14:28-29 (NLT)

- What are your expectations for our time together in these marriage coaching sessions? What would you like to accomplish?
- Describe your hopes and expectations for your marriage together:
- What do you think marriage is? How would you define it?
- How big a role do you believe your future spouse's family will play in your marriage? Why?
- Do you have any fears, doubts, or concerns regarding your marriage?
- 100% of couples who get married believe it will last forever. Research shows that 50-60% of them are wrong. In light of what is happening to marriages today, why will yours be different? (Hint: wrong answer: Because we love each other...")



Hidden Assumptions & EXPECTATIONS

YOU ARE ABOUT TO LEARN A PAINFUL LESSON—YOU ARE BOTH VERY SELFISH PEOPLE WITH VERY DIFFERENT EXPECTATIONS. THIS MAY BE DIFFICULT TO COMPREHEND DURING THE HAPPY AND HAZY DAYS OF COURTSHIP, BUT IT IS TRUE, AND IT OFTEN SHOCKS COUPLES DURING THEIR EARLY YEARS OF MARRIAGE. IT IS IMPORTANT TO ADMIT OUR SELFISHNESS, REVEAL OUR HIDDEN ASSUMPTIONS, AND ADJUST OUR EXPECTATIONS TO A MORE REALISTIC LEVEL.

1. My future spouse will follow my *unspoken rules*.

Everyone has unspoken rules, but they are mostly unaware of them until their spouse breaks them. Here are some examples:

- "Christmas dinner is served at noon and roast beef is always the main course"
- "Saturdays are for football and ESPN"
- "The toilet seat must be lowered after every use"
- "Dirty dishes should never be left in the sink"
- "Meals are always served on china, not paper plates"
- "Credit cards are only to be used in emergencies"
- "Credit cards should be used for all purchases in order to earn points"

2. My future spouse will play *unconscious roles*.

Unconscious roles are all about expecting your future spouse to play the role you expect them to play, but they may have no interest in playing that role.

- "She will be back at work two weeks after we have our first child"
- "He will open up once we are married and share his deepest thoughts with me"
- "Laundry is women's work"
- "He will dress up every Sunday morning and take me to church"
- "Once we get married, we will have sex every night"
- "Whenever I cook dinner, he will wash the dishes"

3. Everything good will *get better*, everything bad will *disappear*.

We love each other. What could possibly go wrong?

4. My future spouse will *make me whole*.

Contrary to what Hollywood says, believing the line "you complete me" is a common myth. Whenever you believe someone else will make you whole, or will "complete" you, this places a weight on another person that no human being can ever bear.

Hidden Assumptions & Expectations

ARE YOU READY TO GET MARRIED?

Physical attraction is fine but it should not take center stage. It is far better to be attracted to the beauty of your future spouse's love, courage, servant heart, humility, joy, and peaceful spirit. You should also be attracted to what a person is becoming and what God is making them into through His spirit. Only a fool counts outer beauty as more important than inward character.

What are you looking for in a future spouse? Choose someone who...

1. Shares similar core values with you
2. Goes the extra mile in meeting needs and helping others
3. Demonstrates exemplary character under pressure. The chances for miraculous improvements or changes in behavior are slim. What you see is what you get.
4. Makes you proud to bring home to your mom, dad, and grandparents
5. Submits to authority

You are ready to date and marry when you:

1. Have a clear picture in your mind of the kind of person you will choose to marry, and when you have resolved in your heart that you will not settle for less
2. Do not have to compromise any aspect of your character in order to be with him/her
3. Are willing to be single rather than make a bad choice of a marriage partner
4. Keep the passion "fire" contained within proper physical boundaries before marriage
5. Are more focused on becoming the right person than meeting the right person

(With appreciation to Dr. Tommy Nelson's "Sacred Romance")

If you try to build intimacy with another person before you have done the hard work of making yourself whole, all your relationships become an attempt to complete yourself, and fall disappointingly flat.

Dr. Les Parrot



LOVE LETTERS

My bride, my very own, you have stolen my heart! With one glance from your eyes and the glow of your necklace, you have stolen my heart. Your love is sweeter than wine; the smell of your perfume is more fragrant than spices. Your lips are a honeycomb; milk and honey flow from your tongue. Your dress has the aroma of cedar trees from Lebanon. My bride, my very own, you are a garden, a fountain closed off to all others.

Song of Solomon 4:9-12 (CEV)

Writing is an effective and romantic way to convey thoughts and feelings. It allows you to put your thoughts together in a cohesive, uninterrupted way. It also gives the recipient the opportunity to concentrate on the whole thought. They can take time to digest what is written and re-read the love letter for clarity and pure pleasure.

Think about what love means to you. Then write a love letter to your beloved, answering the questions: Why do I want to marry you? What are the unique qualities I love about you? What are my hopes and dreams for our future together? What makes you so special? If you are having trouble being creative, borrow lines from some of your favorite love songs, poems, etc.

MANAGING

TRACK YOUR SPENDING FOR 1 MONTH: _____

Day	Charity Savings Retirement Life Ins.	Rent/Mortgage Cable Phones Utilities Insurance	Auto Loan(s) Gas Repairs Insurance	Food Groceries	Entertainment Recreation Dining Out	Medical Health	Clothing	Personal	Debt Credit Loans
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
Total									



YOUR MONEY

KEEP TRACK OF EVERY PENNY you spend for one month. At the end of the month, transfer the totals in each budget category to the worksheet below. Once completed, compare your “Managing your Money” worksheet with your spouse’s worksheet.

How does your spending line up with recommendations from financial experts? What surprised you? Which budget categories need to be cut back to make your budget more realistic and manageable? Which categories do you need to “beef up” and set aside more dollars for?

SPENDING CATEGORY	SPENT THIS MONTH	ACTUAL PERCENTAGE	RECOMMENDED PERCENTAGE
Charitable giving:			10%
Savings: Investments, Retirement, Life Insurance			10%
Housing: Loans, Rent, Cable, Phone, Utilities, Insurance			30-45%
Auto Expenses: Loan payment, gas, repairs, insurance			10-15%
Food/Groceries:			5-15%
Entertainment/Recreation:			5-10%
Medical/Health expenses:			5-10%
Clothing:			2-7%
Personal:			5-10%
Debt: Credit Cards, Student Loans, etc.			5-10%
GRAND TOTAL FOR THE MONTH		100%	100%

FAMILY BUDGET

planning sheet

COUPLES WHO WANT a good grasp of their finances need to do one thing: plan together. Not just planning, but planning together.

You both have to know where “our” money is going. One person cannot decide and dictate to the other what can and cannot be done with “our” money. Include one another in the decisions of how the money will be budgeted and spent. Remember, in marriage, it is NOT your money, it is “our” money. Work together to prepare the Family Budget Planning Sheet. Suggestion: Use

“her” workbook as your draft budget and “his” workbook as your final budget.

Decide that your marriage should live off of the “10 – 10 – 80” Rule: Combine your income and develop a monthly budget with this formula: GIVE away 10% to charity, SAVE 10% (savings, college fund, retirement, etc), and LIVE off the remaining 80%. This is the model we highly recommend. We challenge you to find ANYONE who has followed this plan who experienced financial troubles.

MONTHLY INCOME				TOTAL
His Net Salary		Her Net Salary		SPENDABLE INCOME
Investments/ Dividends		Other income		

MONTHLY EXPENSES				TOTAL
Charity 1		Charity 2		CHARITY (10%)
Charity 3		Charity 4		

Emergency Fund		Down Payment on Home		SAVINGS (10%)
Retirement Fund		College Fund		
Life Insurance				

Put savings into a separate account that is not attached to your checking account to protect yourself from using these funds for other purposes.

1st Mortgage / Rent		2nd Mortgage / Rent		HOUSING
Utilities		Phone / Internet		
Repairs / Maintenance		Cable / Satellite		

*Groceries		*Restaurants		FOOD
------------	--	--------------	--	------



MONTHLY EXPENSES				TOTAL
Car #1 Payment		Car #2 Payment		AUTOMOBILE
Gas & Oil		Repairs & Tires		
Car Insurance		License & Tags		

Health Insurance		Disability Insurance		MEDICAL / HEALTH
Doctor		Dentist		
Optometrist		Pharmacy		

Credit Card:		Credit Card:		DEBT
Credit Card:		Credit Card:		
Credit Card:		Credit Card:		
Student Loan #1		Student Loan #2		

Vacation / Trips		*Entertainment / Movies / Sports		ENTERTAINMENT
*Hobbies				

Total Expenses: _____

Income - Expenses = \$0

PAY CASH! Items marked with a * should be on the “envelope system” which means you add up the monthly total for these budget items and put that amount onto a dedicated debit card or as cash in an envelope. When the debit card runs out or the cash envelope is empty, you cannot purchase any more items in this category until next month when you get paid

and replenish the funds. Put dollars budgeted but unspent (like gifts, doctor visits, car repairs, tires, etc). into a savings account attached to your checking account. Then when you go to the doctor, purchase Christmas presents, or buy those new tires, take the cash out of this account.

Getting to Know You

110 Questions Every Couple Should Ask

As the chart below illustrates, you tend to have deeper connection and intimacy with very few people, and shallow connection and intimacy with many people.

HIGHEST LEVEL: *Everything*

At this level one shares their feelings and emotions deeply, being open and transparent at all levels. This is the secret place where you see who I really am.

HIGH LEVEL: *My Background*

At this level one shares personal values, dreams, and goals that are important and sacred.

MODERATE LEVEL: *My Ideas*

At this level one offers ideas and opinions that are changeable, offering a portion of one's self.

LOW LEVEL: *Ideas of Others*

At this level one talks about the ideas and opinions of others and protects themselves from judgment.

LOW LEVEL: *Surface*

At this level one shares basic facts that offer no personal details, or investment - Discussion may center around news, sports, and weather.



Following are 110 questions you can ask your future spouse that will help you increase your level of connection and intimacy, and really get to know one another.

1. Other than your future spouse, which 3 people have impacted your life the most and why?
2. If I was to cook your favorite meal, what would it be from appetizer through dessert?
3. How do you react to authority figures? Who do you feel you are accountable to?
4. What one item in the kitchen best describes you and your personality?
5. Were you raised by married, divorced, remarried or unmarried parents?
6. What was that like?
7. What do you dislike about your previous relationship partners?
8. Have you ever read a book or watched a movie that changed your outlook on life? Explain.
9. How did you know that you were loved by your mother? Your father?
10. What do you do to relax and unwind?
11. My first car was ...and what was most memorable about it was...



110 Questions (continued)

12. What typically motivates you to “get moving:” guilt, encouragement, or cracking the whip?
13. If you were asked to do so, would you sing in public? Explain.
14. Where is the best place you have ever been and why?
15. What magazine(s) have you subscribed to?
16. Are you the oldest, youngest, or the middle child? What was it like being in this role?
17. When you set goals, are you more process-oriented or outcome oriented?
18. What are your moods like?
19. What fictional couple from cinema or literature best describes our relationship? Why?
20. List the top 10 books you have read. Who is your favorite author?
21. What would you do if you had a whole day without demands or responsibilities?
22. When interacting with friends, are you more of a talker or a listener?
23. What dream would you attempt to do if you could not fail and money was no object?
24. If you had a vote to select the top 10 movies of all time, which movies would make the cut?
25. Are you more a “visionary and ideas” person or a “facts and details” person? Give examples.
26. How does your personality compare to mine?
27. The funniest movie ever made was....because....
28. Which parent was generally the leader who set the tone in your home growing up? Did that leadership role work well for your family? Why or why not? What were your family relationships like growing up? Great, good, average, or poor? Give examples of what it was like being raised in this home.
29. How long did your previous relationships generally last?
30. Share one food item that best describes the last year of your life. (Example: Cinnamon roll because it had lots of twists and turns, but overall was pretty sweet!)
31. What are the strengths and weaknesses of your personality?
32. What is the craziest thing you have ever done?
33. Do you prefer a familiar routine that rarely changes, or a routine that is constantly changing?
34. How short is your fuse? Are you easily angered, slow to anger, or good at containing it?
35. When you get angry, do you tend to vent, internalize it, become physical, or talk it through?
36. How often did your family attend religious services? How important is that to you today?
37. How do you handle your emotions?
38. Describe how your previous relationships broke up?
39. Do you learn better through audio, visual, or hands-on stimulation?
40. Do you tend to have lots of friends or a few close friends? Why?
41. Who are your top three favorite singers or musical groups?
42. What are your top 3 favorite websites? Why?
43. What are 5 things you would want to do if you found out you only had a week to live?
44. What was the financial status of your family growing up?
45. Do you tend to easily trust others or are you more hesitant to trust? Why?
46. What things upset you? Why?
47. If you could pick one talent that you do not already have, what would it be?
48. My worst school subject in high school was....because...
49. What is the funniest joke you have ever heard?

110 Questions (continued)

50. What super power would you most like to have? Why?
51. Are you a morning person or a night owl? Are you a “pack rat” or neat freak?
52. How would you describe your self image? Are you self assured and confident, critical of yourself, or insecure?
53. What is the basis for the important decisions you make? (To have fun, help others, make a difference, my faith, etc.)
54. How do you express love and affection?
55. Were there/are there any addictions in your family?
56. What are three positive and meaningful events that have been significant in your life? How and why were they significant?
57. How would you like to change yourself if you could?
58. What is your relationship like now with previous partners?
59. If you had \$5 million to spend in 5 days, but could not spend any of it on yourself, your family, or your friends, what would you do with it?
60. What do you perceive is your role at work? Are you the visionary, people manager, detail person, follower, or slacker? Other?
61. If you had your choice, would you rather live in the country, the downtown of a city, or in the suburbs? Explain.
62. My most memorable holiday was...because...
63. The best TV show ever made was...because...
64. Who was the spiritual leader in your home?
65. How does your sense of humor “mesh” with mine?
66. What cartoon character is similar to you? Explain
67. What are three negative and destructive events that have been significant in your life? How and why were they significant?
68. Where does your value and belief system come from? (parents, public opinion, reality TV programs, faith, friends and peers, Bible, etc.)
69. Are you more comfortable being around other people, or being alone? Why?
70. If you could live during any time in history, when would it be? Why?
71. When thinking about your future, are you more optimistic, idealistic, realistic, or pessimistic? What makes you that way?
72. Has life humbled you or made you more confident? Explain
73. What is your sex drive like?
74. What do you think is the ultimate meaning and purpose of your life? Why do you think you are here?
75. Are you more flexible and able to “go with the flow,” or are you more rigid and inflexible?
76. Are you usually the first person to show up early, the one who shows up exactly on time, or that last one who arrives late?
77. What did you try to do to fix previous relationships? How?
78. What makes you feel guilty sometimes?
79. How comfortable are you with your body and nudity?
80. What is the most important thing that motivates you to live your life the way you do?



110 Questions (continued)

81. My dream vacation would be...and one thing I would like to do on my vacation would be...
82. What is your favorite restaurant? What is on the menu you wish you could make at home?
83. When it comes to asking for what you want, are you more bold or shy?
84. How would you describe our three strongest "hard-wiring" similarities as a couple? How will these similarities strengthen us? How can these similarities cause damage?
85. Who should initiate activities, recreation and time alone together: me, you or both?
86. What were some of the rules in your home growing up? Which rules worked? Which didn't?
87. How did your parents enforce the rules – where they strict or slack? Who handled discipline in your home? What were the methods and how effective were they?
88. What do you do to stay "grounded" and maintain a balanced life?
89. Do you place more value and importance on inward character or outward behavior? Why?
90. How do you suppose that your strengths will fill my "gaps" so that we truly complement one another? What do you have that I need? How will my strengths cover your gaps? What do I have that you need?
91. If we ever have a serious issue, or struggle in our relationship, how open are you to getting help for our relationship from someone outside of the relationship?
92. What are your political views? Would you describe yourself as liberal, conservative, moderate, socialist, libertarian, conspiracy theorist, etc.
93. Are there any social, political, or religious causes in life that you are passionate about?
94. What do you especially like to be appreciated for?
95. How would you describe our three biggest "hard wiring" DIFFERENCES as a couple? How do you suppose these differences might actually strengthen our relationship? How can these differences be detrimental to our relationship?
96. When were you first disillusioned or disappointed in our relationship, and how did you handle it?
97. Have you ever met a famous person? If so, who? What happened?
98. Which countries have you visited? Describe them. What is your best memory of traveling?
99. What is your life motto?
100. What did you need from your parents that you did not get? Do you carry any hurts or resentments? Explain.
101. When things get stressful, do you tend to be calm, cool and collected, or upset and agitated?
102. Which sports do you like? Favorite teams?
103. Are you a pack rat, or do you "clean house" and throw things away?
104. What do you think you will be doing five years from now?
105. Where would you like to retire and live some day?
106. What was the worst job you ever had? The best? What were your bosses like?
107. Who do you respect the most? Why?
108. How would you define success for you and your life?
109. How would you take your life story and experiences, and use them to help discover your life passion and find your life purpose?
110. How do you show me that you trust me?

A background image showing a close-up of a hand with red-painted fingernails holding a zipper. The zipper is partially open, and the hand is positioned as if about to pull it. The image is overlaid with a semi-transparent green rectangle that contains the session title.

SESSION Two

*"Integrity is doing the right thing
even when no one is watching."*

C.S. Lewis



Inventory Report:

- 1. Character and Personality*
- 2. Communication*

Coaching Exercises:

- 1. Things I love and Adore About My Future Spouse*
- 2. Personality Assessment*
- 3. Common Characteristics for Personality Types*
- 4. Daily Temperature Reading*
- 5. Conversation on Cohabitation*

Homework:

- 1. Premarriage Commitment*

THINGS I LOVE AND ADORE

About My Future Spouse

Take a few moments to list 5 things about your future spouse that you love and adore. Each year on your anniversary date, make it a point to add 5 more things to the list. You will treasure this as you look back on this experience years from now, and it will be a “living document” to remind you how love grows and evolves over time.

Things I love and adore about: _____ (Spouse name)

1. _____
2. _____
3. _____
4. _____
5. _____

First Anniversary - Add 5 More:

1. _____
2. _____
3. _____
4. _____
5. _____

Second Anniversary - Add 5 More:

1. _____
2. _____
3. _____
4. _____
5. _____

Third Anniversary - Add 5 More:

1. _____
2. _____
3. _____
4. _____
5. _____



PERSONALITY ASSESSMENT

which one are you?

On the next page, circle all of the words or phrases that describe your consistent character traits as your most authentic self.

Total the number circled.

Circle which letter represents your highest score.

PERSONALITY ASSESSMENT

L
Likes authority
Takes charge

Determined
Confident
Firm
Enterprising
Competitive
Enjoys challenges
Problem solver

TOTAL _____

Productive
Bold
Purposeful, Goal driven
Decision maker
Adventurous
Strong willed
Independent
Persistent
Action oriented

Enthusiastic
Takes risks
Creative
Motivator
Energetic
Very verbal
Promoter
Friendly, mixes easily
Enjoys popularity

T
Fun-loving
Likes variety

Spontaneous
Enjoys change
Group oriented
Optimistic
Initiator
Infectious laughter
Inspirational

____TOTAL

C
Loyal

Calm, even keel
Non-demeaning
Avoids confrontations
Enjoys routine
Dislikes change
Warm and relational
Gives in
Indecisive

TOTAL _____

Dry humor
Adaptable
Sympathetic
Thoughtful
Nurturing
Patient
Tolerant
Good listener
Peace maker

Accurate
Consistent
Controlled
Reserved
Predictable
Practical
Orderly
Factual
Conscientious

B
Perfectionist
Discerning

Detailed
Analytical
Inquisitive
Precise
Persistent
Scheduled
Sensitive

____TOTAL



LION



PLEASURE

Born leaders who take charge
Love challenging opportunities
Want to accomplish something
Want immediate results
Do it RIGHT NOW
Decisive, bold, willing to take risks
Love solving problems and making changes
Get to the bottom line
Not afraid of pressure
Love the spotlight
See the way things could be and then go do it!
Accomplish things and get results

PAIN

Can be critical, harsh and controlling
Talk more than they listen
Want directives followed without questioning
Has an opinion on everything, and is always right
Demands allegiance
Gains energy from conflict
May not consult others

RELATIONAL CHALLENGE FOR LIONS: Once Lions roar, others can become afraid or intimidated by them. People keep them at an emotional arm's distance because they might seem distant, angry, unapproachable, or all three. The challenge for Lions is to take the other person into consideration. They do not need to compromise their hard sided strengths as long as they adopt some "soft-sided" traits to achieve balance.

PLEASURE

Warm, loving, caring
Place a high value on loyalty and are deeply relational
Are "natural" experts at relationships
Prefer a few close friends
Have hearts full of love, empathy, understanding, and compassion
Great listeners and encouragers
The definition of "adaptable"
Can absorb intense emotional pain and still remain committed
Soft in attitude and action, but possess great courage and strength

GOLDEN retriever

PAIN

Avoid confrontation at all costs
Don't like sudden changes
Can be procrastinators
Hold stubbornly to what is right
Deep need to please others
Very affected by what others think
Can be indecisive – don't like to make decisions



RELATIONAL CHALLENGE FOR GOLDEN RETRIEVERS: Their strong tendency toward "soft-side" love can lead to issues of co-dependence and enabling. Golden Retrievers need to learn to be more assertive, ask for what they want, and say "no" to achieve relational balance.

OTTER



PLEASURE

Just want to have fun
The life of the party
Thinks of creative ways to do things
Love choices
Innovative, spontaneous, fun loving, risk takers, and a blur of motion!
Great at motivating others
Optimistic and focus on the future
Tremendous networkers
Love to talk, love the spotlight
Prefer choices and options
Have a strong desire to be liked by others
Soft and encouraging with people

PAIN

Avoid confrontation
Run Away!
Change the subject
Avoid direct answers
Think "boundaries" is a dirty word
Vulnerable to peer pressure
Avoid the fine print and details
Don't always think through the consequences of their actions

RELATIONAL CHALLENGE FOR OTTERS: Otters find it easy to be soft on people. It is also easy for them to be soft on problems, and ignore them. Otters need to learn to say "no" and adopt the "hard-sided" strength of setting healthy boundaries to achieve balance. They need to deal with reality, and be more in tune with both problems and people.

PLEASURE

Have high standards
Provide great quality control
Accurate, thorough, and organized
Carefully choose the right word
Expect people to perform and to conform
Go "by the book"
Value order and precision
Like to use their critical thinking skills to solve problems and make decisions
Respect rules and boundaries
Feel deeply for loved ones
Need a non-critical atmosphere to do their best work

PAIN

FREEZE! Freezes up and can become paralyzed under stress
Keep a lid on their emotions – must keep them contained
Often uncomfortable showing emotions
Slow down under pressure
During conflict, turn anger inward
Expects everyone to have the same high standards

BEAVER



RELATIONAL CHALLENGE FOR BEAVERS: Beavers make wonderful employees, friends, and family members. When beavers are "out of balance" they tend to relate only on the "hard-side" of relationships, often believing that the issue is more important than the person, which puts them at risk for losing at love. People matter - "I matter and You matter." Developing soft-sided traits like openly expressing thoughts and feelings will help bring Beavers into relational balance.



Daily Temperature Reading (DTR)



APPRECIATIONS

NEW INFORMATION

PUZZLES

COMPLAINTS WITH REQUEST FOR CHANGE

APOLOGIES

WISHES, HOPES AND DREAMS

PRAYER REQUESTS

EXERCISE: Sit knee to knee with your partner and take time to experience a Daily Temperature Reading. Each of you will share one part of the Daily Temperature Reading with each other and then move to the next one until you have completed all seven parts.

DO NOT judge, criticize, give input, etc. just share and listen to each other. If you cannot think of anything in a category, just move on to the next topic. We prefer you not skip appreciations.

Conversation on

Flee from sexual immorality. All other sins a man commits are outside his body, but he who sins sexually sins against his own body. Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body. 1 Corinthians 6:18-20

Engagement is a special time in your life. Why not consider a step to make it extra special...a willingness to postpone sexual intimacy in order to concentrate your full energy and attention on strengthening the relationship itself? Sex has an unhealthy way of stunting growth when it is not part of marriage. It becomes a substitute for conversation and taking the time to build a relationship built on values. Premarital sex almost always takes "center stage" in the relationship, and pushes aside other critical areas that must be nurtured and developed in order to build a life long marriage.

WHAT DOES RESEARCH SAY?

Despite common myths about cohabitation, when it comes to relationship quality measures that count—like commitment, satisfaction, and stability—marriage is still the best choice for a strong and stable union. Research continues to confirm key differences between cohabiting and married relationships. An analysis of the December 2018 YouGov "iFidelity Survey" of 2,000 American adults, found categorical differences between marriage and cohabitation on three relationship health factors.

1. Married adults are more likely than cohabiting adults to report relationship satisfaction.

Married individuals were 12 percentage points more likely to report being in the high relationship satisfaction group, 26 percentage points more likely to report being in the highest stability group, and 15 percentage points more likely to report being in the highest commitment group. These findings confirm previous research showing that cohabiting relationships have lower levels of commitment, higher rates of infidelity and conflict, and are significantly more likely to end than married relationships. Married adults were more likely to report being "very happy" in their relationship, even after controlling for education, relationship duration, and age. In fact, after adjusting for these variables, the married women had a 54% likelihood of being in the highest relationship satisfaction group and married men had a 49% likelihood. For cohabiting women and men, those likelihoods were 40% and 35%, respectively.

2. Married adults are also more likely to report higher levels of relationship commitment than cohabiting adults. Overall, 46% of married adults were in the top relationship commitment group, compared to slightly over 30% of cohabiting adults (commitment was defined using three items that measured the extent to which individuals valued their relationship and wanted it to continue).

3. Finally, married adults are more likely than cohabiting adults to report higher levels of relationship stability. Overall, 54% of married adults in the survey were in the top perceived relationship stability group, vs. 28% of cohabiting adults (this top category was defined as how likely respondents were to say they thought their relationship would continue). This studied controlled for age, education, and relationship duration. The differences that remain were statistically significant.



n Cohabitation

SOURCE: Wilcox, Dew, ElHage, "Cohabitation Doesn't Compare: Marriage, Cohabitation, and Relationship Quality," National Marriage Project at the University of Virginia and The Wheatley Institution at Brigham Young University, February, 2019

Another study published in the Journal of Marriage and Family finds that the "premarital cohabitation effect" lives on, despite what you've likely heard. The premarital cohabitation effect is the finding that those who live together prior to marriage are more likely, not less, to struggle in marriage. Michael Rosenfeld and Katharina Roesler's new findings suggest that there remains an increased risk for divorce for those living together prior to marriage, and that prior studies suggesting the effect has gone away had a bias toward short versus longer-term effects. They find that living together before marriage is associated with lower odds of divorce in the first year of marriage, but increases the odds of divorce in all other years tested, and this finding holds across decades of data.

SOURCE: Rosenfeld and Roesler, Cohabitation Experience and Cohabitation's Association With Marital Dissolution, Journal of Marriage and Families, September 2018

Sliding versus deciding. Couples should beware of sliding through major relationship milestones rather than making deliberate decisions about them. Those milestones are critical for their future as an individual and as a couple. Researchers have uncovered considerable evidence discrediting uninformed claims that cohabitation is a perfectly functional replacement for traditional marriage. Two key premarital risk factors for low marital quality were found by scholars: 1) Having lived with someone other than a future spouse and/or 2) having been married previously. These findings echo other research showing that having cohabited with multiple partners is a key risk factor for divorce and that second marriages are more prone to divorce than first marriages. This study found those who lived with their eventual spouse before having a mutual and clear commitment to marry reported lower levels of marital quality than those who waited until after planning marriage or getting married to move in together. So why might cohabiting before making a commitment to marry be associated with lower marital quality? One problem is that it may make it harder for a couple to break up. Cohabiting couples buy furniture together, adopt pets, sign leases, and get used to a routine of living in a certain place together, all constraints that may keep people in a relationship even when they are not sure they want to stay. Some may therefore slide into a marriage that they would have otherwise avoided. In short, living together creates a kind of inertia that makes it difficult to change course.

SOURCE: Stanley and Rhoades, Before "I Do" What Do Premarital Experiences Have to Do with Marital Quality Among Today's Young Adults, The National Marriage Project at the University of Virginia, 2014

For a look at more than 25 research studies done on cohabitation and premarital sex, please look at your Start Smart Inventory. Decades of research is pretty clear. Living together before marriage is not a good idea and it undermines your marriage from day one.

Once again we ask you: Do you want the 5-year plan or the lifelong plan for your marriage?

Dr. Jim Talley, who counseled 10,000 singles for over 20 years at First Baptist of Modesto, California, developed a course for seriously dating couples called "Relationship Instruction." It is based on a premise that too many couples are "being swept into marriage by 'eromania' (romantic love) and never take the time to develop the skills required to make a relationship work." To slow down this process, Dr. Talley asks couples to consider signing a pre-marriage commitment that limits physical activity before marriage.

PRE-MARRIAGE COMMITMENT

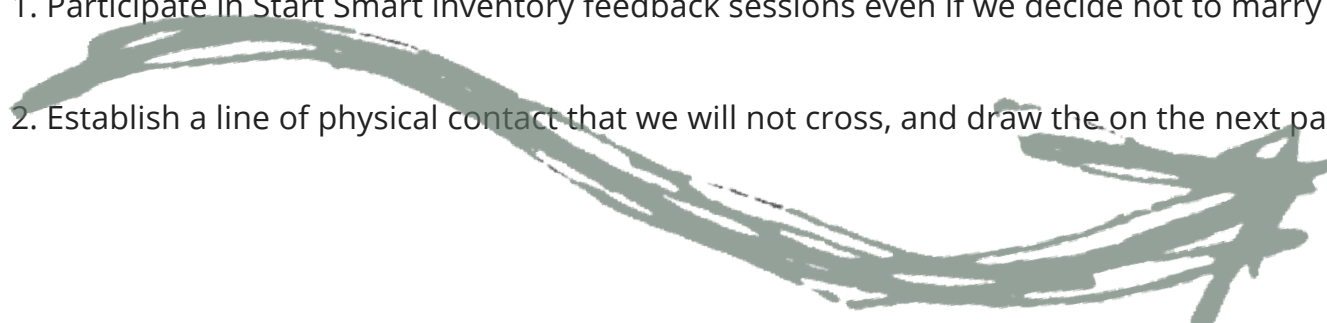
BETWEEN MARRIAGE COACHES AND MARRIAGE PREPARATION COUPLE

The Marriage Coaches are a secure, more experienced couple, who come alongside of an engaged or seriously dating couple in order to aid in developing a strong friendship, and life-long marriage.

The marriage preparation couple is an engaged or seriously dating couple that is either actively planning a wedding or is contemplating a marriage.

Engagement is a unique period of time when you are in an exclusive relationship where the skills of trust and friendship are being refined for entering into a lifelong marriage covenant. Even if you have been sexually active, any couple can return to a norm of sexual purity. As your Marriage Coaches, we ask you to consider a voluntary pledge of chastity. We ask you to consider limiting your physical involvement before marriage because it strengthens your bonding and sexual satisfaction in marriage.

We (Marriage Preparation Couple) _____ and _____
promise to each other and to our Marriage Coaches, that we will do the following to demonstrate our love and commitment to each other, and to secure our desire for a lifelong marriage:

1. Participate in Start Smart inventory feedback sessions even if we decide not to marry
2. Establish a line of physical contact that we will not cross, and draw the on the next page.

3. If our line of physical contact is crossed, the marriage preparation man will contact the male Marriage Coach within 24 hours and we will commit to not crossing that line again
4. Work with you, our Marriage Coaches, to prepare for our married life together

We (Coaches) _____ and _____ will provide for you our support and guidance as you face the important decision of marriage.

Marriage Preparation - Male

Marriage Preparation - Female

Marriage Coach/Advisor - Male

Marriage Coach/Advisor - Female



Where will you **DRAW THE LINE?**

ALONE TOGETHER

LOOKING INTENTLY AT EACH OTHER

HOLDING HANDS

SNUGGLING & HOLDING EACH OTHER

LIGHT KISSING

PROLONGED KISSING

FONDLING THROUGH CLOTHES

FONDLING BREASTS

PHYSICAL CONTACT WITHOUT CLOTHES

ORAL SEXUAL CONTACT

SEXUAL INTERCOURSE



SESSION Three

*"Being heard is so close to being loved
that for the average person, they are
almost indistinguishable."*

David Agsburger



A young man and woman are riding a yellow bicycle through a park. The man is in the driver's seat, wearing a blue and white striped shirt, and the woman is sitting behind him, wearing a white lace top. They are both smiling and looking towards the right. The background is a lush green park with trees and a fence.

Inventory Report:

- 1. Compatibility*
- 2. Conflict Resolution*

Coaching Exercises:

- 1. Family Conflict Background*
- 2. Dialogue Guide*
- 3. What is Love?*
- 4. Roadmap to Financial Security*
- 5. 7 Basic Steps to Financial Security*

Homework:

- 1. The Future of "US"*
- 2. Should We Live Together Before Marriage?*
- 3. ReMarriage Questions*

FAMILY CONFLICT

Background

The child will not share the guilt of the parent, nor will the parent share the guilt of the child. The righteousness of the righteous will be credited to them, and the wickedness of the wicked will be charged against them... Therefore, you Israelites, I will judge each of you according to your own ways, declares the Sovereign Lord. Repent! Turn away from all your offenses; then sin will not be your downfall. Rid yourselves of all the offenses you have committed, and get a new heart and a new spirit. Why will you die, people of Israel? For I take no pleasure in the death of anyone, declares the Sovereign Lord. Repent and live! EZEKIEL 18: 20; 30-32 NIV

Each person brings to a marriage their own unique way of resolving conflict based on what they experienced as they were growing up. Sharing the way conflicts were resolved in your family background helps your future spouse understand your conflict style. Answer the following questions regarding the way your family faced conflict.

1) When conflicts arose in our family between my father and mother,

My father would _____

My mother would _____

2) When conflicts arose between my parents and me or my siblings,

My father would _____

My mother would _____

I would _____

3) Would you say your family is:

_____ Very close knit (dependent), did most things together

_____ Loosely knit (independent but concerned), did not do everything together but were mutually concerned for each other

_____ Not on the same wave length (each did their own thing), very little togetherness

4) While you were growing up, would you say your family was:

_____ Highly organized, controlled, strict. Things were generally done one way

_____ Unorganized, erratic, inconsistent, impulsive. There were no set patterns

_____ Somewhat organized, democratic, not overly organized

5) What family dynamics do you want to continue in your new family?

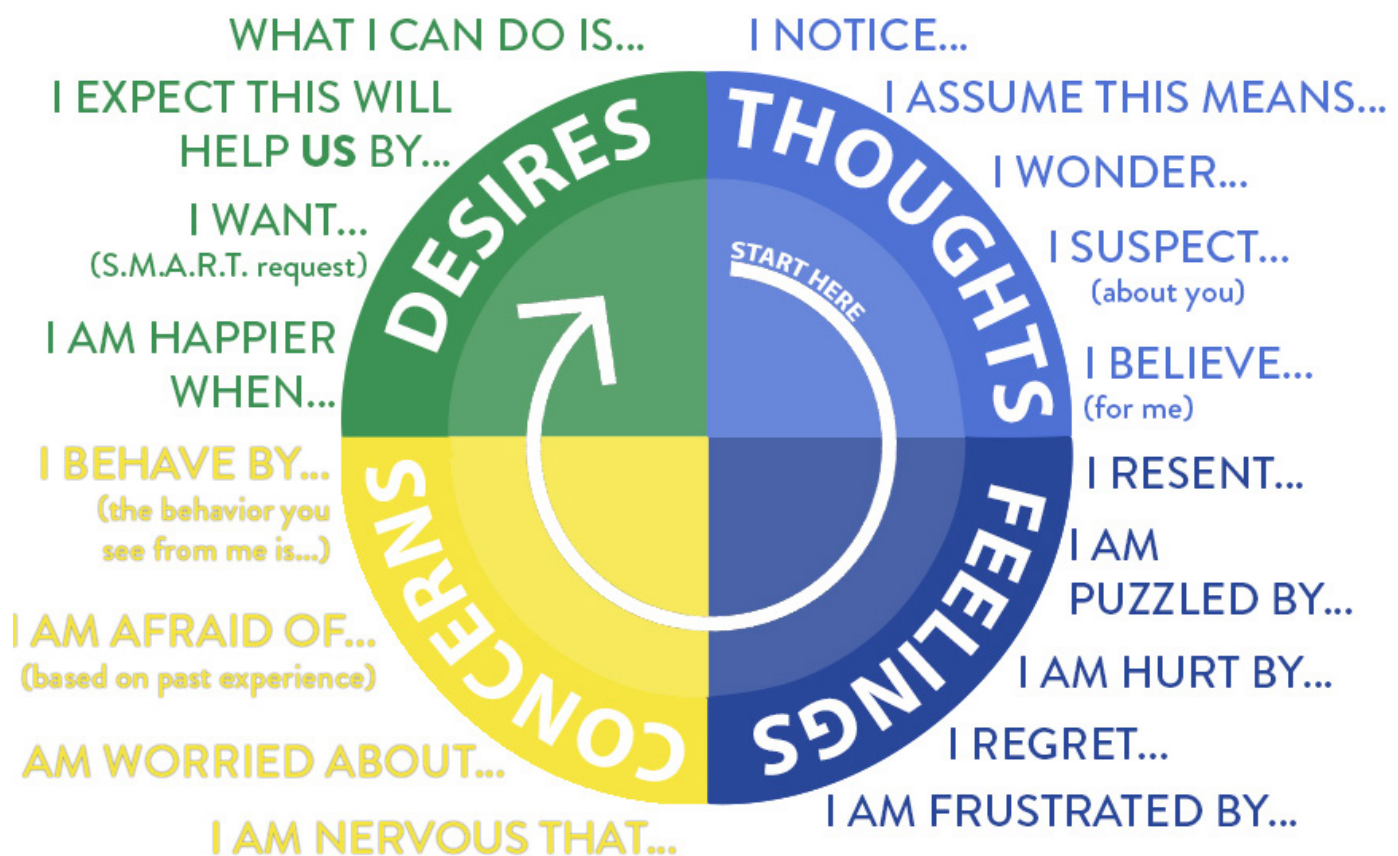
6) What family dynamics do you want to discontinue and leave behind?

Adapted with permission from the Marriage Savers Mentor Guide, written by Rudy & Faith Fuettnner with Mike and Harriet McManus.
www.marriagesavers.org



THE US card

*"For this reason a man will leave his father and mother and be united to his wife, and they will become one flesh."
Genesis 2:24*



END WITH:

I REALIZE...

I AM GRATEFUL FOR...

I HOPE...

It is helpful to develop a healthy structure to discuss issues, because structure slows the conversation down and helps prevent the conflict from escalating.

Always search for the **"US"** in the issue/problem.

S.M.A.R.T. Requests are **S**pecific **M**easurable **A**ttainable **R**ealistic & **T**ime Specific

Helpful Tips for



- A great way to find "US" is to look for a win, win, win; I win, you win, and our relationship wins.
- Search for the "US" in the issue/problem. "US" is hard to find but ALWAYS there
- Listen solely to understand what your partner is saying and feeling
- Do not judge, advise or contradict what the other person is saying
- We are conditioned to think of our response while the other person is speaking – this is natural, but a major barrier to intimacy
- Learn to SILENCE your critical voice and focus ENTIRELY on what your partner is trying to tell you
- It takes practice to direct yourself to think ONLY about what your partner said – this allows you to hear things you have never allowed yourself to hear before
- Empathy means being able to feel what someone else is feeling
- Remember R.A.V.E.: Repeat, Affirm, Validate with Empathy
- When this kind of intimate listening occurs, it encourages feelings of appreciation, closeness, and love
- Being an active, involved listener means being fully attentive, without interrupting, and making sure you fully understand what is being said



WHAT IS LOVE?

And so we know and rely on the love God has for us. God is love. Whoever lives in love lives in God, and God in him. In this way, love is made complete among us so that we will have confidence on the day of judgment, because in this world we are like him. 1 John 4:16-17 (NIV)

There are many definitions of love in poetry, literature, and scripture. Consider the definition below and fill in your first name for each blank space below. Does this sound familiar? What do you think of this definition of love and how do you measure up this gold standard?

_____ IS PATIENT

_____ IS KIND

_____ DOES NOT ENVY

_____ DOES NOT BOAST

_____ IS NOT PROUD

_____ IS NOT RUDE

_____ IS NOT SELF-SEEKING

_____ IS NOT EASILY ANGERED + KEEPS NO RECORD OF WRONGS

_____ DOES NOT DELIGHT IN EVIL BUT REJOICES WITH THE TRUTH

_____ ALWAYS PROTECTS, ALWAYS TRUSTS, ALWAYS HOPES,
+ ALWAYS PERSEVERES

"Love is patient, love is kind. It does not envy, it does not boast, it is not proud. 5 It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. 6 Love does not delight in evil but rejoices with the truth. 7 It always protects, always trusts, always hopes, always perseveres. 1 Corinthians 13:4-7

THE FUTURE OF "US"

For I know the plans I have for you," says the LORD. "They are plans for good and not for disaster, to give you a future and a hope. Jeremiah 29:11 (NLT)

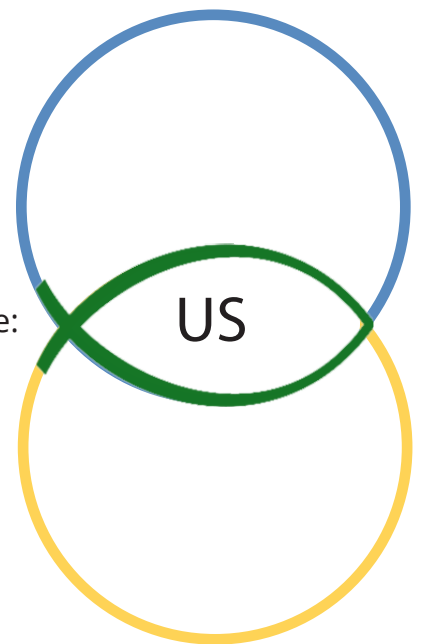
Always remember that in your marriage, there is the husband, the wife, and "Us." From your wedding date forward, the goal is to always keep "Us", at the center of your relationship. Learning how to "become one flesh" is both the greatest obstacle to overcome and the most rewarding discovery in marriage. If your focus is more on "me" instead of "Us" your marriage is unlikely to last a lifetime.

When "Us" is the priority, the individuality and uniqueness each of you brings to the marriage is not lost, but magnified and enhanced. Marriage does not erase individuality. It adds opportunities for mutual support.

Make a list of some desires or dreams you have for yourself separate from your future spouse, and then list some of the desires and dreams you anticipate being fulfilled as a married couple.

Wishes, hopes, or dreams you want for yourself after marriage, independent of your spouse:

Wishes, hopes, or dreams you want to accomplish together after marriage:



Share these desires and dreams with your future spouse. Actively work to help your future spouse achieve at least one of their personal desires or dreams. Don't be overwhelmed by trying to accomplish everything at once. Pick one which can be achieved and work on that one first. When that one is completed, move on to the next one. Update this list once a year. Don't become disillusioned if you find that as time goes by the things you thought were important lose their appeal as your life unfolds. Dream new dreams!



SHOULD WE LIVE TOGETHER BEFORE MARRIAGE?

God's will is for you to be holy, so stay away from all sexual sin. Then each of you will control his own body and live in holiness and honor— not in lustful passion like the pagans who do not know God and his ways. Never harm or cheat a Christian brother in this matter by violating his wife, for the Lord avenges all such sins, as we have solemnly warned you before. God has called us to live holy lives, not impure lives. Therefore, anyone who refuses to live by these rules is not disobeying human teaching but is rejecting God, who gives his Holy Spirit to you. 1 Thessalonians 4: 3-8 (NLT)

As helpful as the research is, research never changes lives. Only God does that through his Word. Allow the Spirit of God to work through His word to convert and change you. After reading the verses above, list the instructions that are given in your own words:

What is the purpose as Paul sees it in this passage?

The great promise in these passages is that if one is living according to God's instructions, then one is in God's will. This is huge. This is an enormous issue.

Do you want to live according to the will of God?

Your Marriage Coaches do not want to argue about what that "will" is, we simply want to get you to understand and confess that you desire to be in His will.

Discuss and review these questions with your Marriage Coaches based on this text.

1. Do you want to know God's will for your life?
2. According to the scripture above, what is God's will for your life?
3. What do you think it means to be holy?
4. Why do we struggle with being holy?
5. As clearly as possible, define sexual immorality.
6. As clearly as possible, define marriage.
7. Are you married yet?
8. How can you avoid sexual immorality?
9. List two specific things you can do to be obedient to what Paul discusses in this text.
10. Read Matthew 5:27-28 and 1 Samuel 16: 7. Here it says, "man looks at the outward appearance but God looks at the heart." How is this verse related to what Jesus is talking about in Matthew chapter 5?

ROADMAP TO FINANCIAL SECURITY

Winning at money is 80% behavior and 20% head knowledge. The challenge is YOU! When it comes to struggles with money, it is almost always true that YOU are the problem!

It is human nature to want things RIGHT NOW!. Being willing to delay pleasure for a greater result is a sign of maturity. Our culture teaches us to live for NOW. We have FOMO - fear of missing out. We can get whatever we want right now so long as we are willing to go into debt. Debt is a means to obtain the "I want it" before "I can afford it."

If you want to be skinny, study skinny people. If you want to be rich, do what lots of rich people do. The Forbes 400 is a list of the richest 400 people in America as rated by Forbes Magazine. When surveyed, 75% of them said the best way to build wealth is to become and stay debt free. They live on less than they make, and spend only when they have in cash.

Three of the biggest lenders in America today were founded by people who hated debt. In 1910, the famous Sears catalog stated "Buying on credit is folly." Today DISCOVER credit cards may be the only thing keeping SEARS from going out of business. Sears is not really a store; they are a lender with some products out front. J.C. Penney department stores make millions annually on their credit cards, but their founder was nicknamed James "Cash" Penney because he detested the use of debt. Henry Ford thought debt was a lazy man's method to purchase items, and his philosophy was so ingrained in Ford Motor Company that Ford did not offer financing until 10 years after General Motors did. Today Ford Motor Credit is one of the most profitable of Ford Motor's operations.

If you insist on driving new cars with payments your whole life, you will literally blow a life's fortune on them. USA Today notes that the average car payment is \$464 over 64 months. Most people get a car payment and keep it throughout their lives. As soon as that car is paid off, they get another one because they "need" a new car. By the way, the typical car dealer makes their money in the finance office and the shop, not in the sale of new cars.

Get rid of that car payment! If you put that \$464 per month in a cookie jar for just 10 months, you have enough cash to buy a \$4,000 car. You do not have to drive a \$4,000 car your whole life, but that is how you start without debt. You could save the same amount again, and trade up to an \$8,000 car ten months later. And up to a \$12,000 car 10 months after that. If you are willing to sacrifice for a while, you can have your life's fortune AND drive quality cars. The average millionaire drives a two year old car, paid for with cash.

The average American household carries \$8,284 in credit card debt according to Fortune Magazine. If you do not ADD any new expenses to this credit card balance, and make minimum monthly payments (typically 2% of the balance, or \$160 per month), it will take 8.33 years to pay off an \$8,000 balance, and it will cost you \$7,977 in interest charges! Consider this: Instead of sending \$160 to the credit card company every month, what if you invested \$160 per month at a 7% return, you would earn roughly \$10,931 cash in 8.33 years. Under this scenario, the average American family loses a total of \$18,908 from both lost income and monthly interest payments! Are you SURE you want to keep racking up credit card debt?



Debt and credit cards are not a tool – they are a method to make banks wealthy, not you. The borrower is truly servant to the lender. An American Bankruptcy Institute study of bankruptcy filers reveals that 69% of filers went bankrupt because of credit card debt. Broke people use credit cards. Rich people don't. As financial Guru Dave Ramsey loves to say: Here is the great news: IF YOU WILL LIVE LIKE NO ONE ELSE TODAY, ONE DAY YOU CAN LIVE LIKE NO ONE ELSE.

How? Follow Seven Basic steps that are a simple, yet profound Road Map to Financial Security. This is a proven plan to financial security, and is in the right order for everyone. Dave Ramsey calls them “Baby Steps.”

7 BASIC STEPS TO FINANCIAL SECURITY

1) Put \$1,000 cash in an “Emergency Fund.” It is going to rain. You need a rainy day fund. Money magazine says that 78% of us will have a major negative event in a given 10-year period. The job is down-sized, reorganized, or you get fired. There is an unexpected pregnancy, the air conditioning goes out, the transmission dies, you bury a loved one. Life happens, so be ready. Twist and wring out extra dollars from the monthly budget, work extra hours, sell something, or have a garage sale, but quickly get your \$1,000. Then put it in a bank savings account, but do NOT attach it to your checking account to protect against over drafting. Protect yourself from you!

2) Pay off consumer debt using the “Debt Snowball” (except the home mortgage). Say to yourself with passionate conviction “To the exclusion of virtually anything else, I am going to get out of debt!” Total, sold-out, focused intensity is required to win. This step is both the simplest to understand, and the toughest to achieve because it requires the most effort. List all your debts in order of smallest payoff balance to largest (except your home) The reason to start attacking the smallest PAYOFF BALANCE instead of the highest interest rate is to have some “quick wins.” This is the “behavior modification over math” plan. Pay the minimum payment to stay current on all the debts except the smallest. Every dollar you can find from anywhere in your budget goes toward the smallest debt until it is paid in full.

Once the smallest debt is paid, the monthly payment from that debt, plus any extra “found” money, is added to the next smallest debt. Then, when debt number two is paid off, you take the money that you used to pay on number one and number two, and you pay it plus any found money, on debt number three. When number three is paid, you attack number four, and so on. Every time you pay one off, the amount you pay on the next one down the list increases. Attack! Every time the “Snowball” rolls over, it picks up more snow and gets larger, until by the time you get to the bottom, you have an avalanche. When this step is completed, you are now debt free except for your home mortgage. Obviously this step will not work if you keep borrowing and charging things on the credit card! Draw a line in the sand and say “I will never borrow again!” If you think you can get out of debt without huge resolve to stop borrowing, you are wrong. You may have to sell that new car and pay cash for a used one for the time being. Are you ready for a plastectomy? Plastic surgery to cut up your credit cards?

While you are working on this step, if you fall below \$1,000 in your Emergency Fund due to an actual emergency (Christmas is not an emergency), temporarily put the debt snowball on hold and focus everything on getting back up to \$1,000 in your Emergency Fund quickly. Completing the first two steps takes the typical family 24-30 months.

7 BASIC STEPS TO FINANCIAL SECURITY (CONTINUED)

3) Finish the Emergency Fund. Now that you don't have any debt payments, except the house, the next step should come more quickly. Start saving enough money to cover 3-6 months of living expenses. What would it take for you to live 3-6 months if you lost your income, get laid off, or the car engine blows. You do NOT want to depend on credit cards! Don't backtrack to bad old habits. What are emergencies? Something that has a major negative impact on your family's finances. A job loss or cutback, paying a deductible on medical, homeowners, or car insurance after an accident, a cracked engine block on the car. Something on sale that you "need" is not an emergency. Starting a business is not an emergency. Prom dresses and college tuition are not emergencies. Never use your emergency fund without first discussing with your spouse and being in agreement. Keep your Emergency Fund in something that is liquid. The mission of the Emergency Fund is to protect you against life's storms, give you peace of mind, and keep the next problem that arises from becoming debt.

3B) If you have not already purchased a home, save for a Down Payment or cash purchase of a home

4) Invest 10% of your income in retirement. You need to reach a point where your money works harder than you do. USA Today reports that 97% of 65 year olds cannot write check for \$600, 54% of them are still working, and 3% are financially secure. Investing with the long term goal of security is not a theory to ponder every few years; it is a necessity you must act on NOW! When calculating your 10%, don't include company matches in your plan. Invest 10% of your gross income, and consider the company match "gravy." The stock market has averaged just below a 12% return on investments throughout its history.

5) Save for College. The first rule of college (for you and your children) is: pay cash. The average student paid \$5,000 MORE per year to live and eat off campus than to live in the dorm and eat cafeteria food. The student loans, on average, paid for an off-campus standard of living, and no debt was needed to get the degree, only to "look good" and "feel good" while getting the degree. Student loans are a cancer. Once you have them you cannot get rid of them. Our culture has spread the myth that you can't be a student without a loan. NOT TRUE! Fund college with an Educational Savings Account (ESA), funded in a growth-stock mutual fund. The ESA is nicknamed the Education IRA, and grows tax-free when used for higher education. If you invest \$2,000 per year from birth to age 18 in prepaid tuition that many states offer, that would purchase \$72,000 in tuition. If you invest \$2,000 per year in an ESA in mutual funds averaging 12%, you would have \$126,000 tax-free during the same period. You do the math!

6) Pay off your Home Mortgage. Every dollar in your budget that you can find above living, retirement, and college, should be used to make extra payments on your home. Attack your home mortgage. According to Dave Ramsey, the average person who works these steps with intensity, with focus, with organization, and really leans into it and cares, is debt-free (house and everything) in about seven years.

7) Build Wealth to have FUN, INVEST, and GIVE! Congratulations - now you have entered the top 2% of Americans! When your money makes more than you do, you are officially wealthy. When you can comfortably live on your investment income, you are financially secure. Money is a hard worker, and works harder than you. Money never gets sick, never gets pregnant, and is never disabled. Money works 24 hours a day, 7 days a week. You have reached the "Pinnacle Point" when you can live off 8% of your nest egg.




Everything is downhill after reaching the 7th step. Enjoy the ride.

GIVING is possibly the most fun you will ever have with money. FUN is good, but you will tire of golf and travel. INVESTING is great, but will lose its appeal. Buying and having "stuff" is wonderful, but don't let the pursuit of wealth become your goal. A great paradox of wealth is that it will make you MORE of what you already are. If you are a jerk and you become wealthy, you will be the king of jerks. If you are generous and become wealthy, you will change the world with your generosity. If you are kind, wealth will allow you to show kindness in immeasurable ways.

You can do these 7 Basic Steps! Failure is not an option. PUSH, PUSH! Anyone can do this – ANYONE! Are you next? We sure hope so!

Excerpts from the book Total Money Makeover by Dave Ramsey. For more information visit www.daveramsey.com



Blank lined paper for writing.

REMARRIAGE

The end of all things is near. Therefore be clear minded and self-controlled so that you can pray. Above all, love each other deeply, because love covers over a multitude of sins. Offer hospitality to one another without grumbling. Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. 1 Peter 4:7-11

It is no wonder that the divorce rate gets higher with second marriages, and even higher with third marriages. Relationships and family dynamics become so complicated everything becomes a potential minefield that must be navigated with great care. There are many things that need to be discussed in depth. Take some time this week to review and ponder each of these questions, and then write your answers in the space provided. Be prepared to discuss your answers with your future spouse and your Marriage Coaches in session 4.

1) MARITAL SETTLEMENT AGREEMENT. Have you shared your Marital Settlement Agreement (MSA) from your previous marriage with your future spouse? These are court orders that greatly impact finances, family time, vacations, etc. Have you taken the time to really understand and take a long, hard look at how disruptive the MSA might be to you, your future spouse, and your children? How do you feel about not just marrying him/her but the court order as well?

2) PARENTING! This is huge. There are many good resources out there to help you understand the difference between being a parent and a step-parent. How will you blend your family? What is your expectation of the role you will play in your step-children's lives? How will you discipline your step-child when they act out? Does your future spouse agree? How will you handle all the different rules at different homes? How will you coordinate the schedule and all of the complex scheduling combinations – his week with the children, but not my week with the children except Tuesday night, etc. Who is more strict and who is softer when it comes to disciplining children? How will you ensure that your marriage comes before the children, and how will you clearly communicate this to your children and step-children while reassuring them that they are highly valued as well?

3) FINANCES. When it comes to finances, college funding, savings and retirement, how will you prioritize responsibilities to your future spouse/marriage relationship as well as your children. What financial obligations will you assume or not assume for the step-children? What is fair and reasonable without making every penny an entry in the financial ledger? Who will be the beneficiaries in your life insurance and your will after remarriage?



QUESTIONS

4) COMMUNICATION. What were the major problems in your last marriage(s)? How will you get on the same page when you disagree in this marriage? Will you need to have any special or “secret” meetings with your children that exclude your future spouse? If so, explain.

5) EX-SPOUSES AND THEIR FAMILY. How will you handle ex-spouses, ex in-laws (still your children’s grandparents) and other extended family? What are the nonverbal and/or unwritten “understandings” you have with your ex spouse? How will these “agreements” impact your marriage and step family after you get remarried? How will your parents handle their step-grandchildren? How will you communicate with your ex spouse? Email? Phone? Letters? You need to discuss all of this and reach an agreement or it will lead to major problems.

6) HOLIDAYS, BIRTHDAYS, AND “FAMILY” TRADITIONS. What does the MSA have to say about these? What about school programs, sporting events, and special events? Graduation? In addition to the MSA, who goes where and when? You need to have maximum flexibility regarding expectations.

7) CHILDREN. How do they feel about you getting married? How will this marriage impact them? In what specific ways will their lives change? Discuss each child separately. Are you considering having another child? What does this mean for the family and each member in the family?

SESSION Four

*"Don't excite love, don't stir it up,
until the time is ripe—and you're
ready."*

Song of Solomon 3:5 (MSG)



A man and a woman are shown in a close, romantic embrace outdoors. The man, with grey hair, is wearing a dark suit and a light blue shirt. The woman, with long dark hair, is wearing a white lace-trimmed top. They are looking at each other with soft expressions. The background is a soft-focus green landscape with trees.

Inventory Report:

- 1. Sexuality and Intimacy*
- 2. Remarriage*
- 3. Finance*

Coaching Exercises:

- 1. Sex on the Brain Quiz*
- 2. How Do You Spell Intimacy?*
- 3. Sexuality and Intimacy (Part I and II)*
- 4. Building Your Nest Egg*
- 5. Monthly Retirement Planning*

Homework:

- 1. Practice Daily Temperature Reading*
- 2. Sexuality and Intimacy Discussion Questions*

Sex on the Brain Quiz

1. How much you enjoy sex is associated with which of the following?

- a) The number of days of vacation you get each year
- b) The number of dogs you have
- c) Longevity for men
- d) Longevity for women

2. New love works like which of these substances in the brain?

- a) Novocaine
- b) Caffeine
- c) Cocaine
- d) Rum

3. Which sex experiences an orgasm that typically lasts 3 times longer (about 20 seconds)?

- a) Men
- b) Women

4. Frequent sex is associated with which of the following:

- a) Increased hair growth
- b) Increased forgetfulness
- c) Longevity for men
- d) Longevity for women

5. An economic study found that increasing sex from once a month to once a week provides a bump up in happiness equivalent to that induced by earning more money. How much more money, for the average American?

- a) \$50,000 a year
- b) \$75,000 a year
- c) \$25,000 a year
- d) \$10,000 a year

6. Sex may help you to do which of the following:

- a) Take fewer sick days at work
- b) Unblock a stuffy nose
- c) Get rid of a headache
- d) Reduce depression
- e) All of the above
- f) None of the above

7. Orgasms are processed in the part of the brain where the following is also processed:

- a) Winning an athletic competition
- b) Religious experiences
- c) Reading
- d) Mathematical puzzle solving

8. Which of the following health benefits is NOT associated with sex?

- a) Improved bladder control for females
- b) Improved hearing
- c) Lower risk of prostate cancer for men
- d) Lower Blood pressure

9. Women generally find it sexy if men do which of the following?

- a) Bring home a new board game
- b) Give them a foot rub
- c) Clean out the garage
- d) Go jogging

10. Having sex at least 2-3 three times a week is good for:

- a) Helping men and women look 5-7 years younger than their actual age
- b) Treating acne, staving off dry skin, and improving skin elasticity
- c) Improving the body's immune system
- d) Helping people sleep better
- e) All of the above
- f) None of the above

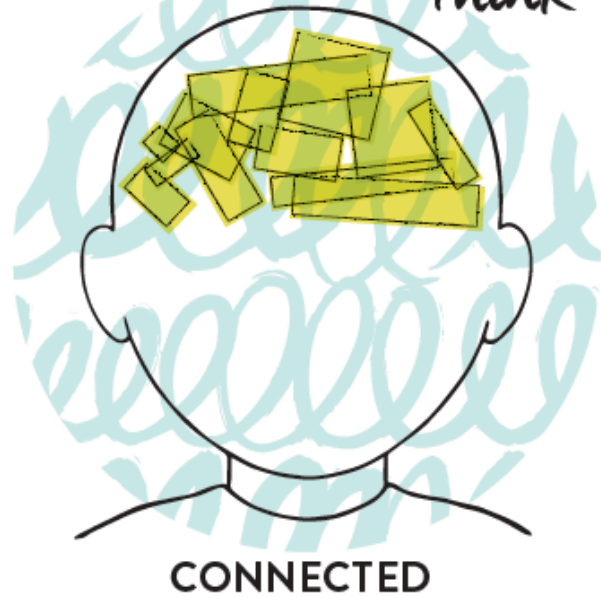


Men & Women are DIFFERENT

COMPARTMENTALIZED



how
WOMEN
think



Sexuality & Intimacy

Marriage should be honored by all, and the marriage bed be kept pure, for God will judge the adulterer and all the sexually immoral. HEBREWS 13:4 NIV

The world desperately needs a clearer picture of God's intentions for sexuality. Far too often, the church doesn't want to talk about sex, and focuses on what NOT to do. When the church is silent, couples take their cues from the culture and the media. Couples are looking to the world for instructions the church has failed to provide. It is a shame when the world tells a LIE better than the church tells the Truth! Talking about sex might make us uncomfortable. Truth ALWAYS offends the flesh.

There is a powerful connection between sexuality and spirituality. One example is when God calls Abram to be the father of a new nation. He gives the new name Abraham and institutes a sign of their covenant relationship – the rite of circumcision. Note that God did not make a mistake in creating a male foreskin, and say, "Oops, that was a mistake, I didn't mean for THAT to be there, let's just cut that off..." God told Abraham to mark on his own body, in the area of his flesh where a man is most likely to violate his covenant relationship – a reminder that Abraham was not his own. Abraham had been set apart, his body, and especially his sexuality, was not for him to use in any way he saw fit.

It is a shame when the world tells a lie better than the church tells the Truth about God's view of sexuality.

Many married Christians do not want to think about God watching them make love. They view sex as some kind of ugly, dirty act that makes God turn away in disgust. Many couples practice "lights out-under the covers, missionary position, no talking sex" as if sex is a necessary evil that should be completed quickly, with as little fun as possible. When Christians strip sexuality of its passion and excitement, it is a tragedy. The truth is God encourages us to drink deeply and to eat our fill in the marital bedroom – He wants a man to feast his eyes on her naked body AFTER you both put on a wedding ring.

Many married Christians do not want to think about God watching them make love...

Look at how scripture describes your "fountain" of sexual affection:

May your fountain be blessed, and may you rejoice in the wife of your youth. A loving doe, a graceful deer - may her breasts satisfy you always, may you ever be captivated by her love. PROVERBS 5:18-19

God also warns us not to awaken our sexual affection prematurely:

Don't excite love, don't stir it up, until the time is ripe-and you're ready.

SONG OF SOLOMON 3:5 MSG

Once we have entered the committed covenant of marriage – God wants us to awaken our sexual desires:

Awake, north wind! Rise up, south wind! Blow on my garden and spread its fragrance all around. Come into your garden, my love; taste its finest fruits. I have entered my garden, my treasure, my bride! I gather myrrh with my spices and eat honeycomb with my honey. I drink wine with my milk. Oh, lover and beloved, eat and drink! Yes, drink deeply of your love!

SONG OF SOLOMON 4:16-5:1 NLT



Sexuality & Intimacy

And scripture makes no apologies for a marathon session of sex lasting all night long!

Your two breasts are like two fawns, like twin fawns of a gazelle that browse among the lilies. Until the day breaks and the shadows flee, I will go to the mountain of myrrh and to the hill of incense. All beautiful you are, my darling; there is no flaw in you.

SONG OF SOLOMON 4:5-7

God created sex and pronounced it good. He affirms its enjoyment within marriage, instructing Adam and Eve to consummate their relationship. And this happened BEFORE the fall, before we got kicked out of the garden. God celebrates sex in the song of songs, a book of the bible so sexually explicit that young Jewish boys were forbidden to read it until they reached the proper age. Fostering a healthy sex life is like pouring "super glue" all over your marriage.

God looks down from heaven into a healthy marital bedroom with enthusiastic approval. He delights in us following His perfect design for sexuality and intimacy. In reading these scriptures, one can almost hear God saying "YES, I created that just for you! Do you experience anything like that anywhere else? I did that! I created you to work that way – to communicate with your bodies what your words cannot – of your oneness with this other person who is in now part of you. Now you have experienced two people becoming ONE."

There is a destructive side of sexuality. Sex is incredibly powerful, and can be used for good or evil. That is why God gave us such clear guidelines for its proper use. Sex has the potential for tremendous good and unspeakable evil. Satan wants to take God's beautiful design for sex and twist it beyond recognition. Through his modern day profits like Snapchat, Tinder, HBO, pornhub and countless others, Satan has persuaded our culture to worship sex. Men, it is very dangerous to fill your mind with pictures and images of other women that will compete with your wife.

The media has virtually declared war on God's gift of sexual fulfillment within marriage. No culture in history was ever bombarded daily with more graphic presentations of sexuality. Satan wants us to express something other than love through our sexuality: lust, selfishness, disobedience, lies. When any of these are the spirit behind sex, it is Satan who is glorified, not God. The question we must always ask is: Who is being worshiped by the physical act? When sexual union expresses love within covenant Christian marriage, God is glorified.

Scripture is also filled with admonitions against sexual sin, and lists numerous acts that are detestable and an abomination to God, and tells us to flee sexual immorality. We are told to drink the water of sexual fulfillment from the "well" of our own marriage.

Satan works in the dark. God works in the light. Bring sexuality out into His light. Christians ought to be the most sexually fulfilled people on the planet! But far too often, husbands and wives are sexual without being intimate. God wants our sexual intimacy to be the deepest expression of marital intimacy.

With appreciation to Dr. Tommy Nelson, author of "Sacred Romance." For more information visit www.dentonbible.org, as well as Christopher West's "Theology of the Body" visit www.corproject.com

Sexuality & Intimacy

DISCUSSION

WHEN YOU HAVE COMPLETED THESE QUESTIONS, EXCHANGE YOUR WORKBOOK ANSWERS WITH YOUR FUTURE SPOUSE. TAKE TIME TO CAREFULLY READ EACH OTHER'S RESPONSES AND DISCUSS THIS IMPORTANT AREA OF YOUR RELATIONSHIP.

1. Did you have a physical in preparation for your marriage?..... YES NO

WE STRONGLY RECOMMEND THAT YOU HAVE A THOROUGH PHYSICAL BEFORE YOU GET MARRIED. IT IS IMPORTANT TO DISCUSS ANY CONCERNS AND BIRTH CONTROL OPTIONS WITH YOUR PHYSICIAN BEFORE

2. Have you reached a decision on your birth control method?..... YES NO

3. Are you comfortable with that decision?..... YES NO

4. Is there a history of viewing pornography in your past or present?..... YES NO

5. If you have been sexually active with another person, have you been tested for any Sexually Transmitted Diseases (STD's)?..... YES NO

THIS CAN BE AN UNCOMFORTABLE REALITY FROM PREVIOUS RELATIONSHIPS, BUT THE TRUTH IS SOME STUDIES SHOW THAT 1 IN 3 AMERICANS HAVE AN STD. FINDING OUT WHETHER OR NOT YOU HAVE AN STD AND GETTING TREATMENT IS IMPORTANT FOR YOUR HEALTH AND THE HEALTH OF YOUR FUTURE

6. If you have an STD, have you shared this information with your fiancé?..... YES NO

7. Are you completely comfortable with the information that your fiancé shared?... YES NO

8. Is your future spouse aware of any past sexual abuse?..... YES NO

If yes, what was the course of action taken towards recovery, redemption and resolution? YES NO

9. Have you been open with your partner about your past sexual experiences?..... YES NO

10. Are there any concerns you have about your partner regards to his/her sexual history and your sexual relationship?..... YES NO

11. What are your expectations regarding your sexual relationship with your spouse? Any boundaries?

12. In your first year of marriage, how often do you expect to experience sexual intimacy?

13. What are your expectations of sex on your honeymoon?

14. After you are married, how do you feel about your spouse saying "no" when you want to say "yes" to sex? How will you do this without deflating your spouse?

15. How do you define "affection" and what "affection" needs do you think you have?



Sexuality & Intimacy

"DRINK WATER FROM YOUR OWN CISTERN, RUNNING WATER FROM YOUR OWN WELL. SHOULD YOUR SPRINGS OVERFLOW IN THE STREETS, YOUR STREAMS OF WATER IN THE PUBLIC SQUARES? LET THEM BE YOURS ALONE, NEVER TO BE SHARED WITH STRANGERS. MAY YOUR FOUNTAIN BE BLESSED, AND MAY YOU REJOICE IN THE WIFE OF YOUR YOUTH. A LOVING DOE, A GRACEFUL DEER— MAY HER BREASTS SATISFY YOU ALWAYS, MAY YOU EVER BE INTOXICATED WITH HER LOVE. WHY, MY SON, BE INTOXICATED WITH ANOTHER MAN'S WIFE? WHY EMBRACE THE BOSOM OF A WAYWARD WOMAN?"

Proverbs 5:15-20

This passage forbids adultery and celebrates marital sex. Note the rejoicing in sexual pleasure here with vivid images. Female sexuality here is likened to a well in which there is descent. Male sexuality is referred to as a fountain. The husband is to be attracted to his wife's breasts. To drink water is to quench sexual thirst through love making. Verse 18 actually asks for divine blessing on sex. This passage has a deep reverence for sex.

The New Testament agrees completely that sex within marriage is crucial, not optional (1 Corinthians 7:2, 5). Should your spring overflow into the streets? NO! The wife's sexuality belongs to her husband – his own well/cistern. The husband's sexuality belongs to the wife (1 Corinthians 7:4-5). This is a beautiful expression of equal sexual authority within marriage that is striking. Within the marital bond, sex can truly flow and sing. Lord give us more reverence for sex in marriage!

Sex outside of marriage inevitably diminishes it to no big deal, nothing special, nothing to get all breathless about. It is just a minor high we enjoy a bit, just something people do and then discard it. It is like the consumer who transacts with a vendor as long as the product is good enough in quality and price. But if the quality goes down, or the cost goes up, we can walk away because there was no covenant. Sex on the market no longer soars. It cheapens it. Sex becomes devalued and nothing special. However, if sex comes only with the radical self-giving and whole life commitment of marriage, that takes sex off the market, and makes it priceless. We don't want to be robbed of the joy and pricelessness of sex.

DISCUSSION QUESTIONS

1. In what ways has the media and western culture diminished God's beautiful gift of sexuality? How has this impacted your view of sexuality?
2. What messages about sex do you wish had been clearly conveyed to you while growing up?
3. How comfortable are you with the idea of God being present in your bedroom? Why?
4. How does the thought that God designed both your erogenous zones and orgasms change the way you think and feel about them?
5. What are the "hedges" or "boundaries" you will need to establish with friends, co-workers, or clients of the opposite sex after you are married.

BUILDING YOUR NEST EGG

DON'T IGNORE THE EARLY YEARS!

Ignoring retirement is easy when you're in your early 20s. After all, there's plenty on a your financial plate: scraping together the cash to pay rent and student loans, digging out of credit-card debt, and, well... one has to live a little, too. "Huge numbers of young people, even when they could join a 401(k), don't," says Alicia Munnell, director of the Center for Retirement Research at Boston University. That's a mistake you'll regret when you realize just how much more money you'll retire with if you start saving early. Thanks to the enormous power of compounding interest, contributions made early on will have much longer to grow and multiply. "If you start saving early, that's the most potent thing you can do," Munnell notes. The good news: Because 401(k) contributions are tax-deductible, the bite out of your paycheck will be smaller than your actual contributions. To see for yourself, run your numbers through SmartMoney.com

START SAVING FOR RETIREMENT NOW!

The information below shows how much you need to save each month to accumulate \$500,000, \$1 million or \$2 million by age 65, according to www.kiplinger.com. At age 25, you typically start from scratch. We assume you are earning 8 percent annually. Find your age bracket below and set a goal for your retirement. Start saving NOW!

AT AGE 25:

You've saved: \$0

To reach \$500,000, what you need to save per month: \$143

To reach \$1 million, what you need to save per month: \$286

To reach \$2 million, what you need to save per month: \$573

AT AGE 35:

You've saved: \$0

To reach \$500,000, what you need to save per month: \$335

To reach \$1 million, what you need to save per month: \$671

To reach \$2 million, what you need to save per month: \$1,342

AT AGE 45:

You've saved: \$0

To reach \$500,000, what you need to save per month: \$849

To reach \$1 million, what you need to save per month: \$1,698

To reach \$2 million, what you need to save per month: \$3,395

DON'T LEAVE MONEY ON THE TABLE

Here's a shocking statistic: Every year, American workers leave \$30 billion in employer-sponsored retirement money on the table. How? By not contributing to their employer-sponsored retirement plans, or at least not contributing enough to get their employer match, they're walking away from free money. In fact, some 25% to 35% of U.S. workers these days do not contribute to their retirement fund at all, or don't contribute enough to get their full company match. Typically, retirement plans are set up so that the employer adds 50 cents to each \$1 a worker contributes, up to 6% of the worker's salary. That's an immediate 50% return on an investment anyone would be hard-pressed to beat.



MONTHLY RETIREMENT PLANNING

In order to retire with some security, you must aim at something. Too many people use the READY-HRL-AIM approach to retirement planning. Your assignment is determine how much per month you should be saving right now at 12% interest in order to retire at 65 years of age with a fully funded nest egg.

If you are saving at 12%, and inflation is 4% and you are moving ahead of inflation at a rate of 8% per year. If you invest your nest egg at retirement at 12% and want to break even with 4% inflation, you will be living on a percent income each year.

STEP ONE

Annual income (today) you wish to retire on:

(Divide the above number by .08)

Nest egg needed equals:

STGEF TWO

To achieve that nest egg you will need to save at 12%, netting 8% after inflation, so we will target that nest egg using 8%.

X

=

Nest egg needed

times

8% factor (from chart below)

monthly savings needed

8% FACTORS - SELECT THE FACTOR BELOW THAT MATCHES YOUR AGE:

AGE	YEARS TO SAVE	FACTOR
25	40	.000286
30	35	.000436
35	30	.000671
40	25	.001051
45	20	.001698
50	15	.002890
55	10	.005466

SESSION Five

"The first bond of society is marriage; next, children; and then the family."

Cicero

"A woman's heart should be so close to God that a man should have to chase Him to find her."

C.S. Lewis



Inventory Report:

1. Parenting
2. Male/Female Roles
3. Christian Spirituality

Coaching Exercises:

1. Family Heritage
2. Commitment and Covenant
3. Marriage Commitment Pledge
4. Florida Certificate of Completion

Homework:

1. Schedule your coach check in meeting (1 year)
2. Marriage Education Resources page

Family Heritage

The son will not share the guilt of the father, nor will the father share the guilt of the son.

The righteousness of the righteous man will be credited to him, and the wickedness of the wicked will be charged against him...I will judge you, each one according to his ways, declares the Sovereign LORD. Repent! Turn away from all your offenses; then sin will not be your downfall. Rid yourselves of all the offenses you have committed, and get a new heart and a new spirit. Ezekial 18:20, 30-31 (NIV)

When a marriage takes place, many mistakenly assume only two individuals are involved. The fact is you are not just marrying your spouse, you are also marrying your spouse's family. It is critically important to understand that behind every person there is a family with its heritage, traditions, and uniqueness. The influence from our family of origin is profound in shaping our lives. However, this powerful influence is neither a guaranteed blessing nor a permanent curse. As an emotional adult, you can choose to continue the positive aspects of your upbringing, and discard any "baggage" you want to leave behind. Adult children of divorce need to be especially alert to equip themselves so they can "break the cycle" and avoid the mistakes of the previous generation.

Your future spouse has the right to know your family heritage, good and bad, because whatever impacted your life will have an effect on your marriage. Just knowing each other's background will help you understand one another better.

For every significant person in your family, write in character strengths and achievements along with any weaknesses. To get the most out of this exercise, ask your parents about their ancestors' history, occupations, where your family came from, when they came to America, etc.

	STRENGTHS / ACHIEVEMENTS	WEAKNESSES
MY FATHER:		
MY MOTHER:		
OTHERS:		



BRIEFLY DESCRIBE HOW MEMBERS OF YOUR FAMILY SHAPED THE PERSON YOU ARE TODAY, IN BOTH POSITIVE AND NEGATIVE WAYS (INCLUDE GRANDPARENTS, UNCLES, AUNTS, COUSINS, ETC):

WHAT ARE SOME OF THE GENERATIONAL PATTERNS YOU SEE IN YOUR FAMILY?

OTHER INTERESTING INFORMATION ABOUT MY FAMILY BACKGROUND:

ADAPTED WITH PERMISSION FROM THE MARRIAGE SAVERS MENTOR GUIDE, WRITTEN BY RUDY AND FAITH BUETTNER WITH MIKE AND HARRIET MCMANUS. SEE WWW.MARRIAGESAVERS.ORG

COMMITMENT & COVENANT

I hate divorce, says the Lord God of Israel... MALACHI 2:16

Covenant is much more than a piece of paper. It is a lifelong vow that has legal, social and religious implications. A successful marriage respects and thrives on the power of covenant. Covenant has strong biblical roots going all the way back to the book of Genesis and God's promise to Abraham:

The Lord said to him, Bring me a heifer, a goat, and a ram...Abram brought all these to him, cut them in two and arranged the halves opposite each other...When the sun had set and darkness had fallen, a smoking firepot with a blazing torch appeared and passed between the pieces. On that day the Lord made a covenant with Abram and said "To your descendants I give this land..."
GENESIS 15:9-18

Marriage is a covenant, not a contract, and our Lord takes covenants very seriously. In ancient times, people would "cut a covenant" (cut a deal) by having the "weaker party" solemnize the covenant by walking down an aisle lined with the bloody, severed halves of slaughtered animals, signifying a solemn oath: "May this be so done to me if I do not keep my oath and pledge."

As we reflect on the Genesis 15 passage, it is clear the Lord takes covenants very seriously. Abram questions whether God is serious about giving him an heir and offspring numbering the stars. So the Lord essentially says, "let's cut a covenant." First comes the human part: Something that was alive is killed, severed, and irreversibly ripped in half. Then the Divine part: God assumes the "weaker party's" position, humbles Himself and comes down in a blaze of fire and consumes the bloody "aisle" between the slaughtered animals. Look closely and you will see the connection to marriage, divorce, and covenant, and a preview of the "new covenant" God will make when Christ humbles Himself again on the cross. God is saying He will destroy Himself if He ever breaks His covenant with us. God has never broken any of His covenants.

As you consider how solemn the marriage covenant is to God, make sure that both of you understand and are prepared for your marriage covenant "before God and these witnesses." The two of you as a couple will literally covenant to walk together as one for a lifetime before God, no matter what life may bring. This exclusive covenant binds one man and one woman for a lifetime. This covenant puts substantial boundaries around the relationship that allows for a secure home and marriage. Without the security of a covenant, true intimacy cannot occur and the relationship will weaken in fear and withholding one from the other.



MARRIAGE IS A COVENANT, NOT A CONTRACT



One concrete way to honor the marriage covenant is for both of you to agree to never use the word “divorce” in any form of communication between you. Many couples have the idea that if marriage doesn’t work out, they can divorce and marry someone else. But a great marriage depends on your commitment to make your relationship work. By pledging to never use the word “divorce,” you are promising to remove divorce as an option—which means always looking for a way to work things out. This promise not only solidifies the relationship in your own heart, it also builds trust in your spouse, further proving that the words you vow on your wedding day “Till death do us part” are not just part of a tradition.



MARRIAGE IS BUILT ON
ANOTHER KEY INGREDIENT:
COMMITMENT

Commitment is more than words, but is demonstrated by patience, self-control, integrity and trust. Commitment is built around what is best for the other person and what is best for the relationship, not on immediate gratification. Most engaged couples in our current cultural setting see sexual involvement as the starting point of intimacy rather than the culmination of a committed relationship reflected by a life-long covenant.

MARRIAGE COMMITMENT PLEDGE

- We, husband and wife together, acknowledge the overwhelming evidence that married adults are happier, healthier and wealthier. They live longer, sleep better, are more productive on the job, and have better sex lives than singles.
- We believe in the sanctity of marriage, declare our mutual commitment to one another, and pledge to stay married for life.
- We will work to keep our relationship vibrant and growing during the various stages of our life together across the years.
- We believe, as partners in marriage, that we are accountable to one another for the quality of our relationship to one another and to the children we have (or may have one day).
- We believe that love is a DECISION, not a FEELING. It is our responsibility to love each other unconditionally. If there are times when the feelings of love and affection are not present, we each promise to continue to make a decision daily to love our spouse until the feelings of love return.
- We commit to participate in at least 8 hours of structured marriage enrichment programming each and every year of our married lives together.
- We pledge to contact either our pastor, our marriage coaches/mentors, or a marriage counselor/therapist before we ever separate, move out, or file for divorce.
- As a public commitment to our marriage, we authorize Live the Life, Inc. to post our names on its website/other public displays as signatories of the "marriage commitment pledge."
- Therefore, we do hereby vow and make a pledge that we will remain faithful to one another in thought and deed, and that we will stay married for richer, for poorer, in sickness and in health, and will love and cherish one another for the rest of our lives.

PRINT GROOM'S NAME

PRINT BRIDE'S NAME

GROOM'S SIGNATURE

BRIDE'S SIGNATURE

DATE

DATE

In the presence of these Marriage Coaches / Advisors:

SIGNATURE OF MALE MARRIAGE COACH

DATE

SIGNATURE OF FEMALE MARRIAGE COACH

DATE



FLORIDA CERTIFICATE OF COMPLETION

premarital preparation course

On this _____ day of _____ in the year _____
_____ and _____

successfully completed a Premarital Preparation Course as defined in Florida Statute Chapter /41.0305. The method of instruction of this course was (circle all that apply):

Personal Instruction

Video Instruction

Electronic Medium

PRINT BRIDES NAME

PRINT GROOMS NAME

NAMES OF MARRIAGE COACHES/INSTRUCTOR(S)

COURSE CURRICULUM: START SMART

COURSE PROVIDER: _____

NOTES



RESOURCES

Live the Life recognizes that many people struggle with individual issues that need extra attention and healing. The following are resources that we know and believe to be healthy programs.

SUBSTANCE ABUSE PROGRAMS:

Alcoholics Anonymous (12-Step Group)aa.org
Narcotics Anonymous (12-Step Group)na.org
Celebrate Recovery (Faith Based)

SEX/PORN ADDICTION

Pure Passion (Faith Based)purepassion.us
Sexaholics Anonymous (12-Step Group)sa.org
Conquer (Faith based)conquerseries.com
Faithful and True (Faith Based)904true.org
Fight the New Drug (pornography).....fightthenewdrug.org
Focus on the Family's Discovering God's Freedom from Pornographysee below:
focusonthefamily.com/marriage/discovering-gods-freedom-from-pornography-video-series/

DOMESTIC VIOLENCE

Domestic Violence Hotlinethehotline.org

FINANCES

Financial Peace University (management).....daveramsey.com
Crown Resources (management)crown.org
Gamblers Anonymous (gambling addictions)gamblersanonymous.org/ga

ADULTERY

Marriage or Pastoral Counseling
Torn Asunder by Dave Carder (Book and Workbook).....davecarder.com
Live the Life HOPE Weekends or Marriage Intensiveslivethelife.org

DISTRESSED MARRIAGE

HOPE Weekendslivethelife.org
Couple Marriage Intensiveslivethelife.org
Divorce Busting by Michelle Weiner-Davisdivorcebusting.com

OTHER PROGRAMS

LiveTheLife.org



HOPE WEEKENDS

We want to transform good marriages into great marriages, and we want troubled marriages to be healed and restored so more children will grow up in happier, healthier homes. HopeWeekends are marriage intensives that combine Christian principles with the latest research to provide specific, practical, attainable skills to help couples. With an 80% success rate, the program is designed to help couples rebuild intimacy and trust, and to teach couples essential relationship skills for developing, maintaining, and sustaining a deeply bonded and connected relationship.



FAMILY FRONTIERS

Parents today are raising children in increasingly diverse and evolving family forms, and many parents and children are left stressed, tired, and rushed due to the changing needs of these new dynamics. In order for modern families to thrive, they need strategies, tips and practical tools to work through everyday challenges. Working together with parents and children, ages 7 and up, Family Frontiers offers some fun and highly interactive opportunities to connect with one another and provides the hands-on practice and experience families need to develop healthy patterns and learn how to love one another well.



ADVENTURES IN MARRIAGE

Adventures in Marriage challenges couples to take their relationship to the next level. Focusing on the central importance of bonding, this course casts a strong Biblically-based vision for what marriage should be and backs up that vision with tools proven to strengthen skills in communication, conflict resolution, and emotional regulation. Powerful assessments increase each partner's self-awareness, helping them adopt new healthy behaviors. Couples will leave with a new appreciation of each other and a deeper knowledge of what it means to love each other through all the future adventures that await them.

REAL ESSENTIALS

From The Center for Relationship Education: Research indicates men, women, and children are more likely to enjoy a stable and supportive family life when they sequence marriage before parenthood. Real Essentials provides relationship and leadership skills to educate, equip, and empower teenagers to live and love well. It helps realign marriage and parenthood and put them back in the proper order.

www.myrelationshipcenter.org

