

PREPARE  ENRICH.

Workbook

for Couples





WELCOME

CONGRATULATIONS!

You are joining over 4 million couples who have taken this important step in building a strong marriage and healthy relationship by taking the PREPARE/ENRICH assessment. For over 35 years, research studies have demonstrated PREPARE/ENRICH can improve your relationship skills and happiness as a couple.

The PREPARE/ENRICH Workbook for Couples is a complement to your assessment results. It contains skill-building exercises that will help you to understand and apply the insights from the assessment. The exercises consist of questions to both ponder individually and discuss as a couple plus activities to do together. Begin with the recommended Six Core Exercises and continue with the remaining exercises in any order.

KEY				
★ = Six Core Exercises		= Couple Discussion		= Tips or Optional Activity

Additional Resources

PREPARE/ENRICH offers additional ways to help you prioritize, enrich, and strengthen your relationship:

- Join our Strong Couple's Club at prepare-enrich.com/strong.couples.club.html
- Read our blog at blog.prepare-enrich.com
- Connect with us on social media:
 - facebook.com/prepare.enrich
 - twitter.com/prepareenrich
 - youtube.com/prepareenrich
- Take our "do it yourself" assessment, Couple Checkup, on your wedding anniversary at couplecheckup.com

If you find you have ongoing problems that don't go away over time, it is important to seek professional counseling. Like any problem or illness, the sooner you go for help the better the chances are for recovery. If problems persist, contact your current Facilitator or go to prepare-enrich.com to find a Facilitator in your area.



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SHARING STRENGTH AND GROWTH AREAS

"Your strengths develop by working through your issues."

Check what areas you agree or disagree most with your partner.

- 1. Select three Strength Areas** (most agreement and positive aspects of your relationship)
- 2. Select three Growth Areas** (most disagreement and areas you want to improve)

	STRENGTH AREAS	GROWTH AREAS
1. COMMUNICATION <i>We share feelings and understand each other.</i>		
2. CONFLICT RESOLUTION <i>We are able to discuss and resolve differences.</i>		
3. PARTNER STYLE AND HABITS <i>We appreciate each other's personality and habits.</i>		
4. FINANCIAL MANAGEMENT <i>We agree on budget and financial matters.</i>		
5. LEISURE ACTIVITIES <i>We have a good balance of activities together and apart.</i>		
6. SEXUALITY AND AFFECTION <i>We are comfortable discussing sexual issues and affection.</i>		
7. FAMILY AND FRIENDS <i>We feel good about our relationships with relatives and friends.</i>		
8. RELATIONSHIP ROLES <i>We agree on how to share decision-making and responsibilities.</i>		
9. CHILDREN AND PARENTING <i>We agree on issues related to having and raising children.</i>		
10. SPIRITUAL BELIEFS <i>We hold similar religious values and beliefs.</i>		

COUPLE DISCUSSION

- Take turns sharing what each of you perceive as your relationship strengths. Verbally share one strength at a time, until you each have shared three.
- Use the same procedure to share and discuss growth areas.
- Discuss these three questions:
 - Did any of your partner's responses surprise you?
 - In what areas did you mostly agree with your partner?
 - In what areas did you mostly disagree with your partner?





*"It takes two to speak the truth...one to speak and another to hear."
—Henry David Thoreau*

ASSERTIVENESS

Assertiveness is the ability to express your feelings and ask for what you want in the relationship.

Assertiveness is a valuable communication skill. In successful couples, both individuals tend to be quite assertive. Rather than assuming their partner can read their minds, they share how they feel and ask clearly and directly for what they want.

Assertive individuals take responsibility for their messages by using "I" statements. They avoid statements beginning with "you." In making constructive requests, they are positive and respectful in their communication. They use polite phrases such as "please" and "thank you".

Examples of Assertive Statements

"I'm feeling out of balance. While I love spending time with you, I also want to spend time with my friends. I would like us to find some time to talk about this."

"I want to take a ski vacation next winter, but I know you like to go to the beach. I'm feeling confused about what choice we should make."

ACTIVE LISTENING

Active listening is the ability to let your partner know you understand them by restating their message.

Good communication depends on you carefully listening to another person. Active listening involves listening attentively without interruption and then restating what was heard. Acknowledge content AND the feelings of the speaker. The active listening process lets the sender know whether or not the message they sent was clearly understood by having the listener restate what they heard.

Examples of Active Listening

"I heard you say you are feeling 'out of balance', and enjoy the time we spend together but that you also need more time to be with your friends. You want to plan a time to talk about this."

"If I understand what you said, you are concerned because you want to go skiing next winter. But you think I would rather to go to the beach. Is that correct?"

When each person knows what the other person feels and wants (assertiveness) and when each knows they have been heard and understood (active listening), intimacy is increased. These two communication skills can help you grow closer as a couple.



COMMUNICATION

*"It is a luxury to be understood."
—Ralph Waldo Emerson*

CREATING A WISH LIST

In this exercise, you will each individually make a Wish List of things you would like more or less of in your relationship. Next, take turns sharing your Wish Lists with each other.

Assertiveness is the ability to express your feelings and ask for what you want in your relationship.

Active listening is the ability to let your partner know you understand them by restating their message.

In sharing your Wish List with your partner, you will be demonstrating your Assertiveness skills. In giving feedback to your partner about their Wish List, you will be demonstrating your Active Listening skills.

Make a Wish List of three things you would like more or less of in your relationship.

1. _____
2. _____
3. _____

SHARING YOUR WISH LIST

Take turns sharing your Wish List with each other, keeping in mind the following:

- Speaker's Job:
 - Speak for yourself ("I" statements e.g. "I wish...").
 - Describe how you would feel if your wish came true.
- Listener's Job:
 - Repeat/summarize what you have heard.
 - Describe the wish AND how your partner would feel if the wish came true.

COUPLE DISCUSSION

After completing the Wish List Exercise, discuss the following questions:

- How good were each of you at being assertive?
- In what ways did you each effectively use active listening skills?





"Marriage is a team sport; you either win together or lose together."

DAILY DIALOGUE AND DAILY COMPLIMENTS

Daily Dialogue is an intentional effort to talk about your relationship, rather than discussing your activities that day. The focus of this dialogue should be on your feelings about each other and your lives together. Set aside five minutes per day to discuss the following:

- What did you most enjoy about your relationship today?
- What was dissatisfying about your relationship today?
- How can you be helpful to each other?

Daily Compliments help you focus on the positive things you like about each other. Every day give your partner at least one genuine compliment. These can be general ("*you are fun to be with*") or specific ("*I appreciate that you were on time for the concert*").

COMMUNICATION SKILLS TO INCREASE INTIMACY

1. **Give full attention to your partner when talking.** Turn off the phone, shut off the television, make eye contact.
2. **Focus on the good qualities in each other and praise each other often.**
3. **Be assertive.** Share your thoughts, feelings, and needs. A good way to be assertive without being critical is to use "I" rather than "You" statements. (e.g. "*I worry when you don't let me know you'll be late*" rather than "*You are always late*").
4. **Avoid criticism.**
5. **If you must criticize, balance it with at least one positive comment.** (e.g. "*I appreciate how you take the trash out each week. In the future can you remember to also wheel the trash can back from the end of the driveway?*").
6. **Listen to understand, not to judge.**
7. **Use active listening.** Summarize your partner's comments before sharing your own reactions or feelings.
8. **Avoid blaming each other and work together for a solution.**
9. **Use the Ten Steps approach.** For problems that come up again and again, use the *Ten Steps for Resolving Couple Conflict*.
10. **Seek counseling.** If you are not able to resolve issues, seek counseling before they become more serious.



PERSONAL STRESS PROFILE

“Grant me the serenity to accept the things I cannot change; the courage to change the things I can; and the wisdom to know the difference.” —Reinhold Niebuhr

IDENTIFYING MOST CRITICAL ISSUES

Do you control stress in your life or does stress control you?

Stressors are events that cause an emotional and/or physical reaction. Stress can be positive (wedding, job promotion) or negative (loss of job, car accident, major illness). But what is important is to be able to manage the many stressors in your life.

One way to manage stress is to prioritize the issues that are most important to you. Another is to decide what issues can be changed or resolved and which ones cannot. This exercise will help you focus on the high priority issues and those that can be changed (Box 1).

COUPLE EXERCISE

1. Select up to **four issues** that are the most stressful for each of you.
2. Review each issue and put it into one of the four cells below. (Box 1 contains the “Most Critical Issues.”)

	Able to Change	Difficult to Change
High Priority	<p>Box 1</p> <p>MOST CRITICAL ISSUES</p> <p><i>What changes can you each make?</i></p>	<p>Box 2</p> <p><i>How do you plan to cope?</i></p>
Low Priority	<p>Box 3</p> <p><i>Are you spending too much time on low priority issues?</i></p>	<p>Box 4</p> <p>LEAST CRITICAL ISSUES</p> <p><i>Can you accept or forget about these issues?</i></p>

COUPLE DISCUSSION

- Select one issue from Box 1 that you will work on together as a couple.
- Work together as a team to achieve your goals.
 - Communicate about the issue.
 - Use good conflict resolution skills.
 - Be flexible with one another.





PERSONAL STRESS PROFILE

"You can't stop the waves, but you can learn to surf."
—Jon Kabat-Zin

BALANCING YOUR PRIORITIES

First, indicate how much time you "Now" spend on each of these areas. Next, decide on the amount of time you would ideally spend: "Your Goal." Then decide how you can achieve your goal.

	NOW <i>(hours/week)</i>	GOAL	How will you move towards your goal?
WORK			
Time on job/school	_____	_____	_____
Bringing work home	_____	_____	_____
Commuting	_____	_____	_____
PERSONAL			
Exercise	_____	_____	_____
Television	_____	_____	_____
Computer/video games	_____	_____	_____
Hobby/recreation	_____	_____	_____
Reading	_____	_____	_____
Friends	_____	_____	_____
Religious activities	_____	_____	_____
Volunteering	_____	_____	_____
Sleep (hours per night)	_____	_____	_____
MARRIAGE (Couple)			
At home together	_____	_____	_____
Activities/dates	_____	_____	_____
Discussions (minutes per day)	_____	_____	_____
HOME			
Cleaning	_____	_____	_____
Cooking	_____	_____	_____
Grocery shopping	_____	_____	_____
Errands	_____	_____	_____
Lawn/garden	_____	_____	_____
Home maintenance	_____	_____	_____
FAMILY (if children at home)			
Number of meals together	_____	_____	_____
Family activities	_____	_____	_____
Transporting children	_____	_____	_____
Helping with homework	_____	_____	_____
At home together	_____	_____	_____

COUPLE DISCUSSION

- What areas feel out of balance to each of you?
- What steps must you take in order for your goal to become reality?





PERSONAL STRESS PROFILE

“Do not spoil what you have by desiring what you have not; remember that what you now have was once among the things you only hoped for.” –Epicurus

WEDDING STRESS

Differences and disagreements are as inevitable in wedding planning as they are in marriage itself. This is a good time to learn how to deal with them. Here are some strategies you might find helpful:

1. **Consider the big picture as it affects each decision.** Some decisions will be made consequentially as other wishes are discussed. For example, the guest list should be created early because it shapes decisions about facilities and costs, among other things. If one of you wants a tropical beach wedding and the other a hometown wedding, you can discuss these options in the light of other issues such as the fact both of you want your frail grandparents to come to your wedding. Seeing the larger picture can help you resolve differences.
2. **Ask yourselves who cares more about the issue.** You can decide to gracefully adjust your preference if your partner has strong feelings about an issue. You may prefer a small, intimate wedding but your partner has cherished the family tradition of a large wedding. Try setting a number that gives more to the person who cares the most.
3. **Periodically assess your wedding-planning stress and feelings of competency.** If your partner has not followed through on a task they were responsible for, or if you feel better equipped for a particular task, politely offer to help or take over (e.g., “I am interested in photography and have a light work schedule next week. Is it okay if I research a photographer?”). The key is to agree together on a shift of responsibility, rather than saying, “Since you won’t do it, I will!” The person who has been relieved of one responsibility should then offer to help with other responsibilities.
4. **Teach and learn from one another rather than assuming the other “gets it.”** Sometimes one of you will not see a problem that is quite clear to the other. You can both educate each other about your families and their traditions. The groom from a Catholic family should explain to his Protestant bride what is involved in a traditional Catholic wedding, rather than having surprises keep coming up.
5. **Consider whether deeper issues are underlying your conflict.** If you are doing your best to deal with your differences and yet remain polarized, look for deeper issues. For example, sometimes the issue is not about the size of the wedding but about a feeling of envy or competition because one of you has a bigger family or circle of friends. Sometimes the issue is not between the two of you, but between one of you and your family members.

The standard tools of effective communication taught in PREPARE/ENRICH are particularly important when there is tension between you. Examples are speaking for yourself using “I-statements” rather than attacking the other person, listening to understand before proposing solutions, and choosing the best time and place to talk about difficult matters. Your everyday communication patterns might be fine for everyday matters, but when you are negotiating a wedding, it’s good to be at your best!

From Take Back your Wedding: Managing the People Stress of Wedding Planning, by William J. Doherty and Elizabeth Doherty Thomas (2007).



CONFLICT RESOLUTION

"Anyone can become angry. That is easy. But to be angry with the right person, to the right degree, at the right time, for the right purpose and in the right way – that is not easy." —Aristotle

TEN STEPS FOR RESOLVING CONFLICT

All couples have differences and disagreements. Studies show the amount of disagreements are not related to marital happiness as much as how they are handled. Happy couples do not avoid disagreements; they resolve them while remaining respectful of each other, thereby strengthening their relationship. This Ten Step Model is a simple, but effective way to resolve conflict while avoiding the common and destructive patterns. Use this model with an ongoing issue in your relationship, as well as future issues.

1. **Set a time and place for discussion.**

2. **Define the problem.** Be specific. _____

3. **List the ways you each contribute to the problem.**

Partner 1: _____

Partner 2: _____

4. **List past attempts to resolve the issue that were not successful.**

1) _____ 3) _____

2) _____ 4) _____

5. **Brainstorm 10 possible solutions to the problem.** Do not judge or criticize any of the suggestions at this point.

1) _____ 6) _____

2) _____ 7) _____

3) _____ 8) _____

4) _____ 9) _____

5) _____ 10) _____

6. **Discuss and evaluate each of these possible solutions.** Be as objective as possible. Talk about how useful and appropriate each suggestion feels for resolving your issue.

7. **Agree on one solution to try:** _____

8. **Agree how you will each work toward this solution.** Be as specific as possible.

Partner 1: _____

Partner 2: _____

9. **Set up another meeting to discuss your progress.**

Place: _____ Date: _____ Time: _____

10. **Reward each other for progress.** If you notice your partner making a positive contribution toward the solution, praise his/her effort.



CONFLICT RESOLUTION

Darkness cannot drive out darkness; only light can do that. –Martin Luther King, Jr.

HOW TO TAKE A TIME-OUT

Some conflicts become heated as levels of anger and frustration rise. Rather than speaking assertively, partners begin to accuse, criticize, or yell. Rather than listening actively, partners interrupt, belittle, and ignore. Physiologically, the “fight or flight” response is triggered as each person goes into a protection mode with little or no regard for their partner. In this state of escalation, it is not uncommon to say or do things we later regret. Moreover, it is nearly impossible to have a productive conversation leading to a mutually agreed upon resolution. This is when a “time-out” can be beneficial. A time-out provides couples with an opportunity to cool down, identify their feelings and needs, and begin to think productively again about how to approach the issues they face.

- 1. Recognize your need for a time-out.** Are your fists clenched? Is your face red? Are you breathing fast? Are the tears streaming down your face? Do you feel like screaming or throwing something? Are you afraid of your partner's intensity? Do you feel emotionally closed off? Learn to recognize the signs that things have become too intense for you to have a productive interaction with your partner.
 - What physical and emotional reactions indicate you need a time-out?
- 2. Request the time-out.** Call a time-out for yourself by saying something like “I'm just too angry to talk right now; I need to take a time-out. Please give me an hour to calm down and gather my thoughts.”
 - Remember to call the time-out for yourself. It is seldom helpful to tell the other person “You need a time-out!”
 - Suggest a time when you think you'll be ready to resume.
- 3. Relax and calm down.** Take some deep breaths. Go for a jog or a walk. Take a bath. Write in your journal. Read, pray, or watch television for a while. Do something that will help you relax and recover from the emotional intensity.
 - What method(s) could you use to calm down?
- 4. Remember what's important.**
 - Try to identify what you were thinking and feeling that became so difficult to discuss.
 - Think about “I” messages you could use to tell your partner what you were thinking or feeling, and what you need from him/her.
 - Try to spend some quiet time considering your partner's point of view and what they are feeling.
 - Remember the two of you are a team, and the only way your relationship will “win” is if you work toward a solution that both individuals can feel good about.
- 5. Resume the conversation.** Bring in the skills of Assertiveness and Active Listening and/or the Ten Steps for Conflict Resolution. These structured skills can help contain the intensity as you attempt to resolve a conflict. Honor your commitment to return to the issue when you are ready to have a more productive conversation.



CONFLICT RESOLUTION

“The weak can never forgive. Forgiveness is the attribute of the strong.”—Mahatma Gandhi

SEEKING AND GRANTING FORGIVENESS

All couples eventually experience times of conflict, hurt, and letting each other down. Sometimes the offense is as minor as forgetting a date or failing to run an errand. For some couples, the offense might involve a major betrayal such as infidelity, addiction, or abuse. Either way, taking time to seek and grant forgiveness can play a powerful role in healing and restoring the relationship.

Forgiveness is the decision or choice to give up the right for vengeance, retribution, and negative thoughts toward an offender in order to be free from anger and resentment. This process promotes healing and restoration of inner peace, and it can allow reconciliation to take place in the relationship.

It is also important to be clear about what forgiveness is not. Forgiveness is not forgetting, condoning, or perpetuating injustice. Since it is sometimes unsafe or impossible, forgiveness does not always involve reconciliation. Forgiveness is not always quick; it is a process that can take time to unfold. Don't rush your partner if they need to spend days or weeks working through the process of granting forgiveness.

SIX STEPS FOR SEEKING FORGIVENESS

1. Admit what you did was wrong or hurtful.
2. Try to understand/empathize with the pain you have caused.
3. Take responsibility for your actions and make restitution if necessary.
4. Assure your partner you will not do it again.
5. Apologize and ask for forgiveness.
6. Forgive yourself.

SIX STEPS FOR GRANTING FORGIVENESS

1. Acknowledge your pain and anger. Allow yourself to feel disrespected.
2. Be specific about your future expectations and limits.
3. Give up your right to “get even,” but insist on being treated better in the future.
4. Let go of blame, resentment, and negativity toward your partner.
5. Communicate your act of forgiveness to your partner.
6. Work toward reconciliation (when safe).

Created in part with content contributions made by Richard D. Marks, Ph.D., Marriage for Life, Inc., Jacksonville, FL



FINANCIAL MANAGEMENT

"Thrift used to be a basic American virtue. Now the American virtue is to spend money."—David Brinkley

THE CHALLENGES OF MONEY

The joining of two individuals is the joining of two different orientations to money. Our early experiences help shape our values about money. Money operates metaphorically in our lives, representing many other things such as security, nurturance, opportunity, trust, and the relationship between dependence and independence. Little wonder then that money is a major cause of conflict and a multilayered problem for married couples.

The Meaning of Money Exercise

In this exercise you will assess and then discuss your orientation toward money. The advantage of understanding your partner's money orientation is you can then capitalize on and balance each other's strengths.

Priorities Exercise

Recognizing how we spend and allocate our money helps us discover our priorities. Your spending habits might not reflect the priorities you'd like to have. Reality is that priorities and spending patterns can change. Use the Priorities exercise to discover, discuss, and start putting your money where your heart is.

Setting Financial Goals Exercise

Often goals are an extension of money orientations and should be considered together. The partner who is oriented to security is more apt to have financial goals around savings than the partner whose money orientation is centered around enjoyment. Create, discuss, and share financial goals in the Financial Goals exercise.

Creating a Budget Exercise

Budgeting is the process of allocating expenses on a regular basis. Budgeting puts you in control of your spending—a process that can be very empowering in a culture where we are constantly enticed to spend money. One good way to create a budget is to keep track of everything you spend money on for 1–3 months, and then average your expenditures per category. Complete the Budget Worksheet as your workable budget, making sure to allot a monthly amount into 'savings'.



FINANCIAL MANAGEMENT

“There is nothing wrong with men possessing riches. The wrong comes when riches possess men.”—Billy Graham

THE MEANING OF MONEY

Use the 1-5 scale to respond to each of the statements below.

1= Strongly Disagree	2= Disagree	3=Undecided	4=Agree	5=Strongly Agree
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- _____ 1. I look up to people who have been very financially successful.
- _____ 2. In making a major purchase, I consider what others will think of my choice.
- _____ 3. Having high quality things reflects well on me.
- _____ 4. It is important for me to maintain a lifestyle similar to or better than that of my peers.
- _____ 5. Having some money in savings is very important to me.
- _____ 6. I would rather have extra money in the bank than some new purchase.
- _____ 7. I prefer safe investing with a moderate return versus high-risk investing with potentially high returns.
- _____ 8. I feel more secure when I know we have enough money for our bills.
- _____ 9. I really enjoy shopping and buying new things.
- _____ 10. People who have more money have more fun.
- _____ 11. I really enjoy spending money on myself and on others.
- _____ 12. Money can't buy happiness, but it sure helps.
- _____ 13. He or she who controls the purse strings calls the shots.
- _____ 14. I would be uncomfortable putting all my money into a joint account.
- _____ 15. One of the important benefits of money is the ability to influence others.
- _____ 16. I think we each should control the money we earn.

Scoring and Interpretation

After taking the quiz, add up your answers to the four questions for each category and record your scores below. Scores for each category can range from 4 to 20, with a high score indicating more agreement with that approach. It is possible to have high or low scores in more than one category. General guidelines for interpreting your scores appear in the box below.

Category	Add Items	Your Score	Interpretation of Score	Score	Interpretation
Money as status	1–4	_____	_____	17–20	Very high
Money as security	5–8	_____	_____	13–16	High
Money as enjoyment	9–12	_____	_____	9–12	Moderate
Money as control	13–16	_____	_____	4–8	Low

COUPLE DISCUSSION

- In what ways do you value money similarly?
- In what ways do you value money differently?





FINANCIAL MANAGEMENT

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver." —Ayn Rand

PRIORITIES: PUT YOUR MONEY WHERE YOUR HEART IS

What we spend our money on should be a reflection of our priorities. Discover and discuss your priorities as a couple and if your spending and saving habits are working to bring more joy in your life.

Take turns identifying where your priorities land for each of the following categories. Use a \bigcirc and \triangle to distinguish between your responses.

Housing

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>rent a studio apartment</i>		<i>own a 2BR home</i>		<i>own a 4BR home with a 3-car garage</i>

Groceries

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>ramen noodles</i>		<i>spaghetti and meatballs</i>		<i>all organic, all the time</i>

Transportation

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>bike or walk</i>		<i>1 car</i>		<i>at least 2 new cars</i>

Travel

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>camping</i>		<i>Holiday Inn</i>		<i>five-star suite</i>

Credit Cards

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>pay minimum due</i>		<i>carry occasional balance</i>		<i>no balance ever</i>

Exercise

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>basement dumbbells</i>		<i>YMCA membership</i>		<i>personal trainer</i>

Dining Out

_____ 1 _____	_____ 2 _____	_____ 3 _____	_____ 4 _____	_____ 5 _____
<i>only special occasions</i>		<i>1-2 times a week</i>		<i>Rarely eat at home</i>



FINANCIAL MANAGEMENT

"Empty pockets never held anyone back. Only empty heads and empty hearts can do that." –Norman Vincent Peale

COUPLE DISCUSSION



Look at each of the categories in the Priorities exercise on the facing page and how you each responded.

- Where are you aligned?
Looking at priorities where you both answered 4's or 5's, talk about why these are important to you.
- Where are you not aligned?
Talk about why you feel the way you do about the categories where you didn't have the same answer. Practice active listening and repeat back each other's responses.

Do your money habits match your priorities?

- Looking at these categories, identify where you are aligned on the level of priority.
- Do your current spending habits reflect that priority?
- Are you putting money toward high-priority categories and putting less or no money toward low-priority categories?

Example: Fitness and living a healthy lifestyle is very important to both us, so paying for a gym membership is an important expense that we want to make sure is part of our monthly budget.

- Where are your spending habits and priorities **not** aligned?

Example: We both agree that we don't want to carry a balance on our credit cards, but have not made it a priority to pay off our debt.

Put your money where your heart is.

- Identify one thing, as a couple, you would like to try and do differently based on this activity.
- How are you going to take action on that one thing?

This exercise was provided by The Love & Money Project™ for the PREPARE/ENRICH Workbook for Couples. For more resources go to www.loveandmoney.com

Go to www.loveandmoney.com, create your free profile and get free access to the Family Bill Tracker and other tools under "My Products – Better Halves."



"Money is a terrible master but an excellent servant." --P.T. Barnum

IMPORTANCE OF FINANCIAL GOALS

Couples argue about finances more than any other topic. Regardless of how much or how little money a couple has, deciding what to purchase and how to spend their money is problematic for most couples.

Typically, most couples focus on only short-term financial goals like: "Today I will pay \$100 on my credit card bill." But short-term goals should also take into consideration your long-term goals like: "We want to save enough to make a down payment on a house."

One way to reduce the amount of conflict regarding finances is for you and your partner to discuss and decide on your short-term and long-term financial goals. Setting common goals as a couple can increase your sense of teamwork and collaboration in this complex area of finances.

Identifying and Deciding on Your Financial Goals

Each person should individually brainstorm their short-term and long-term financial goals and then share them with each other. Short-term goals should be what you can achieve in six months to one year. Long term goals might be achieved from one to five years. Remember, your goals should be realistic, clear and specific.

Short-Term Goals (six months to one year)

1. _____
2. _____
3. _____

Long-Term Goals (one to five years)

1. _____
2. _____
3. _____

COUPLE DISCUSSION

- Share your lists with one another.
- What do they have in common? Where are they different?
- Decide together as a couple on your common goals.
- Talk about how you can each contribute to achieving these goals.
- Revisit them from time to time so you stay on track.





FINANCIAL MANAGEMENT

"You must gain control over your money or the lack of it will forever control you." –Dave Ramsey

BUDGET WORKSHEET

Monthly Take-Home Income				
Partner 1				
Partner 2				
Couple Total				
Monthly Expenses				
	Category	Current Spending	Future Budget Plan	
Giving	Contributions/Tithe			
Saving	Emergency			
	Retirement/Future Projects, etc.			
Housing	Rent/Mortgage			
	Utilities			
Loans/Debt	Auto			
	School			
	Credit Cards			
Car	Gas			
	Repairs/Maintenance			
Food	Eating Out			
	Eating at Home			
Health Care	Doctors/Medicines, etc.			
Insurance	Medical/Dental/Vision			
	Car			
	Home/Life/Disability			
Clothing	Purchasing/Repair/Maintenance			
Personal Goods/Care	Supplies/Styling, etc.			
Household Supplies	Furniture/Goods/Supplies, etc.			
Services	Phone/Cable/Internet			
	Trash			
	Childcare			
	Education			
Other Expenses	Children's Activities			
	Gifts			
	Entertainment			
	Travel/Vacation			
	Child Support			
	Memberships			
	Other:			
	Other:			
	Total Couple Income			
	Total Expenses			
Surplus or Deficit				



LEISURE ACTIVITIES

"Just play. Have fun. Enjoy the game."

—Michael Jordan

THE DATING EXERCISE

If you want to keep your relationship alive and growing, our best advice is to date your mate! Dating will help you maintain a friendship—one of the best indicators of a successful, long-term marriage. The habit of dating is the catalyst for building your couple friendship and staying emotionally connected through the coming years. This exercise will help you establish, reestablish, or reinforce the dating habit.

1. Separately write down your answers to the following questions.

- As you think about the life of your relationship, what have been your most favorite dates?
- What do you enjoy doing together? (sports, hobbies, interests, and recreational activities)
- What are some things you would like to learn or pursue together? (e.g. sports, cooking, hiking)

2. Share your answers with each other and brainstorm a combined list of potential dates.

3. Evaluate your combined list and rank the order in which to do them. Use the criteria below to evaluate your dates. If your budget is tight, think creatively! You may want to recreate a favorite date when you made peanut butter and jelly sandwiches and had a picnic in the park.

- Time required (for instance, 1 hour, 2 hours, evening, afternoon, morning or whole day)
- Financial resources needed for date (\$ = inexpensive, \$\$ = moderate, \$\$\$ = expensive)
- Energy level (low energy, medium energy, high energy)

4. Now pull out your calendars and write in one date a week for the next two months. It takes three weeks to make a new habit (or relearn an old one) and six weeks to feel good about it. Date your partner once a week for the next two months and you will be well on your way to energizing your relationship with fun, romance and laughter!



SEX AND AFFECTION

"Affection is responsible for nine-tenths of whatever solid and durable happiness there is in our lives." —C. S. Lewis

THE EXPRESSION OF INTIMACY

Emotional intimacy and physical intimacy are closely related. Couples who have a good emotional relationship and feel loved and appreciated have the best physical relationship.

Affection is, to a large degree, a learned skill. Even those who seem to be "naturals" in this area usually had some training in their childhood as they saw and experienced the expressions of affection modeled around them. Those for whom affection seems awkward may have come from a home where affection was absent or rarely expressed. Either way, it's important to discuss your upbringing and how it has affected your expectations in this area.

COUPLE DISCUSSION

The following questions were designed using the definition of affection as "any verbal or nonverbal expression that communicates love in a non-sexual way."



- What does "affection" mean to you?
- How much affection was there in your families growing up (verbal and nonverbal)?
- How did you respond to the affection (or lack of affection) you received?
- How did your father show affection?
- How did your mother show affection?
- On a scale of 1-10, how much affection do you want in your marriage? (1—very little, 10—great amount)

For Premarital Couples

- What was the attitude toward sex in your family? Was it talked about?
- Where did you learn about sex?
- Have you fully disclosed your sexual history to your partner? If not, why not?
- Has lack of affection or sexual dissatisfaction ever been a factor for you in the breakup of a relationship?
- Discuss your views on pornography.
- Have you discussed family planning?

For Married Couples

- What do you need in order to be in the mood for sex?
- Do you feel comfortable initiating sex? Why or why not?
- How often would you prefer or expect sex?
- What sexual activities do you enjoy most?
- Are there specific sexual acts that make you uncomfortable?
- How could you each contribute to making your sexual relationship more satisfying?



RELATIONSHIP ROLES

"All animals are equal, but some animals are more equal than others." —George Orwell

SHARING ROLES

List your responsibilities and your partner's responsibilities related to the household and/or children. Your partner should also separately create the same two lists. *Note: For couples who are not yet sharing a household, complete these lists as things you expect to do in your future household.*

Things You Do (or plan to do) for your Household

Things Your Partner Does (or plans to do) for your Household

COUPLE DISCUSSION

- After you have each completed your lists, compare and discuss them. Any surprises?
- Are roles mainly divided by interests and skill, or by more traditional male/female roles?
- Consider for a moment how similar or dissimilar these lists are compared to what you witnessed in your parents' roles growing up.
- Discuss what each of you would like to adjust in your lists of roles. If needed, agree on how you might revise your current lists.
- Revise your current lists, finalizing an agreement about tasks you will each do in the future. Set a time to review the new lists.



SWITCHING ROLES EXERCISE

After you have each completed your Household Tasks lists, plan a day (or a week) when you can perform each other's household responsibilities. This Role Reversal experiment will help you gain a new appreciation for one another.



SPIRITUAL BELIEFS

"We are not human beings having a spiritual experience; we are spiritual beings having a human experience." —Pierre Teilhard de Chardin

YOUR SPIRITUAL JOURNEY

Spirituality and faith are powerful dimensions of the human experience. Spiritual beliefs can provide a foundation for the values and behaviors of individuals and couples. People who profess a spiritual faith do, indeed, feel their beliefs breathe life into their relationships. Couples with high agreement on spiritual beliefs report much higher levels of marital satisfaction and closeness than those with low spiritual agreement.

Given the potential benefits of spiritual beliefs in a relationship, it makes sense for partners to explore and evaluate their compatibility regarding spiritual beliefs. Couples with strong spiritual beliefs and practices say their faith provides a foundation that deepens their love and helps them grow together and achieve their dreams. If you and your partner's spiritual beliefs are incompatible, talking about the origins of your beliefs can help you understand one another.

COUPLE DISCUSSION

How much do you know about your partner's religious history? How much do you know about your own religious history? Family heritage lends a sense of stability and tranquility to relationships.



Set aside some time to discuss the following questions together and share your individual responses. (If you do not have the answers, ask other family members about their perspective.)

- What is your family's religious tradition and heritage?
- What holidays (holy days) and rituals does your family observe?
- How similar or dissimilar are your personal religious and spiritual beliefs compared to those of your family?
- What holidays (holy days) and rituals do you find personally meaningful?
- What holiday/religious symbols hold special meaning to you (the Menorah, a Cross, or a Christmas tree)?
- Is/was there significance to the food you prepare?
- What is the meaning of the gifts you exchange?
- How does your spiritual life affect your values and the decisions you make?
- To what extent do you/would you like to integrate your faith or spiritual life into your marriage relationship?
- Do you have strong feelings or opinions about the religious upbringing you'd like to provide for your children?
- How has your understanding of God changed through your life?
- What do you believe is the meaning of life?



MARRIAGE EXPECTATIONS

"Every disappointment involves an unmet expectation."

MANAGING YOUR EXPECTATIONS

Expectations about love and marriage have a powerful impact on relationships. To a large degree, you will be disappointed or happy in life based on how well what is happening matches up with what you think should be happening. All married couples start out hoping for and believing they will experience the very best. Problems arise when these hopes and beliefs are not based on reality.

The following statements are *common fantasies* couples have about marriage. Read them and select the ones you believe are true. Take turns sharing and discussing these with each other.

1. My partner will meet all my needs for companionship.
2. Time will resolve our problems.
3. If I have to ask, it is not as meaningful.
4. We should live 'happily ever after' with no major problems.
5. Keeping secrets about my past or present is acceptable if it would only cause pain for my partner.
6. Less romance means we have less love for one another.
7. Our relationship will remain the same.
8. My partner's interest in sex will be the same as mine.
9. Our relationship will be better when we have a baby.
10. We will do things just like my family did.
11. Nothing could cause us to question our love for one another.
12. I believe I know everything there is to know about my partner.
13. Love is all you need for a great marriage.
14. It is better to keep silent about something bothering me than to cause unnecessary problems in our relationship.

COUPLE DISCUSSION

- Which of these statements have you been tempted to believe?
- If you agree with these statements, how might they set you up for being disappointed later on?
- How does believing or living out these statements keep you from fully loving and/or honoring yourself and your partner?





CHILDREN AND PARENTING

"Before I got married, I had six theories about bringing up children; now I have six children and no theories." —John Wilmot

For couples planning to have children...

COUPLE DISCUSSION ABOUT CHILDREN



- Discuss if and when you would like to have children.
- How many children would you like to have?
- What would you do if you had an unexpected pregnancy before you planned to have children?
- What would you do if you learned you were unable to have children (e.g. Adoption? Fertility treatments?)
- What are your expectations for the roles of a Father and a Mother?
- Who do you anticipate or expect will care for your child during their infancy and early childhood (You? Your partner? A daycare provider? Grandparents?)
- How would you prefer to handle discipline? (e.g. Do you believe in time-outs, taking away privileges, etc.)
- As a parent, what would you want to do differently than your family of origin?
- How important is it to you that your children are reared near your extended family?
- Do you believe children should be reared with some religious or spiritual foundation?
- What values do you hope to teach your children?

For couples with children...

PLANNING A WEEKLY FAMILY CONFERENCE

A family conference is a time for the family to connect and to reflect on recent family and personal experiences. Spending this time together helps family members feel supported and gives a new energy and sense of solidarity to the family system.

Guidelines

1. Be sure everyone who is old enough participates.
2. Establish a regular time and place when the entire family is normally together.
3. Encourage and share ideas. Do not criticize and critique.

Family Discussion

- What do you feel was the best thing that happened to you or within the family this week?
- What was the worst thing that happened to you or within the family this week?
- For an issue that was brought up in the previous question, what could have been done differently?
- What is a strength of your family?



"After two years, I still feel like an outsider." —a stepparent

STEPFAMILIES: CHOOSING REALISTIC EXPECTATIONS

Read through these common myths, noticing if any of them resonate with you and your partner. Use the questions in the Couple Discussion (below) to guide your discussion.

Myth: Because we love each other, the other family members will also love each other.

Reality: Love and/or good relationships may or may not happen between stepfamily members. It will likely take time for emotional bonds to develop; some will bond quickly, others slowly, and it is possible that some individuals may never bond.

Myth: We'll do marriage better this time around.

Reality: Those who have experienced a breakup or divorce have often learned tough lessons from the past. While a new marriage involves different people and different dynamics, it is not uncommon for individuals to slip into old patterns and routines (e.g., being avoidant during conflict). Be mindful not to repeat mistakes of the past.

Myth: Our children will feel as happy about this new family as we do.

Reality: The truth is children will at best be confused about the new marriage and at worst, they'll resent it. Remarriage is a gain for adults and a challenge for children. Only after much time, when family stability is obtained, does the remarriage also become a gain for children. Be patient with them.

Myth: The stepparent(s) will quickly bond with the children and act like another parent.

Reality: Sometimes stepparents want so badly to be accepted they try to manage the children as a parent would. They may also try to show affection like a biological parent would. Children often need some space initially to build a relationship with the stepparent. It is often a good idea to let the child set the pace and follow their lead.

Myth: We will be able to easily form a new family.

Reality: In most cases, children didn't ask for this new family, they need time to develop a history and sense of family. Don't push to create relationships. It is often better to have minimal expectations of how relationships will develop rather than grand expectations which may fail to materialize.

*Adapted from *The Smart Stepfamily: Seven Steps to a Healthy Family* by Ron L. Deal, Bethany House Publishers (2014).*

COUPLE DISCUSSION

- Which of these myths have you been tempted to believe?
- How could having these unrealistic expectations set you up for frustration and disappointment?
- How are you going to balance the challenges of a stepfamily and nourishing your couple relationship?





COUPLE AND FAMILY MAPS

"In marrying another person, you are also marrying their family."

MAPPING YOUR RELATIONSHIP

In your report, there is a **Couple Map**, which indicates how you each described your relationship, and a **Family Map** which indicates how you each described your family of origin. These Maps are designed to help you better understand and discuss your couple relationship and families. The fact that families are so diverse can add to the challenge of merging individuals from two families into a couple relationship.

Closeness

Closeness refers to how emotionally connected you feel to your partner and family. How do you balance separateness and togetherness? Indicators of Closeness are I vs. We, loyalty, and independence vs. dependence. There are five levels of Closeness. **Balanced levels** (3 central levels) of Closeness are most healthy for couples and families, while the two **Unbalanced levels** (2 extreme ends) are more problematic.

Flexibility

Flexibility refers to how open couples and families are to change. How do you balance stability and change? Indicators of Flexibility are leadership, relationship roles, discipline and rules. As with Closeness, there are five levels of Flexibility. **Balanced levels** (3 central levels) of Flexibility are the most happy and healthy, while the two **Unbalanced levels** (2 extreme ends) are more problematic.

COUPLE DISCUSSION

- Compare how you each described your couple relationship.
- Compare your family of origin with your partner's family on Closeness and Flexibility. Use the examples below for your discussion:
 - Family gatherings during a holiday
 - Celebrating a birthday or anniversary
 - Dinner time / Meal time
 - Handling discipline and parenting responsibilities
 - Closeness and Flexibility in your parents marriage
 - Caring for a sick family member
 - Adjusting to a stressful change (e.g. a move, job transition).
- How similar or different were your families in terms of Closeness and Flexibility?
- How might the similarities or differences impact your current relationship?
- What from your family of origin would you like to repeat in your couple relationship?
- What from your family would you not like to repeat in your couple relationship?
- How satisfied are you with the current level of Closeness and Flexibility in your couple relationship?
- Consider ways you might increase or decrease Closeness and Flexibility (see next section for ideas).



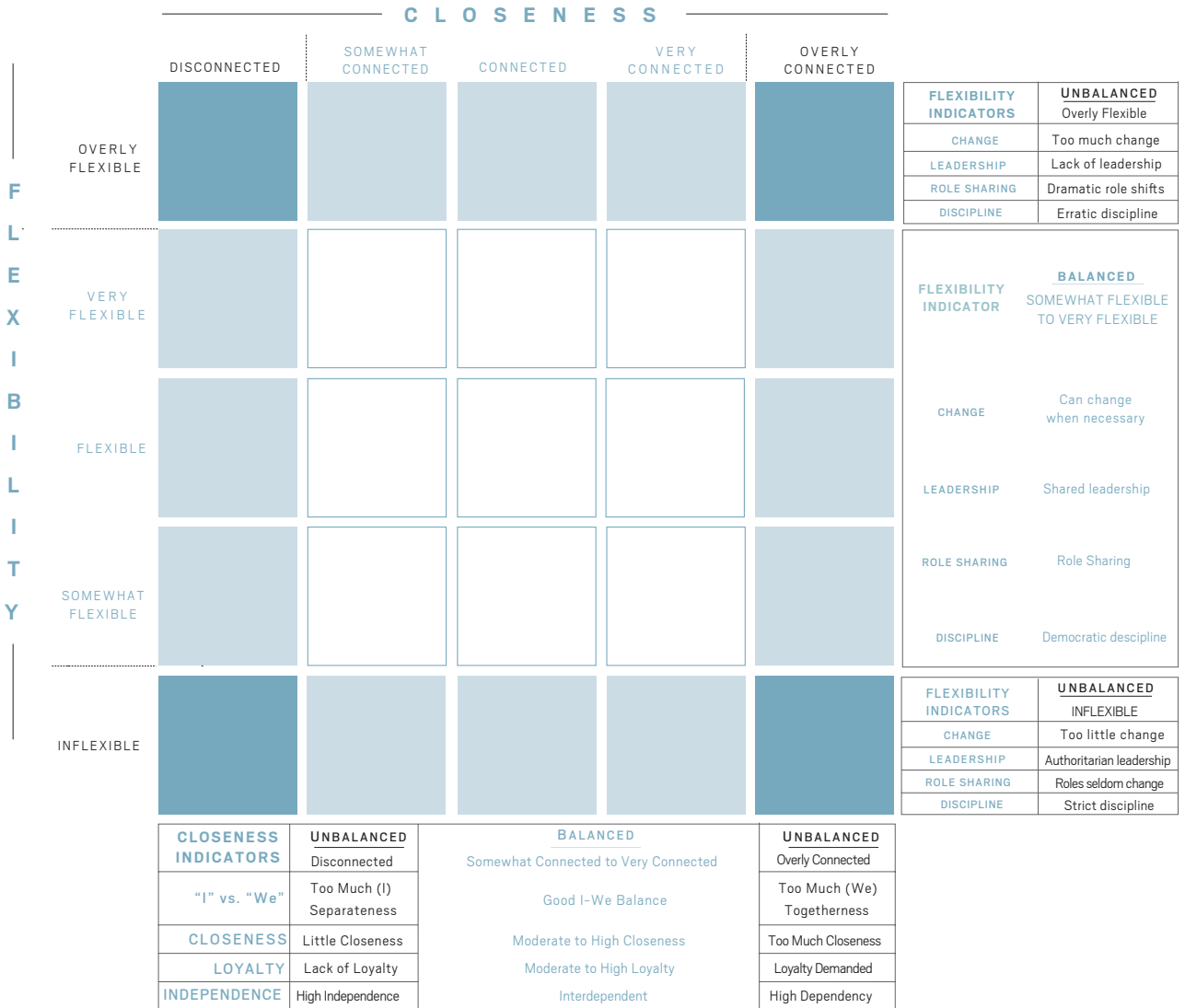


COUPLE AND FAMILY MAPS

"Love takes off masks that we fear we cannot live without and know we cannot live within." — James Baldwin

COUPLE AND FAMILY MAP

BALANCED
 MID-RANGE
 UNBALANCED





COUPLE AND FAMILY MAPS

“Our daily existence requires both closeness and distance, the wholeness of self, the wholeness of intimacy.” –Judith Viorst

CLOSENESS EXERCISES

Practical Tips to Balance your Relationship

If you find yourself “**Disconnected**” or “**Somewhat Connected**”, try some of these ideas to become more connected:

- Fill in the blanks. Use the following prompts (or some of your own) to discover or rediscover your partner’s innermost feelings:

“I feel happy when _____”

“I am afraid of _____”

“If I had more time, I would _____”

“One of my favorite books is _____”

“One thing I have never told anyone is _____”

“I get really embarrassed when _____”

“My favorite meal is _____”

- Say “No” to outside activities that take too much time and energy away from your relationship.
- Participate in community service or volunteering projects together.
- Start having a weekly “date” night.
- Plan and dream together. Create a list of things you would like to do in your life and share your lists.
- Take a class or vacation together.
- Find a hobby or activity you can share with one another.
- Compliment your partner.

If you find yourself “**Overly Connected**” or “**Very Connected**”, try some of these ideas to build your independence:

- Maintain, create and nurture friendships with others.
- Take a class alone or with friends.
- Volunteer for something your partner is not involved with.
- Give yourself some alone time walking, jogging, or journaling. Get to know and like yourself. When your tank is full, you’ll have more to share with your partner later.

Apply It!

Write down the idea(s) you want to apply, and when and how you will do it.



FLEXIBILITY EXERCISES

Practical Tips to Balance your Relationship

If you find yourself “**Inflexible**” or “**Somewhat Flexible**”, try one or more of these ideas to become more flexible:

- Share leadership and roles. If you and your partner have strictly defined roles and leadership patterns, try changing the normal routine.
- Put away your lists, calendars, and schedules for a day. Experience the day together without looking at a watch or clock.
- Brainstorm a list of your roles, and expectations for your relationship. Revise this list in a way that increases Flexibility.
- Switch roles with your partner for a week. If your partner normally does the grocery shopping, make this your job for the week while your partner takes over one of your jobs.
- Do something really spontaneous. Clear your schedule for a day or week and use the time to meet your partner for a romantic getaway.

If you find yourself “**Overly Flexible**” or “**Very Flexible**”, try one or more of these ideas to add more stability:

- Add more consistency, tradition and rituals. Research has found rituals and routines are associated with higher marital satisfaction and stronger family relationships. Rituals create strong bonds and build loving relationships and are organizers of family life. Rituals are more than holidays and rites of passage—daily routines are also very important rituals for couples and families. Daily rituals include mealtime rituals, wake up and bedtime rituals, and everyday greetings and goodbyes.
- Make a list of household tasks and who will do them. Negotiate these with your partner.
- Add more consistency to your parenting.
- Keep promises you made to your partner.

Apply It!

Write down the idea(s) you want to apply, and when and how you will do it.



PERSONALITY

Question: Do “opposites attract” or do “birds of a feather flock together”?

Answer: Both are true.

SCOPE OUT YOUR PERSONALITY

Exploring your personality and your partner’s personality can be a fascinating and fun process. It can also point out challenges for couples who love one another, but have very different personalities and approaches to life.

COUPLE DISCUSSION

First, review the Personality SCOPE section of your Couple’s Report.

- In what area(s) are your personalities similar?
 - How can your similarities be a strength?
 - How can your similarities create problems?
- In what areas are your personalities different?
 - How can your differences be a strength?
 - How can your differences create problems?
- Do the roles you fulfill in your relationship match your personality strengths? (e.g. Does the person who scored high on organization manage the checkbook?)



DEALING WITH PERSONALITY DIFFERENCES

- Don’t try to change your partner’s personality.
- Remember the positive aspects of your partner’s personality that attracted you in the first place.
- Be responsible for yourself. Learn behaviors that will positively contribute to your relationship.
- How can you use your personality differences as a strength in your relationship?



GOALS

"Coming together is a beginning; keeping together is progress; working together is success." —Henry Ford

ACHIEVING YOUR GOALS...TOGETHER

Clarify and define your personal, couple, and family goals for the next few years. Then share them with your partner. Remember your goals should be realistic and clearly stated.

Partner 1 Goals

Personal Goals

1. _____
2. _____
3. _____

Couple Goals

1. _____
2. _____
3. _____

Family Goals

1. _____
2. _____
3. _____

Partner 2 Goals

Personal Goals

1. _____
2. _____
3. _____

Couple Goals

1. _____
2. _____
3. _____

Family Goals

1. _____
2. _____
3. _____

COUPLE DISCUSSION

- Were you surprised by any of your partner's goals?
- Which goals are most important to you right now?
- What are the current issues surrounding these goals?
- How do your partner's goals complement or compete with yours?
- How can you each contribute to achieving these goals?
- What will be the first step to make this goal become a reality?



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