

7 Choices to Prepare for Marriage





A HIGHPOINT RESOURCE

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All Scripture is from the English Standard Version unless otherwise noted.

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Preparing to Tie the Marriage Knot

Introduction

Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken. | Ecclesiastes 4:12

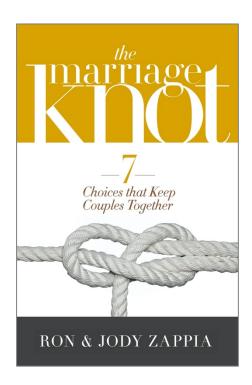
Congratulations on your desire to prepare for marriage!

Whether you are dating, engaged, or simply planning ahead, this study is to help you prepare for marriage. Most couples spend more time and money on planning for a wedding than spending time and money on planning for marriage. Although weddings are special memories, they only last for a few hours. Marriages are intended to last a lifetime.

This study is adapted from biblical principles from a book written by Ron and Jody Zappia, *The Marriage Knot: 7 Choices that Keep Couples together.* The same choices apply to couples preparing to get married.

In addition to reading *The Marriage Knot*, couples are also encouraged to purchase and read two other books - *Things I Wish I'd Known Before We Got Marriage* by Gary Chapman and *Saving Your Marriage Before It Starts* (SYMBIS) by Drs Les and Leslie Parrot.

This study is designed to be done as individuals and couples while in community with other couples being led by a pastor or mentor couple.



A man shall leave his father and his mother and hold fast to his wife and they shall become one flesh. | Genesis 2:24

Preparing to Tie the Marriage Knot

Choice 1: Choose to Grow Spiritually

Therefore, everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the Rock. | Matthew 7:24

Get Talking

- 1. How did you meet? How long have you been dating each other?
- 2. How would you define marriage and the purpose of marriage?
- 3. If everyone starts a marriage with "happily ever after" in their mind, why do so many marriages experience in pain, isolation, and even divorce?
- 4. What is one personal takeaway from Chapter 1: Choose to Grow Spiritually?

The Priority of Marriage

Marriage is created by God. The first marriage is recorded in Genesis, the Book of Beginnings. God ordained marriage to between a husband and wife.

A man shall leave his father and his mother and hold fast to his wife and they shall become one flesh. | Genesis 2:24

God's design for marriage is oneness - spiritually, relationally, emotionally, financially, and sexually. Without oneness, marriages suffer and struggle.

Newly married couples need to "leave" parents - physically, relationally, financially - to "cleave" to their spouse to start their own marriage. Why is this healthy? What are potential challenges for couples to "leave" and "cleave"?

Jesus affirms marriage in the Gospels.

⁴ [Jesus] answered, "Have you not read that he who created them from the beginning made them male and female, ⁵ and said, 'Therefore a man shall leave his father and his mother and hold fast to his wife, and the two shall become one flesh'? ⁶ So they are no longer two but one flesh. What therefore God has joined together, let not man separate." | Matthew 19:4-6

Your marriage is not put together by a dating app or a matchmaking friend. Your marriage is not put together by the pastor who officiates your wedding. God is the one who joins a couple together in marriage. And God intends marriage to be permanent - for a lifetime.

"Marriage is a lifelong, monogamous relationship between a man and a woman before God." | Tim Keller

A Christian marriage is more than a legal contract. It is a covenant.

A contract is an agreement between two parties exchanging goods or services - a cell phone plan, an apartment lease, a car payment plan. Contracts are a business arrangement.

A marriage is not a 50/50 arrangement. Marriage is a picture of Jesus and the Church. Jesus didn't say, "Let's do this 50/50. Meet me halfway." God's relationship with the Church is not contractual, it's covenantal. And marriage is to follow this example.

In a covenant, we do not barter for goods and services. In a covenant marriage, the husband and wife give to each other. It's 100/100. In a covenant, you give yourself 100% regardless of the goods and services.

Reflect + Discuss

What is the difference between a contract and covenant?

In what ways do you believe God is joining you together in marriage? How should understanding affect your view of marriage?

Who have you consulted with about getting married? What did they say? What were the affirmations and cautions?

Why do you believe this is the right person? Why do you believe this is the right timing?

The Marriage Knot

In *The Marriage Knot* book, Ron and Jody Zappia refer to marriage as a knot. This illustration of the marriage bond is from the Book of Ecclesiastes.

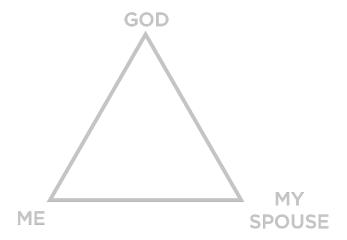
Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken. | Ecclesiastes 4:12

Imagine a chorded rope with three strands. If the husband and wife are two of the strands, how can God be the third strand? How does God strengthen a marriage? In what ways can marriage knots loosen over time?

The first choice you must make as you prepare to tie the marriage knot is to choose to grow spiritually. Why is this the first choice?

Therefore, everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the Rock. | Matthew 7:24

For a marriage to be strong and stable, it needs to be built on a strong and stable foundation. Of course, the Rock is Jesus. Like the wise builder in this parable, a wise couple chooses to build their marriage on a spiritual foundation.



The Marriage Triangle shows the importance of having God at the top. The husband and wife are on the right and left side of the bottom corners of the triangle. The closer the husband and wife are to God, the closer they become to each other. The further we are away from God (the bottom points of the triangle), the further we are from each other. Why is this?

What are the dangers of putting yourself or your spouse at the top of the marriage triangle?

Build your Marriage on the Rock

In *The Marriage Knot*, Ron and Jody Zappia share **5 Keys for Building your Marriage** on the Rock.

1. R_____ Jesus ¹² But to all who did receive him, who believed in his name, he gave the right to become children of God | John 1:12 What is your faith story? Have you received Jesus as your Savior? If so, when? Do you have assurance of your salvation? 2. R_____ to God's Word $^{22}\,\mathrm{But}$ be doers of the word, and not hearers only, deceiving yourselves | James 1:22 How do you seek to read the Word and hear the Word? How can we deceive ourselves by only knowing what to do and not doing it? 3. R_____ on the Holy Spirit ¹⁶ But I say, walk by the Spirit, and you will not gratify the desires of the flesh Galatians 5:16 To rely on the Spirit is to follow and yield to the Spirit. Why is this important? 4. R from Sin ⁸ Bear fruit in keeping with repentance | Matthew 3:8 Repentance is change of heart and a change of behavior. What fruit (evidence) are there of repentance in your life? 5. R graciously to one another ²⁴ And let us consider how to stir up one another to love and good works, ²⁵ not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near. | Hebrews 10:24-25

Why is Christian community essential for spiritual growth?

Reflect on these 5 Keys for Building your Marriage on the Rock. At the moment, which one is your greatest strength? Which one is an area of growth?

To build a marriage on the rock of Jesus, it is essential for both husband and wife to not only have oneness in professing faith in Jesus, but also have oneness in possessing a desire for spiritual growth.

Do not be unequally yoked with unbelievers. For what partnership has righteousness with lawlessness? Or what fellowship has light with darkness? | 2 Corinthians 6:14

Reflect + Discuss

- 1. What part of this lesson was most helpful? Why?
- 2. Do you have spiritual unity as a couple? Explain.
- 3. How would you describe your commitment to grow spiritually personally and as a couple? What hinders your spiritual growth personally and as a couple?
- 4. Is weekly worship, small group, and serving a priority for you personally and as a couple? Explain.
- 5. What steps can you take this week to grow spiritually?

Take the Marriage Health Assessment

www.ronzappia.com/healthassessment

My Story for God's Glory

Write out your faith story. What was your life before Jesus? When did you place your faith in Jesus? How has Jesus been changing your life?

My life before Jesus		
When I give my life to Jesus		
How Jesus is changing my life		



DYNAMICS: SPIRITUALITY

Even happily married couples eventually discover a soulful longing to bond with their lover, not just for comfort or passion-but also for spiritual meaning.

YOU FEEL CLOSEST TO GOD THROUGH:



Being compassionate and loving others even if it means significant sacrifice. You are drawn to people in need, and the more needs you meet, the more energized you feel.



Connecting in a small group and being accountable to them. You may struggle to pray on your own but not in a group. You are energized by socializing and fellowship with other believers.



Explore what each of you do to feel closest to God. Give specific examples of when and what you do. How can you support each other in these practices?

YOUR SPIRITUAL LIFE TOGETHER

What you believe about spiritual practices in marriage:

Yes	Attend church weekly.	Yes
Yes	Go to the same church.	Yes
Yes	Discuss spiritual issues.	Yes
No	Receive communion together regularly.	Yes
Yes	Agree on theology.	Yes
Yes	Give a financial tithe and/or offering.	Yes
Yes	Pray for each other.	Yes
Yes	Pray together every day.	Yes
No	Be involved in serving others together.	Yes
Yes	Study the Bible together regularly.	Yes



Would you consider yourselves in sync spiritually? Why or why not? How would you finish these two sentences right now: "My spiritual life has been..."

"When it comes to our shared spiritual life..."



WHERE DO WE GO FROM HERE?

Congratulations on completing your SYMBIS Assessment! To help you get your marriage off to a great start, we have additional resources you may find helpful on the following page. With every good wish and prayer. --Drs. Les and Leslie Parrott

Refer to Chapter 7 of SYMBIS: "Are You and Your Partner Soul Mates?"



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Preparing to Tie the Marriage Knot

Grow Together

Answer questions individually before discussing as a couple.

What is the purpose of life?

What is the purpose of marriage?

Do you believe marriage is to be an exclusive relationship for a lifetime? Explain. What are your convictions about divorce?

What will be challenges to having healthy separation from your parents when you get married?

Describe your spiritual life the past 10 years. How would you map it as a graph with highs and lows?

How can you make sure you are growing spiritually - individually and as a couple - before marriage?

What are your convictions about growing spiritually though Sunday worship, engagement in a small group, and serving others on a team?

The marriage knot can loosen over time. What can you proactively do to keep tightening it over time?

Read Chapter 2: Choose to Love Unconditionally

Preparing to Tie the Marriage Knot

Choice 2:

Choose to Love Unconditionally

Love bears all things, believes all things, hopes all things, endures all things.

1 Corinthians 13:7

Get Talking

- 1. What are some things that you love?
- 2. How does culture define love?
- 3. How do you define love?
- 4. What is one personal takeaway from Chapter 2: Choose to Love Unconditionally?

What is Love?

1 Corinthians 13 contains the biblical definition for love. Marriages thrive on love. Love is more than a feeling. Love may start as a feeling, but true love involves commitment and sacrifice to go the distance.

⁴Love is patient and kind; love does not envy or boast; it is not arrogant ⁵ or rude. It does not insist on its own way; it is not irritable or resentful; ⁶ it does not rejoice at wrongdoing, but rejoices with the truth. ⁷ Love bears all things, believes all things, hopes all things, endures all things. 12:4-7

This is the most complete and comprehensive definition of love in the Bible. How is this type of love selfless instead of selfish?

Love is more than a feeling of romance. Love is an action. 1 Corinthians 13:4-7

de	cribes and defines / characteristics of love.
1.	Love is Patience involves loving the person for who they are, not for who you want them to be or become.
2.	Love is Kindness involves both attitudes and actions. It involves being good and doing good to the other person.
3.	Love is To be sincere is to be genuine, not phony, fake, or flattery. To be free from envy in marriage.
4.	Love is not Love does not insist on its own way. Rather love considers the needs of the other above personal preferences.
5.	Love is There are no enduring marriages without forgiveness. To love is to give forgiveness when wronged and receive forgives when wrong.
6.	Love is Love does not rejoice in wrongdoing but rather in the truth. To be truthful is to avoid any and all deceit. There is a close correlation between truth and trust.
7.	Love is When we choose to love unconditionally, we love with an everlasting love that "bears all things, believes all things, hopes all things, endures all things."

In what ways is the biblical definition for love different than culture? How does this biblical definition of love describe unconditional love? How is biblical love more a choice than a feeling?

What is Your Love Language?

Through years of marriage counseling, Dr Gary Chapman discovered people express and receive love in five different emotional love languages - words of affirmation, quality time, receiving gifts, acts of service, and physical touch.

Seldom do husbands and wives have the same primary love language. Therefore, it's important to understand your love language and your future spouses' love language. To discover your love language, take the assessment on the next two pages or online at 5lovelanguages.com.



LOVE LANGUAGES PERSONAL PROFILE



Below you will see 30 paired statements. Please circle the letter next to the statement that best defines what is most meaningful to you in your relationship. Both statements may (or may not) sound like they fit your situation, but please choose the statement that captures the essence of what is most meaningful to you, the majority of the time. Allow 10 to 15 minutes to complete the profile. Take it when you are relaxed, and try not to rush through it.



It's more meaningful to me when...

- I receive a loving note/text/email for no special reason from my loved one.
- E my partner and I hug.

It's more meaningful to me when...

- I can spend alone time with my partner just the two of us.
 - **D** my partner does something practical to help me out.

It's more meaningful to me when...

- my partner gives me a little gift as a token of our love for each other.
 - I get to spend uninterrupted leisure time with my partner.

It's more meaningful to me when...

- my partner unexpectedly does something for me like filling my car or doing the laundry.
- E my partner and I touch.

It's more meaningful to me when...

- my partner puts his/her arm around me when we're in public.
 - C my partner surprises me with a gift.

It's more meaningful to me when...

- I'm around my partner, even if we're not really doing anything.
- E I hold hands with my partner.

It's more meaningful to me when...

- C my partner gives me a gift.
 - A I hear "I love you" from my partner.

It's more meaningful to me when...

- E I sit close to my partner.
- I am complimented by my loved one for no apparent reason.

It's more meaningful to me when...

- I get the chance to just "hang out" with my partner.
- C I unexpectedly get small gifts from my partner.

It's more meaningful to me when...

- I hear my partner tell me, "I'm proud of you."
- D my partner helps me with a task.

It's more meaningful to me when...

- I get to do things with my partner.
 - A I hear supportive words from my partner.

It's more meaningful to me when...

- my partner does things for me instead of just talking about doing nice things.
- E I feel connected to my partner through a hug.

It's more meaningful to me when...

- I hear praise from my partner.
 - my partner gives me something that shows he/she was С really thinking about me

It's more meaningful to me when...

- I'm able to just be around my partner.
 - E I get a back rub or massage from my partner.

It's more meaningful to me when...

- my partner reacts positively to something I've accomplished.
 - my partner does something for me that I know they don't particularly enjoy.

It's more meaningful to me when...

- my partner and I kiss frequently.
 - I sense my partner is showing interest in the things I care about.



LOVE LANGUAGES PERSONAL PROFILE



FOR COUPLES

It's more meaningful to me when...

my partner works on special projects with me that I have

C my partner gives me an exciting gift.

It's more meaningful to me when...

I'm complimented by my partner on my appearance.

my partner takes the time to listen to me and really understand my feelings.

It's more meaningful to me when...

E my partner and I share non-sexual touch in public.

D my partner offers to run errands for me.

It's more meaningful to me when...

my partner does a bit more than his/her normal share of the responsibilities we share (around the house, work-related, etc).

I get a gift that I know my partner put thought into choosing.

It's more meaningful to me when...

my partner doesn't check his/her phone while we're

my partner goes out of their way to do something that relieves pressure on me.

It's more meaningful to me when...

I can look forward to a holiday because of a gift I anticipate receiving.

A I hear the words, "I appreciate you" from my partner.

It's more meaningful to me when...

my partner brings me a little gift after he/she has been

my partner takes care of something I'm responsible to do but I feel too stressed to do at the time.

Now go back and count the number of times you circled each individual letter and write that number in the appropriate blank below.

It's more meaningful to me when..

B my partner doesn't interrupt me while I'm talking.

C gift giving is an important part of our relationship.

It's more meaningful to me when...

my partner helps me out when he/she knows I'm already tired.

I get to go somewhere while spending time with my partner.

It's more meaningful to me when...

E my partner and I are physically intimate.

my partner gives me a little gift that he/she picked up in С the course of their normal day

It's more meaningful to me when...

A my partner says something encouraging to me.

I get to spend time in a shared activity or hobby with my В

It's more meaningful to me when...

my partner surprises me with a small token of their

my partner and I touch a lot during the normal course Е of the day.

It's more meaningful to me when...

my partner helps me out - especially if I know they're already busy.

A Thear my partner specifically tell me, "Lappreciate you."

It's more meaningful to me when...

my partner and I embrace after we've been apart

A I hear my partner say how much I mean to him/her.

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RESULTS

WORDS OF AFFIRMATION

QUALITY TIME

RECEIVING GIFTS

ACTS OF SERVICE

PHYSICAL TOUCH

Which love language received the highest score?

This is your primary love language. If point totals for two love languages are equal, you are "bilingual" and have two primary love languages. And, if you have a secondary love language, or one that is close in score to your primary love language, this means that both expressions of love are important to you. The highest possible score for any single love language is 12.



f /5LoveLanguages

Would you like an email copy of

your results? Take the free quiz online at 5lovelanguages.com and get your personal results emailed directly to vour inbox.

Want to learn more? Visit 5lovelanguages.com and sign up for Dr. Gary Chapman's FREE eNewsletter.



App available in App Store or Google Play

Once you understand your love language and your future spouses' love language, you need to work at speaking their love language.

To love your future spouse the way you like to loved, can actually communicate that you are selfish and don't love them. But when you love in a way that does not come naturally to you, it's a greater appreciation of love.

Unconditional love is more than emotional, it is volitional.

Reflect + Discuss

- 1. What from this lesson was most helpful? Why?
- 2. What is unconditional love?
- 3. What is your primary and secondary love language? What about your future spouse?
- 4. Why is important to understand and speak the love language of the other person?
- 5. How can you grow in showing unconditional love this week?

Take the Love Quiz

www.ronzappia.com/lovequiz

Preparing to Tie the Marriage Knot

Grow Together

Answer questions individually before discussing as a couple.

What is love? What is unconditional love? Are they the same?

Looking back on your childhood, did you feel loved by your parents? Explain.

Based on your experiences in your childhood and beyond, how have they shaped your ability to give love and receive love?

What does it mean that unconditional love volitional, not just emotional?

What is your primary and secondary love language?

What makes you feel loved?

Ask your future spouse: How can I better show you love? Is there anything that I am doing that is hindering you from feeling loved?

What is something your future spouse does that makes you feel loved?

Why is understanding and expressing love languages important?

Read Chapter 3: Choose to Serve Sacrificially

Preparing to Tie the Marriage Knot

Choice 3:

Choose to Serve Sacrificially

However, let each one of you love his wife as himself, and let the wife see that she respects her husband - Ephesians 5:33

Get Talking

- 1. Culture teaches serve self. How is serving sacrificially the opposite?
- 2. Why would serving sacrificially be an essential for a healthy marriage?
- 3. Do you know a marriage that serve sacrificially? If so, in what ways?
- 4. What is one personal takeaway from Chapter 3: Choose to Serve Sacrificially?

The Trinity

To understand roles in marriage, it's important to understand the Trinity. God is one. The Father, the Son, and the Holy Spirit are God. The Father, the Son, and the Holy Spirit are each a distinct person. Why they are equal, they play different roles.

Even though each person in the Trinity are equal in nature, the Son and the Holy Spirit submit to the Father. The Father does not submit to the Son or the Holy Spirit. They have unique roles but are equal in rank.

This is a picture of the Trinity informs our understanding of marriage. In a similar way, husbands and wives are equal, but have unique roles.

Ephesians 5 outlines these roles - husbands are to lead through loving, wives are to respect through honoring.

Ephesians 5:22-24 says the wife is to submit to the husband, but most people don't like the word "submit" because it has a negative connotation. Many think to submit is inferior. But this is not true.

To have a negative reaction about these roles is not because there is a problem with the roles. It's because the roles have been abused or misunderstood. The role of husband and wife are equally Christlike - they just have different responsibilities and opportunities.

In biblical marriage, the wife joyfully submits to her husband's leadership because he loves and serves her. When the husband cares for her as Jesus loves the church, the wife will gladly follow his leadership. This is especially true when the husband and wife both apply Ephesians 5:21 - "submit to one another out of reverence for Christ."

²² Wives, submit to your own husbands, as to the Lord. ²³ For the husband is the head of the wife even as Christ is the head of the church, his body, and is himself its Savior. ²⁴ Now as the church submits to Christ, so also wives should submit in everything to their husbands.

²⁵ Husbands, love your wives, as Christ loved the church and gave himself up for her, ²⁶ that he might sanctify her, having cleansed her by the washing of water with the word, ²⁷ so that he might present the church to himself in splendor, without spot or wrinkle or any such thing, that she might be holy and without blemish. ²⁸ In the same way husbands should love their wives as their own bodies. He who loves his wife loves himself. ²⁹ For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church, ³⁰ because we are members of his body.

³¹ "Therefore a man shall leave his father and mother and hold fast to his wife, and the two shall become one flesh." ³² This mystery is profound, and I am saying that it refers to Christ and the church. ³³ However, let each one of you love his wife as himself, and let the wife see that she respects her husband. Ephesians 5:22-33

In *The Marriage Knot*, Ron and Jody Zappia summarize the biblical expectations in marriage - husbands lead through love and wives honor through respect.

Husbands: Lead through Love

Husbands are called to lead through love and to love through leading. A husband honors God and his wife by leading through servant leadership, the opposite of dictatorship. Husbands are to do what is in the best interest of his wife and family, rather than what is in his self-interest only. Husbands sacrificially love their wives through sacrificing, sanctifying, serving, studying, and staying.

S	: giving our everything.
	Jesus gave His life for the church and this the example Paul gives for husbands
S.	: helping her grow.
	Husbands are to help their wives grow in spiritual maturity by setting the example and encouraging her spiritual growth.
S	: caring for her in every way.
	Husbands are to love their wives as their own body - including through protecting her and providing for her - emotionally, relationally financially, spiritually.
S	: know her deeply.
	Husbands are to live with their wives in an understanding way. This means continuing to get to know her more deeply.
S	: love her for the long haul.
	Love stays. Marriage is to reflect Jesus' redemption. For marriage to work, there must

To lead by loving and love by leading describes a servant leader, not a dominate leader nor a passive leader.

Questions for the Future Wife:

be redemption on both sides.

Which of these do you desire the most and why?
Which of these qualities is your fiancé currently modeling?
Which of these could he grow in and in what ways?

Wives: Honor through respect

To best understand the value of respect, see the anacronym for RESPECT -Showing respect for your husband revives his heart, mind, and spirit. Showing respect can help create a marriage that empowers your husband to be engaged, to love by leading and lead by loving. Respect strengthens those around you, including your marriage. Respect prays a lot and aloud for your marriage. Colossians 4 lists three qualities of meaningful prayer - be steadfast, be watchful, be thankful. Encouragement is one of the most practical ways you can show respect for your husband. Healthy marriages do more than complimenting, they complement - they help complete the other person. And you can do so through showing respect for your husband.

Ephesians 5:22 says, "wives, submit your husbands, as to the Lord." Yet, in the previous verse, it says "submitted to one another out of reverence for Christ" (Ephesians 5:21). As a husband model servant leadership, the wife is encouraged to voluntarily to submit. This does not mean a wife doesn't have a voice. To lack a voice or be dominated by a husband is unhealthy and unbiblical.

T______ - As you prepare to tie the marriage knot, God will use your

marriage to help sanctify and transform you.

Questions for the Future Husband:

Which of these do you desire the most and why?
Which of these qualities is your fiancé currently modeling?
Which of these could she grow in and in what ways?

Who is Going to Do What?

To serve sacrificially is to serve each other. But let's get practical about the day-to-day. If a responsibility is no one's responsibility, it is no one's responsibility. In marriage, as your leave father and mother and start your new family, there are many responsibilities.

Confusion and conflict over roles and responsibilities is a leading factor for stress in marriage - especially a new marriage.

It is important to have agreement and consensus regarding your roles and responsibilities before you get married. A sample list includes - income, managing finances, paying bills, maintaining vehicles, grocery shopping, cleaning, cooking, laundry, trash, home repair, vacation planning, future parenting, and more.

Question:

Do you have different skills and interests? If so, have can you use them to sacrificially serve your marriage?



CONTEXT: EXPECTATIONS

Making your roles conscious: for most people, the biggest part of their "context" is what they unconsciously learned about a husband and wife's roles from their family of origin.

	We both agree on who s doing these things:	Ε			_	ε	6	3	_
		Mom	Dad	Me	You	Mom	Dad	Me	You
Toni	Staying home with children	×		×					×
Chris	Paying bills and handling finances	×			×	×	×	×	
Both	Yard work	×		×	×	×	×	X	X
Both	Gassing up the car	×		×	×	×	×	×	×
Chris	Fixing things around the house	×			×	×	×	X	
Both	Laundry	×		×	×	×		×	×
Toni	Making the bed	×		×		×			×
Toni	Cooking meals	×		×		×	×		×
Toni	Grocery shopping	×		×		×	X		×
Neither	Caring for a pet	×							
Toni	Decorating the house	×		×		×	×		×
Toni	Disciplining the children	×		×		×	×		×
We	e need to decide on:								
	Doing the dishes	×		×		×	×	X	X
	Taking out the trash	×			×	×	×	×	×
	Cleaning the house	×			×	×		X	X
	Providing income	×			×	×	×	×	×
	Maintaining ties with friends	×		X		×	X	X	X
	Maintaining ties with relatives	×		×		×	×	×	×
	Planning vacations & holidays	×			X	×	X	×	X
	Talking about spiritual matters	×			×	×	×	×	×
	Auto maintenance	×		X	×	×	×	×	
	Making major decisions	×			×	×	×	×	×
	Initiating talks about relationship	×		X		×	×	×	×
	Scheduling social events	×			×	×	×	×	×



How are you going to handle role behaviors where you are currently not in sync? What can help you decide who does what?

Refer to Chapter 1 of SYMBIS: "Have You Faced the Myths of Marriage with Honesty?"



7

Reflect + Discuss

- 1. What from this lesson was most helpful. Why?
- 2. What does it mean for husbands to love by leading and lead by loving? What does it not mean?
- 3. What does it mean for wives to honor through respecting? What does it not mean?
- 4. Have you discussed roles and responsibilities? Do you have consensus? If not, what areas need to be resolved?
- 5. What is a way you can sacrificially serve to other this week?

Preparing to Tie the Marriage Knot

Grow Together

Answer questions individually before discussing as a couple.

Do you believe men and women were created equal but different or equal and the same?

What roles and responsibilities did you parents have when you were growing up? How were decisions made?

In what ways are you similar and different? How can your differences be strengths to your marriage? How can they become strains in your marriage?

Does it matter to you if the husband or wife makes the money? Or both? Explain.

What do you believe to be are the roles and responsibilities of the husband?

What do you believe to be are the roles and responsibilities of the wife?

If you cannot agree on role and responsibilities before marriage, you won't agree on them after marriage. Do you agree of disagree. Why?

How will you make decisions as a married couple?

Read Chapter 4: Choose to Please Regularly

Choice 4:

Choose to Please Regularly

⁴ Let marriage be held in honor among all, and let the marriage bed be undefiled, for God will judge the sexually immoral and adulterous. | Hebrews 13:4

Get Talking

- 1. What influences have shaped your view of sexual intimacy?
- 2. What is the cultural view of sex? In what ways do you agree or disagree?
- 3. What is the purpose of sex?
- 4. What is one personal takeaway from Chapter 4: Choose to Please Regularly?

Sex is a Gift

God created sex as a gift to be exclusively and frequently enjoyed between a husband and wife in marriage that is full of respect and mutual consent.

•	Sex is to be	_ between a husband and wife.
•	Sex is to be	between a husband and wife.
•	Sex is to be	between a husband and wife.
•	Sex is to be	between a husband and wife.
_	Soy is to have	botwoon a bushand and wife

Sex is not to be without marriage and marriage is not to be without sex.

¹ Now concerning the matters about which you wrote: "It is good for a man not to have sexual relations with a woman." ² But because of the temptation to sexual immorality, each man should have his own wife and each woman her own husband. ³ The husband should give to his wife her conjugal rights, and likewise the wife to her husband. ⁴ For the wife does not have authority over her own body, but the husband does. Likewise the husband does not have authority over his own body, but the wife does. ⁵ Do not deprive one another, except perhaps by agreement for a limited time, that you may devote yourselves to prayer; but then come together again, so that Satan may not tempt you because of your lack of self-control. 1 Corinthians 7:1-5

Sex is a gift from God for marriage. Marriage is between a male and a female and therefore sex is between a husband and a wife. In *The Marriage Knot*, Ron and Jody Zappia list seven reason for sex in the marriage bond.

۱.	
	Sexual intimacy in the context of marriage provides protection against the sin of sexual immorality. If you are engaged, set up boundaries to protect your intimacy until marriage.
2.	

The first commandment given to the first man and first woman in Genesis 1:28 was "be fruitful and multiply." The topic of children should be discussed and agreed on before marriage - including how many children and precautions to take if desired. Timing is not always guaranteed as infertility and miscarriages are real for many couples.

3. _____

Sexual intimacy is for delight, to be shared within the bond of marriage. It should not feel like a duty.

4. _____

Physical unity becomes the miracle of marriage as a man and woman become one. The first marriage in the Bible points to oneness - "Therefore a man shall leave his father and mother and hold fast to his wife, and they shall become one flesh" (Genesis 2:24).

5.	
	Adam and Eve knew each other physically, intimately, and sexually. Genesis 4:1 says, "Adam knew his wife, and she conceived."
6.	
	Sexual intimacy includes sharing or giving our most important possession - our very body - to our spouse.
7.	

In 2 Samuel 12:24, David is found comforting his wife when she was grieving. How did he "comfort" her? By having sex with her. Sometimes sex can provide comfort.

You are not pleasing your spouse when you are ...

Lusting over someone else.

Asking your spouse to do something they don't want to do.

Spending alone time with someone of the opposite sex.

No longer taking care of yourself - physically, emotionally, spiritually.

Sex and Marriage

God's gift of sex in marriage is for your protection and provision.

Research indicates that couples who have sexual intercourse before marriage have a higher divorce rate than those who do not.

Couples who cohabit before marriage tend to be less satisfied with their marriages - and likely to divorce - than couples who do not. It's been noted that women tend to see cohabitation as a step toward marriage, while some men see it as a way to stall marriage. Those who cohabitate want to feel committed to their partners, yet they are often confused by their commitment without marriage.

What do these verses say about sex outside of marriage?

God designed sex to be much more than intercourse. It is the culmination of relational and emotional intimacy in the safety and security of marriage.

Reflect + Discuss:

If you are engaging in sex outside of marriage or cohabitating together, are you willing to trust God's plan for your protection and provision by abstaining from sex and no longer living together before your wedding? Why or why not?

²⁴ Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh. | Genesis 2:24

¹⁸ Flee from sexual immorality. Every other sin a person commits is outside the body, but the sexually immoral person sins against his own body. | 1 Corinthians 6:18

³ For this is the will of God, your sanctification: that you abstain from sexual immorality | 1 Thessalonians 4:3

²² So flee youthful passions and pursue righteousness, faith, love, and peace, along with those who call on the Lord from a pure heart. | 2 Timothy 2:22

⁴Let marriage be held in honor among all, and let the marriage bed be undefiled, for God will judge the sexually immoral and adulterous. | Hebrews 13:4



DYNAMICS: LOVE

What is love? Perhaps it's no surprise that everyone seems to have their own answer. After all, each of us is hardwired uniquely for giving and receiving love.

HOW YOU VIEW LOVE IN PRACTICAL TERMS



COOPERATING SPOUSE

Being heart-felt, vulnerable, and giving the benefit of the doubt.



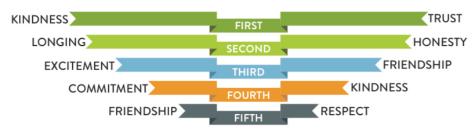
AFFIRMING SPOUSE

Being attentive and giving each other affection and acceptance.



What aspects of your definition do you agree with most and how would you elaborate on it? How can you help your partner love you in ways you most desire? Use concrete examples.

HOW YOU DEFINE LOVE





How are your top 3 items similar or different from each other? Elaborate on the qualities you chose. How would each of you complete this sentence: "I feel most loved when you..."

LET'S TALK ABOUT SEX

Are you abstaining from sex?

YES YES
TONI CHRIS

Who do you expect to initiate sex?



How do you rate your desire?



How often do you expect to have sex?





As you prepare for marriage, what other sexual issues or questions come to mind? What issue related to sexuality causes some anxiety for you?

Refer to Chapter 2 of SYMBIS: "Can You Identify Your Love Style?"



10

Reflect + Discuss

- 1. What from this lesson was most helpful? Why?
- 2. How does marriage allow for protection and provision for sex?
- 3. What is the purpose of sex?
- 4. What are your convictions about sex outside of marriage and cohabitation? How can you establish appropriate boundaries?
- 5. What anticipation or anxiety do you have for sex in marriage?

Take the Affair Proof Assessment

www.ronzappia.com/affairproof

Grow Together

Answer questions individually before discussing as a couple.

How often, if ever, did your parents talk about sex? What kind of picture did your parents paint of sex for you of sex?

What does romance mean to you?

What are your convictions about sex before marriage and in marriage?

What boundaries do you have regarding sex before marriage?

How many children do you desire to have? How long do you want to wait until you have children? What would do if you cannot conceive children on your own? What is your view of abortion?

What are your thoughts on contraceptives? Have you discussed this topic with your future spouse?

What is your sexual history? Did you ever experience unwanted sexual advances or encounters? Have shared your sexual history with your future spouse?

Research indicates that couples who have sex before marriage have a larger divorce rate than those who do not. Why do you think this is true?

How can you prepare for sex in marriage without compromising before marriage?

Read Chapter 5: Choose to Persevere Persistently

Preparing to Tie the Marriage Knot

Choice 5:

Choose to Persevere Persistently

Count it all joy, my brothers, when you meet trials of various kinds

James 1:2

Get Talking

- 1. Why is perseverance essential in marriage?
- 2. How do trials test the strength of a relationship and strengthen a relationship?
- 3. What does it take to persevere in marriage?
- 4. What is one personal takeaway from Chapter 5: Choose to Persevere Persistently?

Persevering in Trials

All marriages face trials. Trials are the result of one of three things - 1) from being wronged by someone, 2) from consequences of foolish choices, or 3) from living in a broken world marked and marred by sin.

Trails can strengthen the foundation of a marriage, or it can create stress fractures in the foundation of a marriage.

² Count it all joy, my brothers, when you meet trials of various kinds,

³ for you know that the testing of your faith produces steadfastness.

⁴ And let steadfastness have its full effect, that you may be perfect and complete, lacking in nothing. ⁵ If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him. | James 1:2-5

In *The Marriage Knot*, Ron and Jody Zappia identify six principles when facing a trial of circumstance or consequence.

1.	Trials don't have to make me	(2)
----	------------------------------	-----

- 2. Trials test my _____(3)
- 3. Tests of faith produce _____(3)
- 4. Endurance develops _____ (4)
- 5. Godly character requires _____(5)
- 6. Spiritual wisdom is a reward from _____(6)

Trials from Being Wrong

In marriage, we will wrong our spouse. When we do, God call us to confess and repent.

Confession is admitted what I did or failed to do is wrong. Repentance is consciously turning from that wrong and seeking to do what is right. In doing so, we need to apologize to the person we wronged.

Dr Gary Chapman has identified 5 Apology Languages.

5 Apology Languages

- 1. Express Regret
- 2. Accept Responsibility
- 3. Make Restitution
- 4. Genuinely Express the Desire to Change Your Behavior
- 5. Request Forgiveness

Trials from Being Wronged

In marriage, we will wrong our spouse. When we do, God call us to forgive. Enduring marriages require forgiveness.

When you are wronged, you can take one of three paths - the path of resentment, the path of revenge, or the path of forgiveness.



Forgiveness is the choice to trust God by releasing resentment and revenge toward the person who wronged you.

orgiveness involves the choice to		with the situation - for	
God to bring healing and for God to deal	with the person who	wronged.	
orgiveness involves releasing	and	Resentment	
s in our mind and hearts. Revenge is in o	ur words and actions	5.	
Forgiveness involved acknowledges	was done bi	ut chooses to release.	

Forgiveness is a Choice + a Commitment.

Forgiveness is a choice - at a point in time, but it's process over time. If the wrong continues to come to mind, it's reminder to return to choice to forgive. This is what Jesus was referring to when he told Peter to forgive 70x7. It wasn't about forgiving 490 times but continuing in attitude of forgiveness - instead of returning to resentment or revenge.

Forgiveness a commitment. It is a commitment to not bring up the wrong to the person who wronged you, to others, and to yourself.

Forgiveness is not ...

A feeling - it's a choice.

Forgetting - may never forget but can still forgive.

Excusing - acknowledges wrong was done.

Enabling - appropriate boundaries or expectations may be needed.

Restoration - time and space are often needed to rebuild trust.

Fair - it's never fair; thank goodness God isn't fair with us!

Reflect + Discuss

- 1. What from this lesson was most helpful? Why?
- 2. How do trials both test the strength of a relationship and strengthen relationships?
- 3. What trial have you experienced while dating? How have you handled the trials?
- 4. What are elements of a genuine apology?
- 5. What is forgiveness not? What is forgiveness?

Grow Together

Answer questions individually before discussing as a couple.

What are significant trials you have experienced - in your childhood, adolescent years, and adult years? How have these trials shaped you?

What are some significant trials your future spouse? How have these trials shaped them?

What trial have you experienced during your season of dating?

How have you handled the trials as a couple?

What are elements of a genuine apology? How well do you do at apologizing when you are wrong? How well does your future spouse do at apologizing when wrong?

What is forgiveness?

How have you needed to forgive your future spouse?

Why is forgiveness essential for an enduring marriage?

Read Chapter 6: Choose to Communicate Respectfully

Preparing to Tie the Marriage Knot

Choice 6:

Choose to Communicate Respectfully

¹⁹ Know this, my beloved brothers: let every person be quick to hear, slow to speak, slow to anger | James 1:19

Get Talking

- 1. What was communication like in your family when you grew up?
- 2. What is involved in healthy communication?
- 3. Why is healthy communication essential in a relationship?
- 4. What is one personal takeaway from Chapter 6: Choose to Communicate Respectfully?

Talking + Listening

Healthy communication is more than talking, it's listening, too. Are you able to say what you mean and understand what you hear? One of the most important skills you can develop before marriage is being able talk in a way your future spouse will listen and to listen in way they will talk.

²⁹ Let no corrupting talk come out of your mouths, but only such as is good for building up, as fits the occasion, that it may give grace to those who hear.

Ephesians 4:29

¹⁹ Know this, my beloved brothers: let every person be quick to hear, slow to speak, slow to anger | James 1:19

What do these verses say about talking and listening?

	The Marriage Knot, Ron and Jody Zappia share 10 Commandments of Healthy emmunication.
1.	Thou Shall Speak Ephesians 4:15-16
	Speaking truth in love helps relations to grow - relationally, emotionally, and spiritually. It lead to building trust and deepening intimacy.
2.	Thou Shall Choose Words Ephesians 4:29
	Our words can have an everlasting impact on those who hear them. Therefore, we need to choose our words wisely in everyday conversations as well as in conflict.
3.	Thou Shall Follow the Spirit Ephesians 4:30
	After writing about the importance of avoiding corrupting speech, the apostle Paul writes, "do not grieve the Holy Spirit." Instead, we need to allow the Holy Spirit to have full control on our thoughts, emotions, affections, and words.
4.	Thou Shall Listen James 1:19-20
	A common breakdown in communication is when we speak to quickly without listening intently. We need to be careful to not interrupt when listening. Listening intently is an art to be developed and a skill to learn.
5.	Thou Shall Respond James 1:19-20
	There are two extremes - too quick to speak and to slow to speak. Both hinder healthy communication. Which extreme do you tend to gravitate to?
6.	Thou Shall Calm Down James 1:19-20
	Our anger never brings about the righteous God desires. Our anger can be redhot or ice-old, volatile or vindictive, aggressive or passive-aggressive. Understanding and addressing your anger is a key for the long-term health of your marriage.

7.	Thou Shall Humble Thyself	Matthew 7:3

In most marital conflict both spouses are to blame. Acknowledging your fault often defuses the issue and allows for a faster resolution. When there is conflict, who will be the first to admit wrong, apologize, and ask for forgiveness?

8. Thou Shall Withhold Word _____ | Matthew 7:6

Sometimes it's more powerful to say nothing at all than to say something that should not be said. You don't need to win every argument. You don't always need to have the last word.

9. Thou Shall Seek Help When _____ | Matthew 18:15-20

When there is a breakdown in communication or in the relationship, seek help. Matthew 18 talks about three steps - 1) meet individually, 2) involve a mature friend, and 3) involve the larger community of faith, the church. Surround yourself with godly, loving people who can safely and compassionately speak into your life.

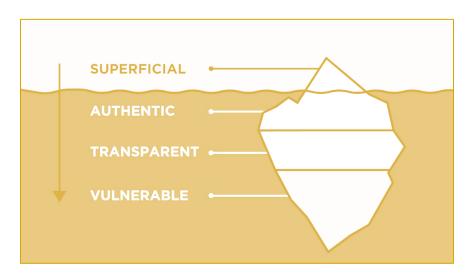
10. **Thou Shall Purify Thyself** _____ | Matthew 15:17-20

Our words reflect our hearts - from our hearts, our mouths speak. Therefore, healthy communication in marriage requires addressing issues of the heart.

Foolish Spouse	Wise Spouse
Express' opinion before listening	Listens to understand
Is quick to speak	Is slow to speak
Is slow to listen	Is quick to listen
Is quick to get angry	Is slow to become angry
Seeks to win	Desires to serve
Knows the right way but doesn't care	Knows the right way and chooses it
Gives an answer before hearing	Listens before speaking

4 Levels of Sharing

To grow in relational and emotional intimacy requires sharing deeply with each other. Healthy relationships go beyond superficial talking to sharing authentically, transparently, and vulnerably.



Superficial - Small Talk, Facts

Authentic - Feelings, Opinions

Transparent - Needs, Desires

Vulnerable - Struggles, Insecurities

When a couple learns to share on the emotional level and can understand and experience each other's feelings, they are on their way to intimacy.

What level of communication do you spend most of the time on?

What could prevent sharing on the emotional level in marriage?

Conflict Happens

Conflict happens in all relationships - including in dating relationships and marriages. Some conflict is major, some is minor. Often conflict happens because of an unmet expectation.

The key to learn how to healthy patterns for processing and resolving conflict. This involves listening. When in conflict, most people feel the need to talk, but talking without listening leads to more conflict.

Respectful communication involves both listening and talking. Actively listen to your partner's thoughts, then share your thoughts. Seek understanding not just to be understood. Seek what is best, not just being right.

After you have heard and affirmed each other's ideas, seek resolution to the conflict, often through compromise. Compromise in marriage is not a negative, it's a positive, it is healthy. It requires giving up something to have harmony in marriage.

Dr. Gary Chapman writes about this in *Things I Wish I Knew Before I Got Married*. He talks about three ways to resolve conflict:

1. Meeting in the

month.

	Find a meeting place in the middle of each other's original ideas.
2.	Meeting on Your
	Sometimes the decision to agree with the other person's ideas involves sacrifice. But love requires sacrifice.
3.	Meeting
	Choosing to return to the conversation later - tomorrow, next week, or next

When a couple can learn to affirm each other's thoughts and look for solutions, they can process conflicts in a marriage relationship and learn to work together as a team.



DYNAMICS: COMMUNICATION

Communication is the lifeblood of your relationship. The more understanding and better understood each of you feels, the stronger your marriage.



COOPERATING **SPOUSE**

You specialize in listening. You create a warm and safe environment for great conversations, allowing your partner to feel at ease and open much of the time. Your conversations are rarely judgmental and you're often quite patient, listening long after others would have interrupted. This goes a long way in helping you and your partner have collaborative conversations. You help your partner feel understood and valued and that helps them to open up. You try to stay clear of conversations that involve confrontation.



AFFIRMING **SPOUSE**

You're rarely at a loss for words. You love to talk. You bask in the attention of being listened to. It's one of your most telling ways of monitoring your approval rating with your spouse. The more your spouse listens, the more you feel loved. And you're adept at moving the conversation to be as entertaining as possible. You're likely a great listener, as well. But you want the listening to go both ways or it's no fun. So, communication for you is a primary means for giving and receiving love in your marriage. If you're having communication problems, you are, by defacto, having marriage problems.



What do you agree or disagree with? Why? What real life examples come to mind in illustrating your talk style?

HOW YOU LIKE YOUR PARTNER TO COMMUNICATE WITH YOU

- Plan sufficient time to talk and listen.
- Take time to be certain that you reach an agreement.Be stimulating, fun-loving, and fast-moving.
- Talk about expectations.
- Be sincere and use a tone of voice that shows sincerity.Offer immediate rewards for accomplishments.
- Plan interactions that support dreams and goals.
- Offer opinions and ideas that are stimulating.
- Attempt to isolate him from potential interruptions.
- Ask for opinions and ideas.



Select the two you resonate with most. Explain why they are important to you. Give examples of when and how they can do this for you. How can you help your partner succeed?

COMMUNICATION SKILLS YOU'D LIKE TO IMPROVE

- Being ready to apologize

TONI

- Inviting and receiving feedback
- Listening without interrupting
- Coming across as personally warm
- Expressing more genuine interest

CHRIS



Why did you each choose these items? In practical terms, how can you improve and help each other in the process? Give examples.

Refer to Chapt 4 of SYMBIS: "Can You Say What You Mean and Understand What You Hear?"



12

Reflect + Discuss

- 1. What part of this lesson was most helpful? Why?
- 2. Why is seeking to understand and be understood essential for healthy communication?
- 3. What does the iceberg illustration illustrate? Where is your sharing on the iceberg illustration?
- 4. What is a conflict you have experience while dating? How was the conflict address? Was it resolved?
- 5. What steps can you take this week to improve your communication?

Take the Communication Assessment

www.ronzappia.com/communicationassessment

Preparing to Tie the Marriage Knot

Grow Together

Take time this week discuss these questions together as a couple.

What was communication like in your family growing up?

What are some things that hinder healthy listening?

What are some things that hinder healthy sharing?

What have been some communication challenges you have experienced while dating?

How can you grow in communication yourself? How can you grow as a couple?

How was conflict resolution modeled in your family growing up?

What are healthy or unhealthy patterns of conflict resolution that you have as a result?

Why do you think couples experience minimal conflict while dating compared to being married?

Read Chapter 7: Choose to Bless Abundantly

Preparing to Tie the Marriage Knot

Choice 7: Choose to Bless Abundantly

Do not withhold good from those to whom it is due, when it is in your power to do it. | Proverbs 3:27

Get Talking

- 1. In what ways do you feel blessed by your future spouse?
- 2. How was money managed in your family growing up?
- 3. What concerns do you have about money before getting married?
- 4. What is one personal takeaway from Chapter 7: Choose to Bless Abundantly?

Bless Your Future Spouse

To bless your future spouse is to act selfless, not selfishly. It involves thinking about what your partner needs and acting in their best interest. That said, when you bless others, you are blessed immensely. In *The Marriage Knot*, Ron and Jody Zappia share seven ways to bless your partner.

1. Ble	ess Your Future Sp	ouse	Proverbs	11:25
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To bless practically involves understanding and consistently speaking your partner's love language - words of affirmation, acts of service, physical touch, quality time, and gifts.

2.	Bless Your Future Spouse Proverbs 15:29
	Pray for your spouse. And pray with your spouse. If you don't pray together while you are dating and engaged, don't assume you will pray together when you are married. Prayer is not optional, prayer is essentials. Studies reveal couples that pray together once a day, their divorce rate goes down to less than one percent.
3.	Bless Your Future Spouse Proverbs 18:21
	Words have power. Power to lift, encourage, strengthen, and give life. Conversely, our words have power to tear down, damage, and even destroy. Bless your partner through words - a handwritten note, an "I love you", or in other ways that communicates love and affirmation.
4.	Bless Your Future Spouse Proverbs 21:16
	To bless your partner romantically often involves intentionality more than money. It involves doing things to fan the flame romance - going on dates, holding hands, creating memories, and more. Romance can and should be initiated by both partners.
5.	Bless Your Future Spouse Proverbs 21:20
	 Many marriages are strained because of a failure to manage money properly. Here are some basic principles: The first rule is to set a budget and stick to it. Pay off your credit cards each month. Live within your means. Give back to God. Save a percentage of income.
6.	Bless Your Future Spouse Proverbs 21:21
	To start your marriage strong involves starting with a strong spiritual foundation.

• Read the Bible regularly.

• Pray with your partner frequently.

• Attend church weekly with your family.

7. Bless Your Future Spouse _____ | Proverbs 3:27

Your wedding is not the finish line. It is the starting line. Your vows are not a declaration of present love but mutually binding promise of future love. Keep blessing your partner faithfully in the days leading up to your wedding day and the years that follow.

Money Matters

A foundational principle for managing money as a married couple is to agree that after marriage it is no longer "my money" or "your money" but "our money." At the heart of marriage is oneness in everything. Marriage involves sharing life together, including finances. This involves making his or her debts, our debt. Or his or her savings, our savings.

The goal is to share income and work together as a team in deciding what to do with the money.

The next step is to develop a plan what you will save, spend, and give away.

10-10-80 10% - Give Back to God 10% - Save 80% - Spend

When considering the 80% spending category begin with housing, utilities, food, transportation, clothing, and other essentials like insurance and debt, before considering non-essential spending. A common guideline is not to spend more than 40% of your net income on housing.

¹³ No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other.

You cannot serve God and money." | Luke 16:13

4 Steps to Develop a Budget Adapted from Dave Ramsey

1.	List Your
	Include all regular paychecks and additional income.
	Include income for both husband and wife.
	Add it up and write it in your total. Now you know how much money you have to work with this month.
2.	List Your
	Start with giving (10%) and saving (10%).
	Include all fixed and essential expenses - housing, utilities, food, transportation, clothing, insurance, debt, etc.
	Add in extras - fun money, non-essential items.
3.	Subtract from Your
	When you do the math on your budget planner sheet, your income minus your expenses should equal zero.
	If you have money left over, celebrate. When possible, put these dollars toward savings.
	If your expenses exceed your income you need to either cut expenses or increase income.
4.	Track Your
	Track all your transactions. This is how you keep an eye on your progress and keep from overspending.

Quick-Start Budget

INCOME	PLANNED
Paycheck 1	\$
Paycheck 2	\$
TOTAL	\$

GIVING	PLANNED
TOTAL	\$

SAVING	PLANNED
TOTAL	\$

FOOD	PLANNED
Groceries	\$
Restaurants	\$
TOTAL	\$

UTILITIES	PLANNED
Water	\$
Electricity	\$
TOTAL	\$

.2
\$
\$
\$

TRANSPORTATION/GAS	PLANNED
TOTAL	\$

INSURANCE	PLANNED
Health	\$
Auto	\$
Renters	\$
Term Life	\$
TOTAL	\$

DEBT	PLANNED
Credit Cards	\$
Student Loans	\$
Car Payments	\$
Medical	\$
TOTAL	\$

FUN MONEY	PLANNED
TOTAL	\$

MISCELLANEOUS	PLANNED					
TOTAL	\$					

TOTAL INCOME	\$			
TOTAL EXPENSES	\$			
Your Goal Every Month: Total Income - Total Expenses = \$0				





Download EveryDollar, plug in your numbers, and make this way easier month to month.



CONTEXT: FINANCES

Your financial skills, attitude and history, make up an important part of the context you're bringing into marriage. A healthy "money talk" will curtail countless currency conflicts.

MONEY MATRIX TONI "I live by a budget **CHRIS** religiously." MONEY STYLE CHRIS **SAVER** "I live by a budget **BUDGET SKILLS** religiously." FINANCIAL FEARS **DEBT** TONI TONI CHRIS Less than \$10,000: You Lack of Influence report having some financial debt and you'll want to Lack of Security explore how the two of you will manage that. Lack of Respect



CHRIS

cial debt. Terrific!

You report having no finan-

What concerns you most about the financial context you're each bringing into your marriage and why? What gives you peace about your financial future?

Not Realizing Dreams

MONEY TALKS

To minimize friction over finances, you'll want to keep the communication channels clear. Completing these sentences with your Facilitator will help you do just that:

- In my home growing up, money was...
- · When I think about our financial future...
- · What you may not know about money and me is...
- The thing I appreciate about you in relationship to money is...
- When it comes to money, I'd like to improve my...
- One specific action we could take right now that would help me is...



What's one practical action step you can both take within the next month to ensure your relationship is on the best financial path?

Refer to Chapter 1 of SYMBIS: "Have You Faced the Myths of Marriage with Honesty?"



6

BABY

in a beginner emergency fund.

STEP 2: PAY OFF ALL DEBT

except for the house.

STEP 3: SAVE 3-6 MONTHS

of expenses for emergencies.

INVEST 15%

of your income for retirement.

STEP 5: SAVE FOR COLLEGE

for your children.

STEP 6: PAY OFF HOUSE

STEP 7: BUILD WEALTH & GIVE

R

Owner or Steward?

¹ The earth is the LORD's and the fullness thereof, the world and those who dwell therein | Psalm 24:1

⁷ What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

1 Corinthians 4:7

Are you an owner or a steward?

These verses highlight that God is the owner of all things. Everything belongs to God. We are to be His stewards. A steward is someone who is entrusted with someone else's wealth or property to manage it in the best interest of the owner.

If you are the owner, you call the shots. But if you are a steward, you are accountable to God to be a good manager of the resources He has entrusted to you - your time, your talents, and your treasure.

Reflect + Discuss

- 1. What part of this lesson was most helpful? Why?
- 2. What are your convictions about giving, saving, and spending?
- 3. What are your convictions about having oneness in finances i.e., a joint bank account?
- 4. What are your convictions about debt including credit cards?
- 5. What steps can you take this week to apply this lesson?

Grow Together

Take time this week discuss these questions together as a couple.

How as money managed in your growing up?

Who will be the primary financial provider in your future marriage?

What are your convictions about giving, saving, and spending?

What are your convictions about oneness in finances - i.e., a joint bank account? What are the dangers of separate bank accounts?

What are your convictions about credit cards - including credit cards?

What are your current debts (school, credit card, medical, etc.)?

Who will manage the money in your marriage? Why?

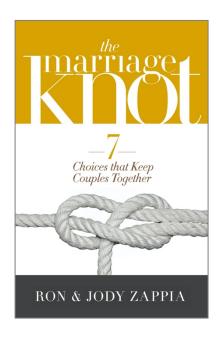
How will you determine your budget - income and expenses?

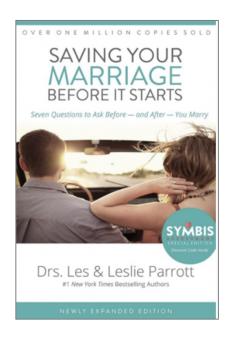
What do you think are some financial mistakes newly married couple make in their first five years of marriage?

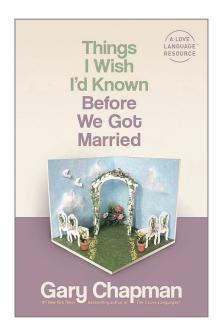
What are some of your financial goals for the next 5-10 years?

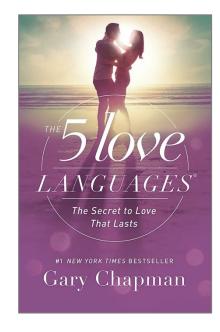
Preparing to Tie the Marriage Knot

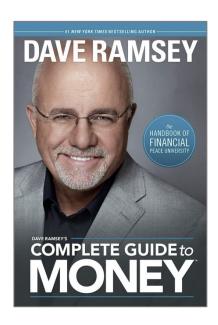
Recommended Resources

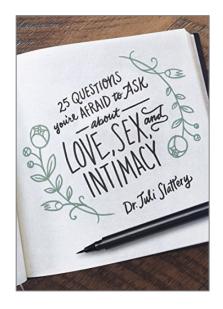


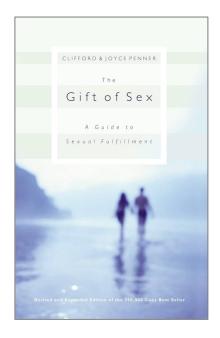


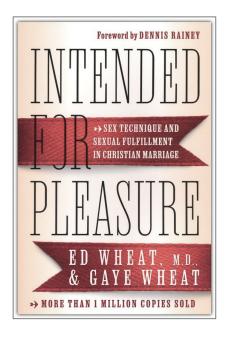












Recommended Websites

Saving Your Marriage Before It Starts | symbis.com Start Marriage Right | startmarriageright.com Five Love Languages | 5lovelanguages.com Dave Ramsey | ramseysolutions.com

Sample Wedding Ceremony

Prelude Music

Processional - select 3 songs

- Seating of Family grandparents, parents, etc.
 (If using unity candles, Mom's light unity candle)
- Bridesmaids
- Wedding March for the Bride

Welcome and Prayer

Giving Away of the Bride

Scripture Reading - pick verses

The Charge to the Bride and Groom (message)

Wedding Vows - pick from sample or write personal vows

Exchange of the Rings

Optional Elements:

- Unity Candle
- Song: live special or playlist
- Communion

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Prayer of Blessing

Pronouncement of Marriage

Presentation of the Couple

Recessional - select walk out song (live or playlist)

Sample Wedding Vows

Option 1: I ... take thee ... to be my wedded wife/husband, to have and to hold from this day forward, for better or worse, for richer for poorer, in sickness and in health, to love and to cherish, till death do us part.

Option 2: I ... take you ... to be my wife/husband, to have and to hold from this day forward, for better for worse, for richer for poorer, in sickness and in health, to love and to cherish, until we are parted by death. This is my solemn vow.

Option 3: I ... take thee ... to be my wedded wife/husband, and I do promise and covenant before God and these witnesses to by they loving and faithful husband/wife, in plenty and in want, in joy and in sorrow, in sickness and in health, as long as we both shall live.

Option 4: ..., I promise with God's help to be your faithful husband/wife, to love and to serve you as Christ commands, as long as we both shall live.

Option 5: ..., I promise before God, our family, and our friends, to be your loving and faithful husband/wife, to share my life with you, in wealth and in poverty, in sickness and in health, in good times and in bad times, for as long as we both shall live.

Option 6: I ... take you ... to be my wife/husband, and I promise before God, our families, and these friends that I will share my life with you in all love and honor, in all faith and tenderness, through joy and sorrow, in sickness and health, as long as we both shall live.

Option 7: I ... take you ... to be my wife/husband. I promise to be true to you in good times and in bad, in sickness and in health. I will love you and honor you all the days of my life.

Option 8: A combination of the above.

Preparing to Tie the Marriage Knot

Your wedding day is a day. But God designed your marriage to last a lifetime.

Whether you are dating, engaged, or simply planning ahead, study helps couples make 7 choices as they prepare to tie the wedding knot.

This study is adapted from biblical principles from a book written by Ron and Jody Zappia, *The Marriage Knot: 7 Choices that Keep Couples together.* The same choices apply to couples preparing to get married.

This study is designed to be done as individuals and couples while in community with other couples being led by a pastor or mentor couple.

