God – Designed Marriage
# TABLE OF CONTENTS

I. Ground Rules For Premarital Counseling. .............................................. 1

II. Premarital Counseling Sessions And Assignments................................. 3

III. Introductory Worksheet. ................................................................. 5

IV. What Is Marriage? ................................................................. 9

V. Marriage: How Does It Work? .................................................. 11

   BUILDING BLOCK #1
   Commitment to God: A God-Centered Relationship. ....................... 13

   BUILDING BLOCK #2
   A Life Time Commitment. ................................................... 17

   BUILDING BLOCK #3
   Part 1: Complementary Roles. ........................................... 23

   Part 2: Marital Responsibilities. ........................................... 29

   BUILDING BLOCK #4
   Communication. ................................................................. 41

VI. Sexual Intimacy. ................................................................. 49

VII. Finances And Budgeting. ............................................................. 53
GROUND RULES FOR PREMARITAL COUNSELING

My Counseling Convictions:

- Marriage is a binding commitment for life.
- I am interested in helping people build strong, fulfilling, solid, long-lasting marriages - not performing a ceremony.

My Counseling Style:

- Discussions will largely center on truths based upon Biblical principles and a God-centered perspective of life.
- I will try to be as realistic as possible about the stresses and demands of marriage.
- I will be open and transparent about my own marriage and the things I am continuing to learn from personal experience.

My Expectations of YOU:

- Meet with me a minimum of six times.
- To be totally honest with me about your lives and your relationship.
- To come to each session prepared.
- To be willing to work on your relationship and to do whatever it takes to build a quality relationship.

ASSIGNMENT: Fill out the introductory worksheet on pages 5-8 in preparation for our first meeting together.
PRE-MARITAL COUNSELING SESSIONS AND ASSIGNMENTS

BOOKS: “Christian Living in the Home” by Jay Adams
       “Intended For Pleasure” by Ed and Gaye Wheat

SESSION #1 Introduction
       Ground Rules
       Sessions & Assignments
       What Is Marriage?
       Building Block #1: Commitment to God; A God-Centered Relationship

       Assignment: pp. 5-8

SESSION #2 Building Block #2; Lifetime Commitment

       Assignment: pp. 15-16; 19-21
       Read chapters 1, 2 & 4 of Adams’ book

SESSION #3 Building Block #3: Understanding Complementary Roles and Marital Responsibilities

       Assignment: pp. 24-27; 32-39
       Read chapters 6 & 7 of Adams’ book

SESSION #4 Building Block #4: Communication

       Assignment: pp. 44-47
       Read chapter 3 of Adams’ book

SESSION #5 Sex in Marriage

       Assignment: pp. 49-51

SESSION #6 Finances

       Assignment: pp. 43-56
INTRODUCTORY WORKSHEET ASSIGNMENT

• In 25 words or less, please write out your definition of marriage.

• Make a list of eight specific reasons which indicate why this is the time in your life you should get married.

1.

2.

3.

4.

5.

6.

7.

8.
• Make a list of ten specific reasons why you want to marry your fiancé.

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

• Write a paragraph describing what strengths and abilities you bring to this marriage.

• Write a short paragraph explaining what role God plays in your life.
• Write a short paragraph explaining what role God pays in your relationship.

• What have you done so far to prepare yourself for marriage? (Books read, seminars or classes attended, movies seen, tapes listened to?)

• What is the greatest problem you’ve had to work our so far?

• What areas do you think could lead to disagreement in marriage? Finances, in-laws, vacations, friends, sex?

• How do you plan to support your wife financially?
• Do you believe that marriage is permanent?

• Do you dislike any of your fiancees family or friends?

• What are your goals and aims in life: such as school, work, ministry, place to live, children, financial, etc? Have you discussed these with your fiancé?

• Is there anything which makes you jealous of your fiancé?
WHAT IS MARRIAGE?

I. THE PATTERN THAT WORKS.

A. Specific Blueprints And Principles (Genesis 2:18-22).

1. Created by God.

2. Internal principles and external practices (Genesis 2:23-25).

B. A Special Relationship.

1. Unique operating principles.

2. Unique objectives.

II. THE PITFALLS TO AVOID.

A. Sin: Selfishness And Unrealistic Expectations (Genesis 3:1-12).

B. Satanic/Societal Influence.
MARRIAGE: HOW DOES IT WORK?

There are five building blocks that together lead to the oneness and intimacy of marriage. The diagram below illustrates.

```
GOD
  Oneness
  Companionship
  Communication
  Complementary Roles & Responsibilities
  A Commitment to Marriage
  A Commitment to God

Husband                               Wife
```
BUILDING BLOCK #1: COMMITMENT TO GOD; A GOD-CENTERED RELATIONSHIP.

I. THE PATTERN: A GOD CENTERED RELATIONSHIP.

A. The Central Command (Genesis 2:15-17).

B. The Consequence Of Sin And Disobedience (Genesis 3:1-10).

NOTE: Incompatibility in great part is a myth! The great central unifying feature in a Christian marriage is jointly serving Christ. This becomes the basis of marital compatibility.

Before Sin:
Triangle of Trust

After Sin:
Broken Trust and Alienation

---

God

Man | Separation | Wife

Man | Wife

---
II. THE PRIORITY OF OBEDIENCE TO GOD (Ephesians 5:21).

A. A Spirit-Filled Life. You Will Need It!

B. Obedience And Growth. Submission To God's Will In Scripture.

Assignment: Expectations

This next exercise will take some thought and time on your part. Write twenty expectations you will have of your fiancé when you are married. These can be simple or elaborate. For example, a husband might expect his wife to be at the door when he arrives home, always to be at home and never work, and to have sex with him whenever he wants it. A wife might expect her husband to go to her parents' house with her whenever she goes, to be the spiritual leader in their home, and to spend Saturdays at home and not out hunting.
List your expectations now, but do not discuss them with your fiancé yet. You will be using the columns on the right later.

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Now list ten expectations you think your fiancé will have for you in marriage.

1. ____________________________________________________________

2. ____________________________________________________________

3. ____________________________________________________________

4. ____________________________________________________________

5. ____________________________________________________________

6. ____________________________________________________________

7. ____________________________________________________________

8. ____________________________________________________________

9. ____________________________________________________________

10. _____________________________________________________________

Now take your list of twenty expectations and share it with your fiancé and read their list to yourself. As you read each one of your fiancé’s expectations or you, place a check mark under the appropriate column. C stands for “cinch”, you feel that the expectation you have just read will be a cinch to fulfill. S stands for “sweat”, it will take some hard work and sweat, but it can be done. N stands for “no way”, you feel that the expectation is impossible. When the two of you have completed your evaluation of the expectations, give them back and then spend time discussing them.
BUILDING BLOCK #2: A LIFETIME COMMITMENT

I. TO THE PERMANENCE OF MARRIAGE: TOTAL COMMITMENT FOR THE TOTAL LIFE.

A. The Covenant Nature Of Marriage.
   1. Public (Malachi 2).
   2. Permanent (Matthew 19).

B. The Character Of Marriage As One Flesh.

II. TO THE PRINCIPLES THAT MAKE IT WORK (GENESIS 2:24).

A. Leaving.

B. Cleaving.

C. Contrary Attitudes That Can Endanger A Marriage.
   1. Hide and seek.
   2. Test flight.
   3. Tick on dog.
   4. The need and feed syndrome/ self pity.
III. TO THE PURSUIT OF UNCONDITIONAL LOVE.

A. The Commitment To Love.

1. It is not:

2. It is:

   Definition: A decision to meet another’s need even to the point of sacrifice while your needs are unmet, irrespective of their behavior because you esteem the other of value and worth.

B. The Characteristics Of Love (1 Corinthians 13:4-8).

   God's love must be the characteristic mark of both the husband and the wife. The husband, however, as leader should assume responsibility for initiating it and modeling it.

Assignment: Complete the following study guide on God-designed marriage.
STUDY GUIDE: GOD-DESIGNED MARRIAGE

I. PREPARED BY GOD.

A. List Three Things You Believe The Scripture Means In Genesis 2:18 From The Context.

Here is an example: The creation was not complete ("not good").

1.

2.

3.

B. According To Genesis 2:22b, "And Brought Her To The Man," Who Initiated ...

The marriage ceremony? ________________________________

Who was the father of the bride? _______________________

Who blessed the ‘wedding’? ____________________________

What implications does this have for your wedding? List them.

____________________________________________________

____________________________________________________

____________________________________________________

____________________________________________________
C. In Malachi 2:14, Marriage Is Called A "Covenant."

Look up this word in a dictionary of theology or a Bible dictionary. In light of its definition, draw three practical conclusions about marriage as a covenant.

1. 

2. 

3. 

II. PURPOSES DETERMINED BY GOD

A. Companionship.

1. 

2. For what reason is Genesis 2:19-20 sandwiched between 2:18 and verses 21 and 22?
3. **Draw five conclusions from the words "alone" and "helpmeet" in Genesis 2:18 that reflect God's purpose of companionship in marriage.**

   a.

   b.

   c.

   d.

   e.

4. **List the implications you can think of for companionship suggested in Genesis 2:24.**

5. **What does the "thy" suggest in Malachi 2:14 which modifies 'companions'?**
BUILDING BLOCK #3, Part 1: COMPLEMENTARY ROLES

I. THE CREATION OF THE ROLES.

A. Established By God (Genesis 2:18).

B. Explanation Of The Roles.

1. The man: The leader/initiator

2. The woman: Partner/helper

C. Essential To Man's Happiness.

II. THE COMPATIBILITY OF MARITAL ROLES.

A. Recognition Of Male/Female Differences.

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
B. Regard Each Others Fundamental Need.

1. The Woman: Love and understanding.

2. The Man: Respect.

Assignment: Complete role concept test, and percentage of decision form.

ROLE CONCEPTS COMPARISON TEST

What do you believe your role to be in marriage?

KEY:
1 - Strongly agree
2 - Mildly agree
3 - Not sure
4 - Mildly disagree
5 - Strongly disagree

WIFE                                       HUSBAND

1 2 3 4 5 The husband is the head of the home. 1 2 3 4 5

1 2 3 4 5 The wife should always obey what her husbands asks her to do. 1 2 3 4 5

1 2 3 4 5 The husband and wife would plan the budget and manage money matters together. 1 2 3 4 5

1 2 3 4 5 The wife should not be employed outside of the home. 1 2 3 4 5

1 2 3 4 5 It is important to be prompt and on time. 1 2 3 4 5

1 2 3 4 5 It is important for both husband and wife to keep themselves neat and clean. 1 2 3 4 5
It is the wife's responsibility to have the house neat and clean.

The husband should help regularly with the dishes.

Neither the husband or wife would purchase an item over $30 without consulting the other.

It is all right for the wife to initiate love-making with her husband.

The husband should have at least one night a week out with his friends.

Arguments are a definite part of marriage.

It is best to consult parents about major decisions.

It is important that a couple discuss differences freely.

A couple should spend their recreation and leisure activities with one another.

Going to church regularly is vital for a meaningful and happy marriage.

It is best to pay cash for items rather than charge things.

Major decisions should be made by the husband in case of an impasse.

The husband should baby-sit one night a week so the wife can get away and do what she wants.

The husband should decide which areas each should be responsible for.

Women are more emotional than men.
The mother should be the teacher of values to the children.

Children develop better in a home with parents who are strict disciplinarians.

It is probably best to tell a small lie in order to avoid unpleasant situations in a marriage.

It is better to bury your feelings within you than discuss something that might disturb your mate.

The husband should take his wife out somewhere twice a month.

It is good to visit your in-laws weekly.

It is necessary to say "I'm sorry" whenever one is wrong.

Most problems, if ignored, will disappear or solve themselves.

The best time for a couple to pray is before they eat.
YOUR PERCENTAGE OF THE DECISION

Describe the decision-making process for your future marriage by projecting the percentage of influence you will have and your fiancee will have for the various issues. The total for each decision must be 100%. (Those who put 50/50 too many times will be considered dishonest.) Upon completion of this task, compare your response with your fiancé.

<table>
<thead>
<tr>
<th>Choice</th>
<th>Her Vote</th>
<th>His Vote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice of New Car</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Furniture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Wardrobe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Vacation Spots</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Decor for the Home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Mutual Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Church</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Child-Rearing Practices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of TV Shows</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Home Menu</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Husband's Vocation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Wife's Vocation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of What the Money is Spent for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of Number of Children</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
BUILDING BLOCK #3, Part 2: MARITAL RESPONSIBILITIES

I. THE HUSBAND'S RESPONSIBILITY: TO LEAD IN LOVE.

A. The Reason Man Is The Leader.

1. God's mandate: God has appointed him leader.
   a. The structure of the home: 1 Corinthians 11:3; Ephesians 5:23
   b. The success of the home

2. Man's make-up: God has fitted him to lead.
   a. The stamp of masculinity.
   b. The signs of masculinity.

B. The Responsibilities Of The Husband.

1. To lead his wife (Ephesians 5:22).

2. To love his wife (Ephesians 5:25-28).

II. THE WIFE'S RESPONSIBILITY: TO SUBMIT IN LOVE.

There is no area where cultural influence has undermined the home than in the area of the wife's responsibility. Most specifically in regard to submission.
A. The Dignity Of The Wife’s Submission.

1. It is theological not cultural.
   a. Established at creation.
   b. Consistent with the character of man and women’s basic make-up.

2. It is functional not personal.
   a. Equal in creation and redemption.
   b. Exemplified by Christ (1 Corinthians 11:3.)

3. It is free not forced.

   “You on your part be submissive to your own husband." (Ephesians 5:22)

Submission is not subjugation. One is voluntary, the other is forced.

Definition: The authority element: It means to be arranged, to be assigned a place the protective element: It means to post in the shelter of; to draw up behind

Submission is a relationship to another assigned by God with the purpose of achieving order, protection and benefits.

B. The Duty of Submission

1. The mandate is from God. His order and plan of harmony.

2. The motive: To please and acknowledge Christ in your life.

3. The measure of it: From the heart.
4. **The manifestation of it: Support and respect.**

Submission assumes a prior process of mutual partnership in decision making. "In many counselors there is victory" (Proverbs 11:14). However, in some cases, where there is disagreement and a decision must be made, God commands the wife to submit to keep harmony in the relationship.

**Assignment:** Complete the Husband/Wife responsibilities worksheet.
THE HUSBAND'S RESPONSIBILITIES

In a Christian marriage, the partners look to God to learn how to best combine their differences and form a new identity. To accomplish this, He has given special responsibilities to both partners in a marriage. Some of the responsibilities are unique to either the husband or the wife, while others are shared by both.

1. Read Ephesians 5:23. What unique position does the husband have in marriage? What does this mean to you?

2. Read 1 Corinthians 11:3 and Philippians 2:5-6, then check the statements below which are true.

   _______ God is the head over Christ.
   _______ God is superior to Christ.
   _______ The husband is the head over the wife.
   _______ God and Christ are equal.
   _______ The husband and the wife are equal.

3. Read 1 Peter 5:1-3 and check the correct statements.

   Biblical leadership is characterized by:
   _______ Operating according to God's plan.
   _______ Motivation for gain by the leader.
   _______ Willingness to lead.
Eagerness to serve.

Being domineering over those in the leader's charge.

Being an example.


To get a better idea of how husbands are to love their wives, let us consider how Christ loves us as believers. Summarize what the following passages tell us about Christ's love, and describe how this could be reflected in a husband's relationship with his wife.

<table>
<thead>
<tr>
<th>HOW CHRIST LOVES US</th>
<th>APPLICATION TO THE HUSBAND AND WIFE RELATIONSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matthew 11:28-30</td>
<td></td>
</tr>
<tr>
<td>John 10: 11</td>
<td></td>
</tr>
<tr>
<td>John 13:12-15</td>
<td></td>
</tr>
<tr>
<td>John 17:20</td>
<td></td>
</tr>
</tbody>
</table>
5. Read the admonition to husbands in 1 Peter 3:7. What does this verse say about:

- **How** a husband is to live with his wife?

- **Why** a husband should know and understand his wife?

- **What** do a husband and wife share equally?

- **What** interferes with a husband's prayer life?
THE WIFE’S RESPONSIBILITIES

When God created woman, He said, *It is not good for the man to be alone. I will make a helper suitable for him* (Genesis 2:18). God designed woman to be capable for being a complementary partner to man, just what the man needs, although He did not set this as a limit to a woman's potential.

This role is not demanding, nor does it imply any loss of identity for the wife. In fact, the Hebrew word that is translated "helper" in Genesis 2:18, is used often to describe God as being man’s help (as in Psalm 33:20 - *He is our help and our shield*). Being a wife is a dignified, responsible, and honorable position.

1. What does Proverbs 12:4 teach about wives?

2. How are the wife's responsibilities described in Ephesians 5:22-24 and 5:33?

3. Study the description of Jesus’ submission in Philippians 2:5-9. Which of the following statements are true?

   _______ The attitude of submission is important.

   _______ Jesus did not hold on to His "rights".

   _______ Jesus humbled Himself to submit; no one forced Him to do so.

4. With Ephesians 5:24 in mind, "As the Church submits to Christ, so also wives should submit to their husbands" - let us consider how the Church submits to Christ, and summarize how you think this can be applied by a wife.

Complete the chart on the next page by using the passages listed.

35
<table>
<thead>
<tr>
<th>HOW THE CHURCH SUBMITS TO CHRIST</th>
<th>APPLICATION TO THE HUSBAND - WIFE RELATIONSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matthew 11:28-30</td>
<td></td>
</tr>
<tr>
<td>John 10:27</td>
<td></td>
</tr>
<tr>
<td>John 12:26</td>
<td></td>
</tr>
<tr>
<td>Philippians 4:6</td>
<td></td>
</tr>
<tr>
<td>1 Peter 4:12-13</td>
<td></td>
</tr>
</tbody>
</table>

A. What result can be expected when a wife lives in a right relationship to her husband? (vv. 1-2)

B. Do you agree with the following statements relating to verses 3-6?

Check those you feel are correct.

☐ A wife is not to be concerned with how she looks.

☐ A wife's inner beauty is more important to God than her outer beauty.

☐ It was the inner qualities of a gentle and quiet spirit that prompted Sarah to follow Abraham's leadership.
THE TEAM RESPONSIBILITIES

Some tasks God has assigned in each marriage so that the daily life can run smoothly.

1. According to Titus 2:4-5, who is responsible for keeping the home?

2. To whom does 1 Timothy 5:8 give the responsibility for seeing that the family is provided for?

3. List some specific task assignments in your family and the person who is responsible for them (i.e. finances, dishes, purchases, household repairs). Some may be shared.

<table>
<thead>
<tr>
<th>TASK</th>
<th>PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4. Do you see when these may be changed in the future?

5. Summarize in your own words how the following passages relate to your marriage.

Romans 15:5-6

1 Peter 4:8

SUMMARY

Today, traditional "roles" in marriage are being challenged - some rightly so! It is necessary to understand and apply Scriptural principles in your marriage so you will not be confused by the prevailing ideas of society which may change tomorrow.

_The Lord commanded us to do all these statutes, to fear the Lord our God, for our good always..._  

39
BUILDING BLOCK #4: COMMUNICATION, OR HOW TO HAVE A GOOD FIGHT.

I. THE PRIORITY OF COMMUNICATION.

A. The Power Of Words.

B. A Process To Be Learned.

C. Part Of The New Life.

D. Problems To Overcome.

II. PRINCIPLES OF COMMUNICATION (Ephesians 4:25-29).

A. Honesty.

B. Keep It Current.

C. Take The Initiative.
D. Have The Right Objective.

E. Be Solution Oriented.

TEN WAYS TO KEEP THE HUSBAND-WIFE LINES OPEN

1. Develop common interests. Learn about each other's occupations and try to put yourself mentally into his/her situation to foster mutual understanding.

2. Sharpen your sensitivity quotient. Observe your partner for signs of satisfaction, frustration, weariness, etc., and react appropriately.

3. Learn to listen. Don't pry open a closed mind, but when he/she voluntarily talks, listen attentively and intelligently.

4. Make yourself an interesting and desirable person. Keep mentally and physically fit and fresh, so that you are magnetic to that other most-important person.

5. Avoid the "sore spots" in conversation. Always approach "danger" areas with proper and lubricated "shock absorbers"; that is, be emotionally prepared.

6. Learn to accept criticism in a spirit of love and meekness. Examine yourself realistically from the viewpoint of your partner.

7. Discuss problems with a willingness to settle for limited objectives, if necessary. Your overall relationship is more important than winning a temporary "victory."

8. Blend your recreational program, so that you can relax and "let off steam" together.

9. As a wife, recognize that you need to siphon off tension. Work at being calm and cool-headed. The husband should be decisive and reassuring, in love.

10. Take an annual time-out for a husband-wife "retreat" away from home. Evaluate the past, and set goals for the future; then line up action with objectives.
CONCLUSION

If we discovered that we had five minutes to say all we wanted to say, every telephone booth would be occupied by people calling other people to stammer that they love them. Why wait until the last five minutes?

Assignment: Complete worksheet on communication.
WORKSHEET ON COMMUNICATION

What does the word of God say about communication? Look up the passages listed and write the key thought for each one. You will notice that the verses are listed in groupings as there is a central theme in each group. See if you can discover the central thought for each group and write it as a summary.

1. Proverbs 12:18
   Proverbs 18:21
   Proverbs 25:11
   James 3:8-10
   1 Peter 3:10

2. Proverbs 4:20-23
   Proverbs 6:12, 14, 18
   Proverbs 15:28
   Proverbs 16:2
   Proverbs 16:23

3. Proverbs 15:31
   Proverbs 18:13
   Proverbs 18:15
   Proverbs 19:20
   James 1:19
4. Proverbs 14:29
   Proverbs 16:32
   Proverbs 21:23
   Proverbs 29:20

5. Proverbs 15:23
   Proverbs 25:11

6. Proverbs 10:19
   Proverbs 11:12
   Proverbs 13:3
   Proverbs 17:27-28
   Proverbs 18:2
   Proverbs 20:19
   Proverbs 21:23

7. Proverbs 15:1
   Proverbs 15:4
   Proverbs 25:15

8. Proverbs 12:16
   Proverbs 17:9
   Proverbs 19:11
9. Proverbs 12:17, 22
   Proverbs 16:13
   Proverbs 19:5
   Proverbs 28:23
   Proverbs 29:5
   Ephesians 4:15, 25
   Colossians 3:9
**WORKSHEET ON PROBLEM SOLVING**

List below the solutions to at least four problems that you have solved together God's way. These should be problems where you have had a difference of opinion, difficult decisions to make, arguments or personal antagonisms to overcome. If you have some current problems, list them and record solutions and how the solutions were reached. (Adapted from *Christian Living in the Home*, p. 68, by Jay Adams)

<table>
<thead>
<tr>
<th>PROBLEM</th>
<th>SOLUTION</th>
<th>HOW REACHED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SEXUAL INTIMACY

**Procreation.** Read *Genesis 1:28* and *Deuteronomy 7:13-14*. What evidence do these verses give that sexual activity for reproduction of the human race is part of God’s design?

Read *Psalm 127:3* and *Psalm 139:13-15* from The Living Bible. What attitude toward human sexuality and reproduction do you discover in these verses?

**Recreation and Release.** Read *Song of Solomon 4:1-16* and *Proverbs 5:18-19*. Does it surprise or shock you that the Scriptures actually encourage the enjoyment and sensual delights of sex?

Reread *Proverbs 5:18-19*, remembering that the writer used poetic language as he spoke of sexual energies, drives, and outlets. Throughout the Bible a favorite symbol for sex is water - fountains, streams, cisterns, springs, wells, etc. Do you agree or disagree that *Proverbs 5:18-19* encourages a husband and a wife to come to their bed to experience sexual pleasure? Write reasons why you agree or disagree here:
Read 1 Corinthians 7:1-5. What conclusions can be drawn about the frequency of sexual relations? In light of this passage write out your reaction to the idea that sexual response is a duty. If biblical love is giving, what should our focus be in sexual relations?

Communication. Read Genesis 2:24. Ideally, the “one flesh” spoken of in this verse means a blending of spirit, mind, soul - the entire being - with your spouse. Read the following paragraph that more fully describes the concept of “one flesh”. Then answer the questions at the end of the paragraph.

In the plan of God, sex was intended to provide a means of totally revealing oneself to the beloved, of pouring one’s energies and deepest affection, hopes, and dreams into the loved one. Sex provides a means of presenting one’s spouse with the gift of oneself and experiencing a like gift in return; a means of saying, “I love you”. In short, sex becomes a mode of communication, a means of “knowing” each other.

How do everyday experiences affect sexual closeness and communication? How can they affect a husband’s or wife’s ability to give oneself to the other?

1. What was the first question about sex that you can remember asking your parents? How did they respond?

2. From what source, (parents, friends, books), did you first learn the basic facts, (or rumors) about reproduction? Can you remember anything about how you felt when you received this information?
3. When you were growing up did you have anyone with whom you felt comfortable when talking about your questions concerning sex? Who was it? What made that person easy to talk with?

4. The word sex means . . . .

5. In marriage sex is . . . .

6. Agree or disagree: Men are “girl watchers”. Women are not normally “man watchers”.

7. How will you respond and deal with it if, after you are married, another person is attracted to you and approaches you?

8. What if you find yourself attracted to another person?

9. How important is sex in a Christian couple’s marriage?

10. What difference would being a Christian make in a couple’s sexual relationship in marriage?
FINANCES AND BUDGETING

Study the following passages to discover how to acquire, how to regard, and how to spend money. Indicate the principles that you derive from each passage.

1. Deuteronomy 8:17 - 18
9. Proverbs 15:27

2. 1 Chronicles 29:11 - 12
10. Proverbs 16:8

3. Proverbs 3:9 - 10
11. Proverbs 16:16

4. Proverbs 11:24 - 25
12. Proverbs 20:4, 14, 18

5. Proverbs 11:28
13. Proverbs 21:5 - 6

6. Proverbs 12:11

7. Proverbs 13:11; 14:23
15. Proverbs 22:1, 4, 7

8. Proverbs 13:18, 22
16. Proverbs 24:30 - 34
17. Proverbs 27:23 - 24  

18. Proverbs 28:6, 22  
27. Romans 13:6 - 8

19. Proverbs 30:24 - 25  
28. Ephesians 4:28

20. Ecclesiastes 5:10  
29. Philippians 4:11-19

21. Ecclesiastes 5:19  
30. 2 Thessalonians 3:7-12

22. Malachi 3:8-12  
31. 1 Timothy 6:6-10

23. Matthew 6:19-20  
32. 1 Timothy 6:17 - 19

24. Matthew 17:24 - 27  
33. Hebrews 13:5

If you are still living at home and have not had too much opportunity to shop and purchase goods, ask your parents if you can take over preparing the shopping list for groceries this week and (taking their money), you and your fiancé do the weekly shopping. You may be in for some surprises.

<table>
<thead>
<tr>
<th>FOR MEN</th>
<th>FOR WOMEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much would you have to pay for these?</td>
<td>How much would you have to pay for these?</td>
</tr>
<tr>
<td>1. A 10-pound turkey ______</td>
<td>1. A quart of motor oil ______</td>
</tr>
<tr>
<td>2. A 5-pound bag of potatoes ______</td>
<td>2. A chassis lubrication ______</td>
</tr>
<tr>
<td>3. A chocolate cake mix ______</td>
<td>3. A set of shock absorbers ______</td>
</tr>
<tr>
<td>4. A chuck roast for six ______</td>
<td>4. A pair of first-line tires ______</td>
</tr>
<tr>
<td>5. A week’s supply of milk ______</td>
<td>5. A 20-inch power mower ______</td>
</tr>
<tr>
<td>6. A broom ______</td>
<td>6. Fertilizer to cover the lawn ______</td>
</tr>
<tr>
<td>7. A large box of detergent ______</td>
<td>7. A 6 foot aluminum stepladder ______</td>
</tr>
<tr>
<td>8. A two-quart ceramic casserole with lid ______</td>
<td>8. A set of four screwdrivers ______</td>
</tr>
<tr>
<td>9. A set of eight water glasses ______</td>
<td>9. An adjustable wrench ______</td>
</tr>
<tr>
<td>10. A set of six steak knives ______</td>
<td>10. A gallon of latex paint ______</td>
</tr>
<tr>
<td>11. A wool coat ______</td>
<td>11. A graphite fishing rod ______</td>
</tr>
<tr>
<td>12. A pair of pantyhose ______</td>
<td>12. A boy’s baseball mitt ______</td>
</tr>
<tr>
<td>13. A three-piece pants suit ______</td>
<td>13. A haircut, including tip ______</td>
</tr>
</tbody>
</table>
14. A woman’s swim suit  14. The home heating bill
   for a year
15. A girl’s blouse  15. The yearly federal income tax
16. A pair of kid’s Levis  16. Your husband’s annual life
   insurance
17. A pair of children’s shoes  17. An “off-the-rack” suit
18. A nylon lace half slip  18. A man’s raincoat
19. A king-sized no-iron sheet  19. A medium priced pair of
   shoes
22. A pair of steel sewing scissors  22. Dinner for four at a good
   restaurant, incl. tip
23. A permanent  23. A businessman’s lunch
24. A tube of lipstick  24. Two tickets to a football or
   baseball game
## MONTHLY INCOME AND EXPENSES

### INCOME PER MONTH

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>______</td>
</tr>
<tr>
<td>Interest</td>
<td>______</td>
</tr>
<tr>
<td>Dividends</td>
<td>______</td>
</tr>
<tr>
<td>Notes</td>
<td>______</td>
</tr>
<tr>
<td>Rents</td>
<td>______</td>
</tr>
</tbody>
</table>

**TOTAL INCOME PER MONTH (GROSS)** ______

**LESS:**

1. **Tithe** ______
2. **Taxes** ______
3. **Savings** ______

**TOTAL “LESS”** (Tithe, Taxes and Savings) ______

---

**TOTAL INCOME PER MONTH** $ ______

**TOTAL “LESS’** – ______

(TOTAL INCOME PER MONTH (GROSS) MINUS “LESS”)

**NET SPENDABLE INCOME** $ ______

(★ This total put on page 60 also)

Net spendable is how much you have to live on!
## EXPENSES

<table>
<thead>
<tr>
<th>4.</th>
<th>Housing</th>
<th>7.</th>
<th>Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>__________</td>
<td>Life</td>
<td>__________</td>
</tr>
<tr>
<td>Insurance</td>
<td>__________</td>
<td>Medical</td>
<td>__________</td>
</tr>
<tr>
<td>Taxes</td>
<td>__________</td>
<td>Other</td>
<td>__________</td>
</tr>
<tr>
<td>Electricity/Gas</td>
<td>__________</td>
<td>TOTAL INSURANCE</td>
<td>__________</td>
</tr>
<tr>
<td>Water/Sewer</td>
<td>__________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sanitation</td>
<td>__________</td>
<td>8.</td>
<td>Debts</td>
</tr>
<tr>
<td>Telephone</td>
<td>__________</td>
<td>Credit Card</td>
<td>__________</td>
</tr>
<tr>
<td>Maintenance</td>
<td>__________</td>
<td>Loans &amp; Notes</td>
<td>__________</td>
</tr>
<tr>
<td>Other</td>
<td>__________</td>
<td>Other</td>
<td>__________</td>
</tr>
<tr>
<td>TOTAL HOUSING</td>
<td>__________</td>
<td>TOTAL DEBTS</td>
<td>__________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5.</th>
<th>Food (Including toiletries, laundry, cleaning, paper, etc.)</th>
<th>9.</th>
<th>Entertainment/Recreation</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL FOOD</td>
<td>__________</td>
<td>Eating Out</td>
<td>__________</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Trips</td>
<td>__________</td>
</tr>
<tr>
<td>6.</td>
<td>Automobile(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Babysitters</td>
<td>__________</td>
<td></td>
</tr>
<tr>
<td>Payments</td>
<td>__________</td>
<td>Activities</td>
<td>__________</td>
</tr>
<tr>
<td>Gas/Oil</td>
<td>__________</td>
<td>Vacation</td>
<td>__________</td>
</tr>
<tr>
<td>Insurance</td>
<td>__________</td>
<td>Other</td>
<td>__________</td>
</tr>
<tr>
<td>License</td>
<td>__________</td>
<td>TOTAL ENTERTAIN/RECREATION</td>
<td></td>
</tr>
<tr>
<td>Taxes</td>
<td>__________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maint./Repairs</td>
<td>__________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Replacement</td>
<td>__________</td>
<td>10.</td>
<td>Clothing</td>
</tr>
<tr>
<td>TOTAL AUTOMOBILE</td>
<td>__________</td>
<td>TOTAL CLOTHING</td>
<td>__________</td>
</tr>
<tr>
<td>11. Medical Expenses</td>
<td>13. Miscellaneous</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor</td>
<td>Cosmetics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dentist</td>
<td>Beauty/Barber</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drugs</td>
<td>Allowances/Lunches</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>Subscriptions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL MEDICAL EXPENSES</td>
<td>Special Ed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Gifts</td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christmas</td>
<td>TOTAL MISC.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(B’days, Anniv, Weddings, Showers)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOTAL GIFTS EXPENSES

_____
### EXPENSE TOTALS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4. HOUSING</td>
<td>9. ENTERTAINMENT /RECREATION</td>
</tr>
<tr>
<td>5. FOOD</td>
<td>10. CLOTHING</td>
</tr>
<tr>
<td>6. AUTOMOBILE (S)</td>
<td>11. MEDICAL</td>
</tr>
<tr>
<td>7. INSURANCE</td>
<td>12. GIFTS</td>
</tr>
<tr>
<td>8. DEBTS</td>
<td>13. MISC</td>
</tr>
</tbody>
</table>

★★TOTAL EXPENSES (4-13) __________

### INCOME VS. EXPENSES

★Net Spendable Income ________________ (From page 57 ★)

★★Less Expenses ________________ (From above ★★)

Total ________________