CONGRATULATIONS!

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

The PREPARE/ENRICH Workbook for Couples, Parenting version, is a complement to your assessment results. It contains 11 categories of skill-building exercises that will help you to understand and apply the insights from the assessment. You will gain insight into parenting styles, family dynamics and couple communication. The exercises consist of questions to both ponder individually and discuss as a couple as well as activities to do together. Core Exercises are starred. You may want to start with them and then continue with the remaining exercises in any order.

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

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

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

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

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WORKBOOK FOR COUPLES CONTENTS

★ = Core Exercises

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SHARING STRENGTH AND GROWTH AREAS

“Your strengths develop by working through your issues.”

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

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

<table>
<thead>
<tr>
<th>STRENGTH AREAS</th>
<th>GROWTH AREAS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. COUPLE COMMUNICATION</strong>&lt;br&gt;We share feelings and understand each other.</td>
<td></td>
</tr>
<tr>
<td><strong>2. COUPLE CONFLICT</strong>&lt;br&gt;We are able to discuss and resolve differences.</td>
<td></td>
</tr>
<tr>
<td><strong>3. PARTNER STYLE AND HABITS</strong>&lt;br&gt;We appreciate each other’s personality and habits.</td>
<td></td>
</tr>
<tr>
<td><strong>4. FINANCIAL MANAGEMENT</strong>&lt;br&gt;We agree on budget and financial matters.</td>
<td></td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td><strong>6. FAMILY SPIRITUAL BELIEFS</strong>&lt;br&gt;We actively involve our family in developing spirituality.</td>
<td></td>
</tr>
<tr>
<td><strong>7. CONFIDENCE IN PARENTING</strong>&lt;br&gt;We feel good about our ability to parent our children.</td>
<td></td>
</tr>
<tr>
<td><strong>8. FAMILY COMMUNICATION</strong>&lt;br&gt;Our family exhibits healthy communication.</td>
<td></td>
</tr>
<tr>
<td><strong>9. FAMILY SATISFACTION</strong>&lt;br&gt;We are a happy family and enjoy being together.</td>
<td></td>
</tr>
</tbody>
</table>

COUPLE DISCUSSION

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

“IT TAKES TWO TO SPEAK THE TRUTH...ONE TO SPEAK AND ANOTHER TO HEAR.”

—HENRY DAVID THOREAU

ASSERTIVENESS

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

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

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

**Examples of Assertive Statements**

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

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

ACTIVE LISTENING

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

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

**Examples of Active Listening**

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

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

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

“It is a luxury to be understood.”
—Ralph Waldo Emerson

CREATING A WISH LIST

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

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

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

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

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

1. ____________________________________________________________________________
2. ____________________________________________________________________________
3. ____________________________________________________________________________

SHARING YOUR WISH LIST

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

• Speaker’s Job:
  - Speak for yourself (“I” statements e.g. “I wish...”).
  - Describe how you would feel if your wish came true.

• Listener’s Job:
  - Repeat/summarize what you have heard.
  - Describe the wish AND how your partner would feel if the wish came true.

COUPLE DISCUSSION

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

• How good were each of you at being assertive?
• In what ways did you each effectively use active listening skills?
DAILY DIALOGUE AND DAILY COMPLIMENTS

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

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

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

COMMUNICATION SKILLS TO INCREASE INTIMACY

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

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

1. Set a time and place for discussion.

2. Define the problem. Be specific.

3. List the ways you each contribute to the problem.
   Partner 1: ____________________________________________________________
   Partner 2: ____________________________________________________________

4. List past attempts to resolve the issue that were not successful.
   1) ____________________________________________________________
   2) ____________________________________________________________
   3) ____________________________________________________________
   4) ____________________________________________________________

5. Brainstorm 10 possible solutions to the problem. Do not judge or criticize any of the suggestions at this point.
   1) ____________________________________________________________
   2) ____________________________________________________________
   3) ____________________________________________________________
   4) ____________________________________________________________
   5) ____________________________________________________________
   6) ____________________________________________________________
   7) ____________________________________________________________
   8) ____________________________________________________________
   9) ____________________________________________________________
   10) ___________________________________________________________

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

7. Agree on one solution to try: __________________________________________

8. Agree how you will each work toward this solution. Be as specific as possible.
   Partner 1: ____________________________________________________________
   Partner 2: ____________________________________________________________

9. Set up another meeting to discuss your progress.
   Place: ____________________________________________ Date: __________ Time: __________

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

HOW TO TAKE A TIME-OUT

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

1. **Recognize your need for a time-out.** Are your fists clenched? Is your face red? Are you breathing fast? Are the tears streaming down your face? Do you feel like screaming or throwing something? Are you afraid of your partner’s intensity? Do you feel emotionally closed off? Learn to recognize the signs that things have become too intense for you to have a productive interaction with your partner.
   - What physical and emotional reactions indicate you need a time-out?

2. **Request the time-out.** Call a time-out for yourself by saying something like “I’m just too angry to talk right now; I need to take a time-out. Please give me an hour to calm down and gather my thoughts.”
   - Remember to call the time-out for yourself. It is seldom helpful to tell the other person “You need a time-out!”
   - Suggest a time when you think you’ll be ready to resume.

3. **Relax and calm down.** Take some deep breaths. Go for a jog or a walk. Take a bath. Write in your journal. Read, pray, or watch television for a while. Do something that will help you relax and recover from the emotional intensity.
   - What method(s) could you use to calm down?

4. **Remember what’s important.**
   - Try to identify what you were thinking and feeling that became so difficult to discuss.
   - Think about “I” messages you could use to tell your partner what you were thinking or feeling, and what you need from him/her.
   - Try to spend some quiet time considering your partner’s point of view and what they are feeling.
   - Remember the two of you are a team, and the only way your relationship will “win” is if you work toward a solution that both individuals can feel good about.

5. **Resume the conversation.** Bring in the skills of Assertiveness and Active Listening and/or the Ten Steps for Conflict Resolution. These structured skills can help contain the intensity as you attempt to resolve a conflict. Honor your commitment to return to the issue when you are ready to have a more productive conversation.

*Darkness cannot drive out darkness; only light can do that.* —Martin Luther King, Jr.
THE CHALLENGES OF MONEY

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

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

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

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

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

“Thrift used to be a basic American virtue. Now the American virtue is to spend money.”—David Brinkley
THE MEANING OF MONEY

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

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

Scoring and Interpretation

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Add Items</th>
<th>Your Score</th>
<th>Interpretation of Score</th>
<th>Score</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money as status</td>
<td>1–4</td>
<td></td>
<td></td>
<td>17–20</td>
<td>Very high</td>
</tr>
<tr>
<td>Money as security</td>
<td>5–8</td>
<td></td>
<td></td>
<td>13–16</td>
<td>High</td>
</tr>
<tr>
<td>Money as enjoyment</td>
<td>9–12</td>
<td></td>
<td></td>
<td>9–12</td>
<td>Moderate</td>
</tr>
<tr>
<td>Money as control</td>
<td>13–16</td>
<td></td>
<td></td>
<td>4–8</td>
<td>Low</td>
</tr>
</tbody>
</table>

COUPLE DISCUSSION

• In what ways do you value money similarly?
• In what ways do you value money differently?
FINANCIAL MANAGEMENT

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

PRIORITIES: PUT YOUR MONEY WHERE YOUR HEART IS

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

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

**Housing**

- 1 ○ rent a studio apartment
- 2 △ own a 2BR home
- 3 ○ own a 4BR home with a 3-car garage

**Groceries**

- 1 ○ ramen, noodles
- 2 △ spaghetti and meatballs
- 3 ○ all organic, all the time

**Transportation**

- 1 ○ bike, or walk
- 2 △ at least 2 new cars
- 3 ○ 1 car

**Travel**

- 1 ○ camping
- 2 △ Holiday Inn
- 3 ○ five-star suite

**Credit Cards**

- 1 ○ pay minimum due
- 2 △ carry occasional balance
- 3 ○ no balance ever

**Exercise**

- 1 ○ basement, dumbbells
- 2 △ YMCA membership
- 3 ○ personal trainer

**Dining Out**

- 1 ○ only special occasions
- 2 △ 1-2 times a week
- 3 ○ Rarely eat at home

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FINANCIAL MANAGEMENT

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

COPPE DISCUSSION

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

• Where are you aligned?
  Looking at priorities where you both answered 4’s or 5’s, talk about why these are important to you.

• Where are you not aligned?
  Talk about why you feel the way you do about the categories where you didn’t have the same answer. Practice active listening and repeat back each other’s responses.

Do your money habits match your priorities?

• Looking at these categories, identify where you are aligned on the level of priority.
• Do your current spending habits reflect that priority?
• Are you putting money toward high-priority categories and putting less or no money toward low-priority categories?
  Example: Fitness and living a healthy lifestyle is very important to both us, so paying for a gym membership is an important expense that we want to make sure is part of our monthly budget.
• Where are your spending habits and priorities not aligned?
  Example: We both agree that we don’t want to carry a balance on our credit cards, but have not made it a priority to pay off our debt.

Put your money where your heart is.

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

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

Go to www.loveandmoney.com, create your free profile and get free access to the Family Bill Tracker and other tools under “My Products — Better Halves.”
IMPORTANCE OF FINANCIAL GOALS

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

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

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

Identifying and Deciding on Your Financial Goals

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

Short-Term Goals (six months to one year)
1. 
2. 
3. 

Long-Term Goals (one to five years)
1. 
2. 
3. 

COUPLE DISCUSSION

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

**Monthly Take-Home Income**

<table>
<thead>
<tr>
<th></th>
<th>Partner 1</th>
<th>Partner 2</th>
<th>Couple Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Giving</strong></td>
<td>Contributions/Tithe</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Saving</strong></td>
<td>Emergency</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td>Rent/Mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loans/Debt</strong></td>
<td>Auto</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Car</strong></td>
<td>Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td>Eating Out</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Care</strong></td>
<td>Doctors/Medicines, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td>Medical/Dental/Vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Clothing</strong></td>
<td>Purchasing/Repair/Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personal Goods/Care</strong></td>
<td>Supplies/Styling, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Household Supplies</strong></td>
<td>Furniture/Goods/Supplies, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>Phone/Cable/Internet</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trash</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Childcare</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other Expenses</strong></td>
<td>Children’s Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gifts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Travel/Vacation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Child Support</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Memberships</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Couple Income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Surplus or Deficit</strong></td>
<td></td>
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</tr>
</tbody>
</table>

“You must gain control over your money or the lack of it will forever control you.” – Dave Ramsey
SPIRITUAL BELIEFS

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

FAMILY SPIRITUAL BELIEFS

Spirituality and faith are powerful dimensions of the human experience. Sharing spiritual beliefs in a family can provide an important foundation for values and behaviors of individuals within the family. Studies have shown that families with strong spiritual beliefs are more resilient and are more connected to each other. Your family heritage can provide stability to your children as they grow. Talking and sharing your spiritual beliefs can help you improve your emotional health and wellbeing.

COUPLE DISCUSSION

- What is your family’s religious tradition and heritage?
- What holidays (holy days) and rituals does your family observe?
- What holidays (holy days) and rituals do you find meaningful and why?
- In what ways does your family’s spiritual legacy affect your thinking?
- How does your spiritual life affect your values and the decisions you make?
- In what ways do you currently integrate your faith and spiritual life into your family?
- Do you have strong feelings about the religious upbringing you are currently providing or plan to provide for your children?
- Since spirituality has been shown to improve emotional health and well being in families, how can your family explore this potential for better living?
- How much does the idea of ‘loving your fellow human’ matter within your family?
- In what ways does your family talk about feeling connected to the world around you (other people, nature, the universe, etc.)?
Question: Do “opposites attract” or do “birds of a feather flock together”?
Answer: Both are true.

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

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

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

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

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

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

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

COUPLE EXERCISE

1. Select up to four issues that are the most stressful for each of you.
2. Review each issue and put it into one of the four cells below.

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

COUPLE DISCUSSION

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

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

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

COUPLE DISCUSSION

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

Focus on one child at a time and list three behavioral issues that you both feel are most problematic. If you both don’t agree, select items where one of you feels the issue is problematic.

Child One: (Name) ____________________________
1. __________________________________________
2. __________________________________________
3. __________________________________________

Child Two: (Name) ____________________________
1. __________________________________________
2. __________________________________________
3. __________________________________________

Child Three: (Name) __________________________
1. __________________________________________
2. __________________________________________
3. __________________________________________

Child Four: (Name) ____________________________
1. __________________________________________
2. __________________________________________
3. __________________________________________

Circle one item to deal with for each child above.

Brainstorm ways you can deal with this problem differently than you have done in the past. Select one solution to use with each child.

_______________________________________________________________________________________________________________
_______________________________________________________________________________________________________________
_______________________________________________________________________________________________________________
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_______________________________________________________________________________________________________________
CHILDREN AND PARENTING

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

CREATING A WISH LIST FOR PARENTING

- Each partner should make a Wish List of three things they would like to have changed in regard to parenting.
- After completing the list, each partner should take turns sharing their Wish List with each other. In sharing wishes they are being Assertive.
- After one partner shares one Wish, then the other partner repeats what they heard, demonstrating Active Listening.
- After sharing all three Wishes, each partner should select one Wish they will try to implement.

Make a Wish List of three things you would like to see changed regarding parenting.

1. _______________________________________________________________________________________________________
2. _______________________________________________________________________________________________________
3. _______________________________________________________________________________________________________

COUPLE DISCUSSION

Increasing your confidence in your parenting skills is understanding what is typical behavior for your child(ren), setting limits, spending enough time with your child(ren), learning to deal with your own frustrations and improving skills in dealing with upset children.

- What techniques do you use for dealing with your children’s behavior? What works well and what doesn’t?
- What behavior is typical for your children? What is not typical?
- If you need more time to be a good parent, what can you change to allow yourself that time?
- How do you get your children to listen to you?
- What frustrates you most about parenting? How do you deal with that frustration?
- How could you and your partner work better together as a parenting team?
STEPFAMILIES: CHOOSING REALISTIC EXPECTATIONS

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

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

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

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

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

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

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

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

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

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

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

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

COUPLE DISCUSSION

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

FIVE PARENTING STYLES DEFINED

BALANCED STYLE
Sometimes referred to in literature as “democratic” or “autocratic”. This style tends to be most healthy because there is a balance of age-appropriate child autonomy and parental control. Independence is encouraged and discipline is consistent and fair. Parenting is warm and nurturing without being overindulgent. Discipline tends to be consistent and fair. According to research, this parenting style is related to the best outcomes for children and teens.

PERMISSIVE STYLE
This parenting style allows the child/teen a lot of freedom and choice. Parents may have a hard time saying “No” to their child/teen, establishing and enforcing rules, and creating boundaries. Also called “indulgent” parenting, this style is characterized by high responsiveness to a child’s needs and high emotional connection. When extreme and sustained, permissive parenting is related to difficulties for children and teens in taking personal responsibility and learning how to delay gratification.

OVERBEARING STYLE
Often referred to in literature as “authoritarian”. This style is typically demanding with high levels of control and high levels of responsiveness and closeness. An “overbearing” parent is highly connected to their child/teen and also has high expectations for them to conform and comply with their rules, guidance, and direction. When extreme and sustained, this parenting style is related to anxiousness and lower self-esteem for children and teens.

STRICT STYLE
This parenting style is characterized by predictability and order, and rules that allow little room for negotiation. Discipline tends to be firm. Unlike the “overbearing” style, however, emotional connection is low. When extreme and sustained, research suggests that this parenting style is related to teens feeling uncared for and a higher risk of substance abuse.

UNINVOLVED STYLE
This parenting style allows the child/teen a lot of freedom and choice and few (or poorly-enforced) rules and boundaries, but lacks the emotional responsiveness characterized by the “permissive” style. This style is characterized by low emotional connection with few demands placed on the child. When extreme and sustained, children parented in this style may feel isolated and are at an increased risk for substance abuse and for performing poorly in school.

“It is a luxury to be understood.”
—Ralph Waldo Emerson
CLOSENESS AND FLEXIBILITY

Balanced Style ............................................ Healthy level of parenting, Closeness and Flexibility
Permissive Style ............................................ Very Connected and Very Flexible parenting
Overbearing Style ........................................... Very Connected and Inflexible parenting
Strict Style ................................................ Disconnected and Inflexible parenting
Uninvolved Style ............................................ Disconnected and Very Flexible parenting

COUPLE DISCUSSION

- Discuss how parenting styles for each partner are similar or different on Closeness and Flexibility.
- Discuss how well your Parenting Style works for each of you.
- Evaluate and discuss how you might want to adjust or change your Parenting Style in terms of Closeness and Flexibility.
BALANCED PARENTING CLOSENESS

A balanced style of parenting tends to be the most healthy because it balances age-appropriate child autonomy and parental control. Independence is encouraged and discipline is consistent and fair. Parenting is warm and nurturing without being overindulgent. According to research, a balanced parenting style is related to the best outcomes for children and teens.

Balanced parenting is achieved by balancing closeness and flexibility. Below are ideas for increasing closeness or decreasing closeness.

INCREASING PARENTING CLOSENESS

Suggestions for increasing Parent/Child Closeness include:

• Set aside quality time to be available and present with your child.
• Share a special activity, such as Friday night movie night, breakfast on the weekend.
• Help children with homework.
• Prepare and/or eat meals together.
• Have “dates” with each of your children/teens.
• Say no to outside activities that take too much time and energy from your family.
• Volunteer as a family in your community.
• Create family photo albums together or review existing photos.
• Tell your child/children why you are grateful having them in your life.

DECREASING PARENTING CLOSENESS

Suggestions for increasing Child Autonomy and Reducing Parent/Child Closeness include:

• Allow children to have different opinions and interests; value their individuality.
• Respect one another’s space.
• Create an area in the home where there is room for only one.
• Encourage family members to spend time with friends and/or activities outside of the home.
• Could “over-nurturing” be harming your child/teen?
PARENTING STYLES

“Treat a child as though he already is the person he’s capable of becoming.”
—Haim Ginott

BALANCED PARENTING FLEXIBILITY

Balanced parenting style is achieved by balancing closeness and flexibility. Below are ideas for increasing or decreasing flexibility.

INCREASING PARENTING FLEXIBILITY

Suggestions for increasing Parent/Child Flexibility include:

- Try sharing leadership and roles to break-up normal routine.
- Exchange household chores for a week.
- Set limits for teens, but allow room for them to grow and think for themselves.
- Allow children to negotiate and be part of the decision-making as age appropriate (e.g. allow a young child to pick out an outfit, a pre-teen to select a restaurant for a family outing).
- Consider your child/teen’s perspective.

DECREASING PARENTING FLEXIBILITY

Suggestions for decreasing Flexibility and adding structure include:

- Add ritual and routine to family life.
- Set limits and standards for children/teens and enforce them.
- Assign chores to children/teens that are age appropriate.
FAMILY MEETINGS

“Your children need your presence more than your presents.”
—Jesse Jackson

A family meeting is a time for all family members to get together and to share and re-connect with each other. Spending time together helps family members feel supported and it can become an important family ritual.

Guidelines
• All family members who are old enough participate.
• Establish a regular time and place when the entire family is together, such as after a family meal.
• Encourage discussion by everyone. Do not criticize and critique.
• Practice assertiveness and active listening—and praise each other for sharing.

FAMILY DISCUSSION

1. Sharing a Family Strength—one thing each person likes about the family.
2. Sharing a Family Growth Area—one thing each person would like to see changed.
3. Choose one issue to work on that week.
4. Brainstorm possible ideas to resolve the issue.
5. Discuss ideas and select one idea to try out.
6. Plan to discuss progress at the meeting next week.

ALTERNATIVE FAMILY DISCUSSION

• What do you feel was the best thing that happened to you or your family this week/or recently?
• What was the worst thing that happened to you or your family this week?
• For an issue discussed in the previous question, what could have been done differently?
• Have each person share what is a strength of your family.
GOALS

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

ACHIEVING YOUR GOALS...TOGETHER

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

<table>
<thead>
<tr>
<th>Partner 1 Goals</th>
<th>Partner 2 Goals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Goals</strong></td>
<td><strong>Personal Goals</strong></td>
</tr>
<tr>
<td>1. __________________________</td>
<td>1. __________________________</td>
</tr>
<tr>
<td>2. __________________________</td>
<td>2. __________________________</td>
</tr>
<tr>
<td>3. __________________________</td>
<td>3. __________________________</td>
</tr>
<tr>
<td><strong>Couple Goals</strong></td>
<td><strong>Couple Goals</strong></td>
</tr>
<tr>
<td>1. __________________________</td>
<td>1. __________________________</td>
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<tr>
<td>2. __________________________</td>
<td>2. __________________________</td>
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<tr>
<td>3. __________________________</td>
<td>3. __________________________</td>
</tr>
<tr>
<td><strong>Family Goals</strong></td>
<td><strong>Family Goals</strong></td>
</tr>
<tr>
<td>1. __________________________</td>
<td>1. __________________________</td>
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<tr>
<td>2. __________________________</td>
<td>2. __________________________</td>
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<tr>
<td>3. __________________________</td>
<td>3. __________________________</td>
</tr>
</tbody>
</table>

COUPLE DISCUSSION

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