

Session 7

Love in Action



RECAP

Ask your partner:

"What do you think has been the most important thing for our relationship from the course so far?"

Then tell them:

"Last week I realized the best thing I can do to improve our sex life is..."



Session 7 – Love in Action

Love is about more than feelings; it's about what we do—it involves action. Love always costs us something.

The five love languages¹

1. Loving words

2. Thoughtful presents

3. Physical affection

4. Quality time

5. Kind actions

For each of us, one of these “love languages” will communicate love more effectively than the others.

Most people have different love languages to their partner.

Often we try to communicate love in the way we understand it and want to receive it.

A marriage that is full of love is where we are seeking to meet our husband or wife's needs in the particular way that makes them feel loved.

Using our partner's love language may feel unnatural and awkward initially.

¹ The teaching on the Five Love Languages is adapted from Dr. Gary Chapman's bestselling book, *The 5 Love Languages®: The Secret to Love That Lasts* (© 2015). Published by Northfield Publishing. Used by permission.

1. Loving words

Words have great power either to build up or to put down our partner.

Give compliments and encourage each other daily.

Speak kindly to each other.

For some people, hearing words of affirmation feels like arriving at an oasis in a desert.

“

Words affect love. And without loving words, relationships begin to die.

ROB PARSONS, OBE

Pleasant words are a honeycomb, sweet to the soul and healing to the bones.

— PROVERBS 16:24 NASB

2. Thoughtful presents

Presents are visual
symbols of love.

Giving presents is a way of investing in our marriage

- can be inexpensive but have high value; for example: a single flower, a bar of chocolate
- don't wait only for special occasions
- actively discover what your partner likes (within your budget!)

CONVERSATION 1

10 minutes



FAVORITE PRESENTS

Tell your partner what have been the best presents you've received from them.
Explain why.

3. Physical affection

Affectionate touch is a powerful communicator of love in marriage

- if this is your partner's primary way of feeling loved, in times of crisis touch will communicate more than anything else that you care

We need to use the whole range and find out from our partner what's appropriate at different moments: holding hands, putting an arm round each other's shoulder or waist, a kiss, a hug, a hand on a hand, a back massage, sexual foreplay, making love

- both sexual and non-sexual touch are important in marriage

“

To touch my body is to touch me. To withdraw from my body is to distance yourself from me emotionally.

DR. GARY CHAPMAN

4. Quality time

Married couples can spend a lot of time together without using it to convey love to each other.

Togetherness means more than physical proximity

- it involves focusing our attention on our partner

Quality time together builds friendship through:

1. Talking together

Important to share our thoughts, feelings, hopes, fears, disappointments.

I need to talk more listen more

2. Eating together

Make the effort to initiate conversation.

Ask questions that the other will enjoy answering.

Our meal times would be improved if I...

3. Having fun together

Friendship is built around shared experiences and shared memories.

CONVERSATION 2

10 minutes



TIMES TOGETHER

Each write a list of what you have most enjoyed doing together in the past or perhaps would like to start doing together:

Show each other what you have written. Use your lists as ideas when planning your future dates.

5. Kind actions

This involves expressing love through serving our partner, through seeking to meet their needs in practical ways.

Find out from your partner what kind actions are most meaningful for them.

When you're both busy, ask your partner,
"Is there something I can do to help you?"

Do to others as you would have them do to you.

— LUKE 6:31

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Learning to love



Jesus Christ showed love in all five ways:

1. Words
“As the Father has loved me, so have I loved you.”
John 15:9
2. Time
“Come with me by yourselves to a quiet place.”
Mark 6:31
3. Actions
“He poured water into a basin and began to wash his disciples’ feet.”
John 13:5
4. Touch
“Jesus reached out his hand and touched the man.”
Luke 5:13
5. Presents
“Jesus then took the loaves, gave thanks, and distributed to those who were seated as much as they wanted.”
John 6:11

Love is not just a feeling—it requires an act of the will to meet each other’s needs. We are called to imitate the love of Jesus.

My command is this: love each other as I have loved you.

— JOHN 15:12

CONVERSATION 3

30 minutes



DISCOVERING YOUR LOVE LANGUAGES

Please do questions 1 and 2 on your own and share your responses before filling in questions 4 and 5.

1. Write down up to 12 specific occasions through which you have known your partner's love for you. (It could be at any stage in your relationship—before or after marriage. These may be regular or rare events and could be deemed of major or minor significance.)

I have known your love for me when...

For example:

"We sat under the stars talking about our future when we were going out."

"You gave me that watch on our wedding anniversary."

"You cooked a special meal for my birthday."

"You said how proud you were of me when I was promoted."

"You spontaneously put your arm around me when we were waiting for the film to start."

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

2. Taking into consideration your answers to question 1, put the five ways of showing love in order of importance for you, where 1 = most important and 5 = least important. Then consider in which order of importance you think they come for your partner.

| For you (number 1–5) | Love languages | For your partner (number 1–5) |
|-------------------------|---|----------------------------------|
| | Loving words Thoughtful presents Physical affection Quality time Kind actions | |

3. Now, compare and discuss with your partner what each of you put for questions 1 and 2.
4. Looking at your partner’s number one “love language” (i.e., the most important for them), list three ways in which you could communicate love to your partner this week or this month. (Try to keep within the bounds of reality!)
- 1.
 - 2.
 - 3.
5. Looking at your partner’s second “love language” (i.e., the second most important for them), list three more ways in which you could communicate love to your partner effectively this week or this month.
- 1.
 - 2.
 - 3.

Go online to www.5lovelanguages.com to fill in a short questionnaire to confirm the order of importance of these love languages for you.

The adventure of love for a lifetime

Marriage is a journey; it's designed to be a dynamic relationship that keeps changing and developing.

Expressing our commitment to each other is essential to the success of the journey.

Commitment is liberating as it means we can:

- take a long view
- plan our future together
- look beyond current difficulties



Love does not consist of gazing at each other, but in looking together in the same direction.

— ANTOINE DE ST EXUPÉRY

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“

Every marriage is a really big commitment to the people. It's a commitment that says, "I'm prepared not only to spend the rest of my life with you, but to spend the rest of my life finding out about you. There's always more of you to discover."

DR. ROWAN WILLIAMS (FORMER ARCHBISHOP OF CANTERBURY)

CONVERSATION 4

5 minutes



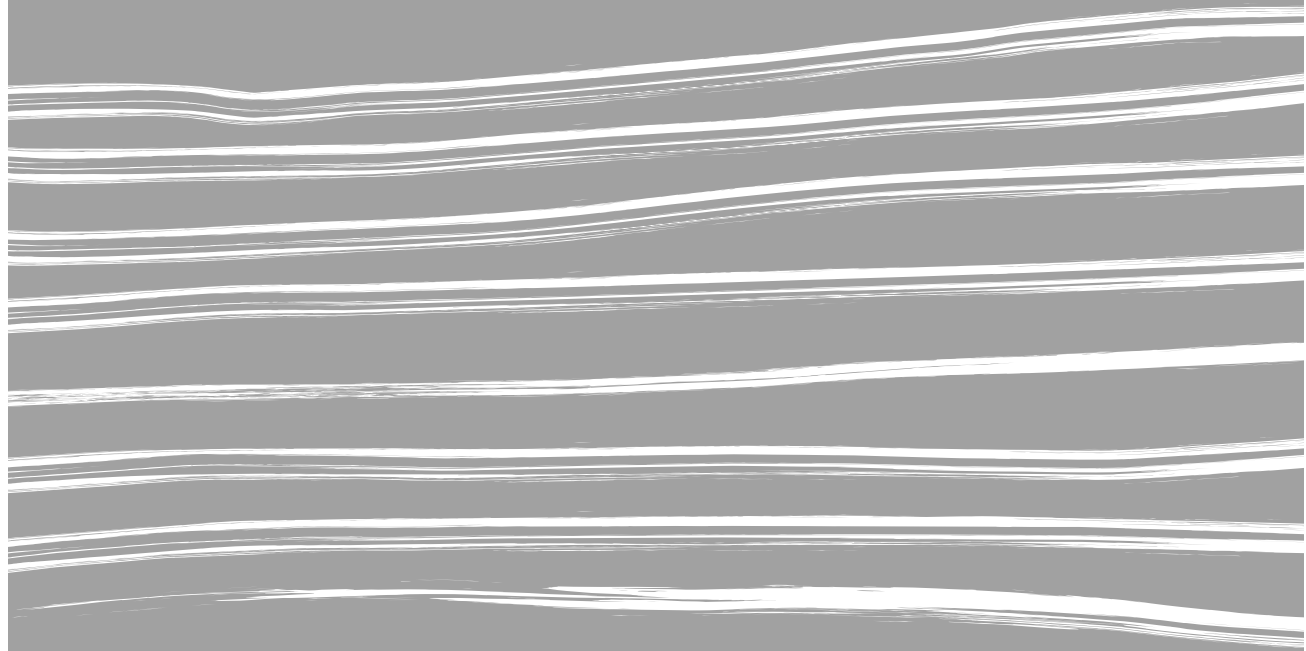
SUPPORTING EACH OTHER

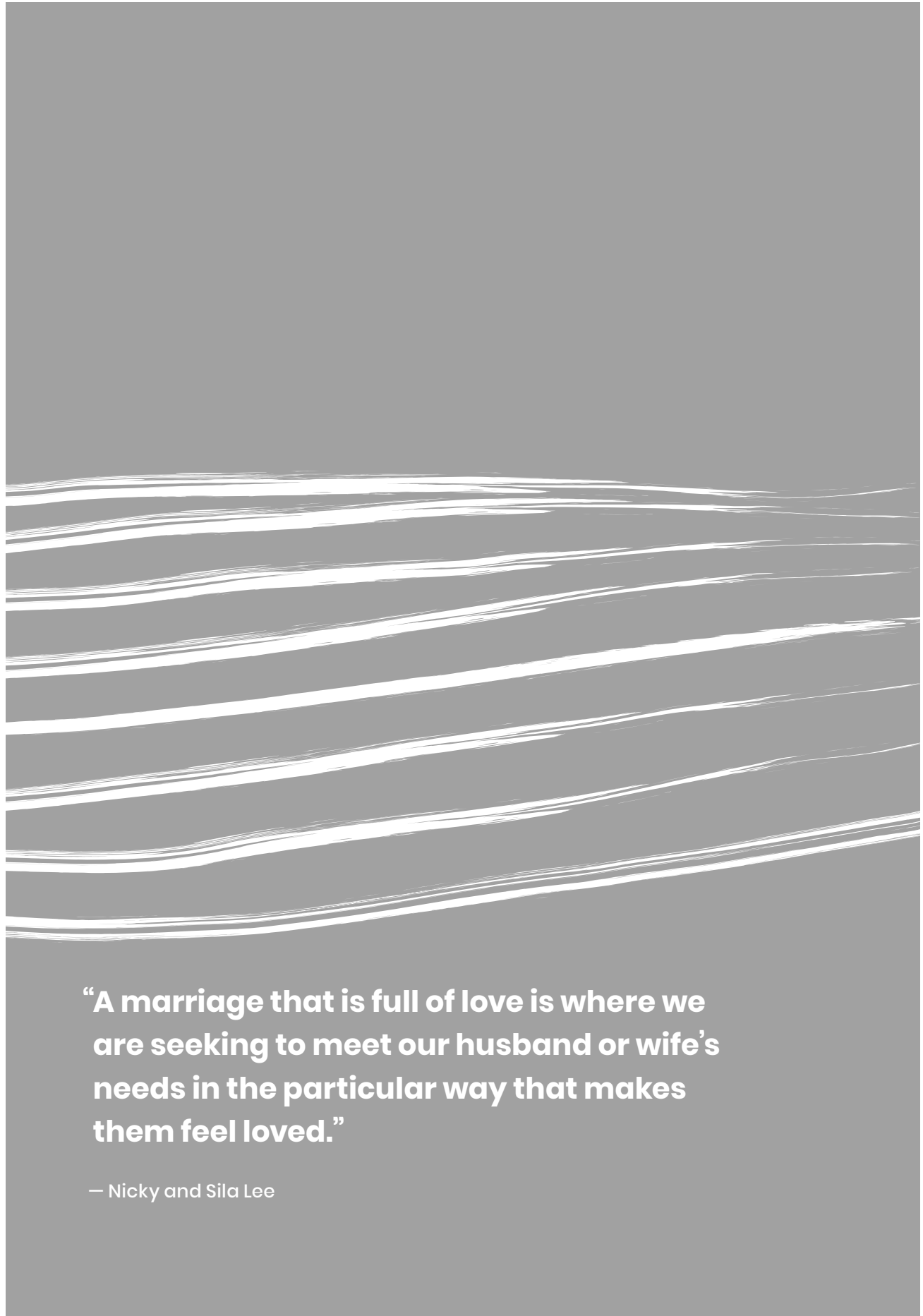
- Ask your partner if there's something particular regarding your future together for which they'd like your understanding and support.
- If you feel comfortable, say a prayer for each other, aloud or silently. Otherwise, express your support in some other way.

Love and faithfulness meet together...

– PSALM 85:10

Continuing the Conversation








“A marriage that is full of love is where we are seeking to meet our husband or wife’s needs in the particular way that makes them feel loved.”

— Nicky and Sila Lee

Plan a date together

| | <i>Mon</i> | <i>Tue</i> | <i>Wed</i> | <i>Thurs</i> | <i>Fri</i> | <i>Sat</i> | <i>Sun</i> |
|--|------------|------------|------------|--------------|------------|------------|------------|
|  <i>Morning</i> | | | | | | | |
|  <i>Afternoon</i> | | | | | | | |
|  <i>Evening</i> | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

Ideas for our dates this month...

- 1.
- 2.
- 3.
- 4.

Write in your partner's journal a kind action that you would really appreciate this week.



Putting the course into practice



Five things I especially want to remember and practice from
The Marriage Course:

- 1.
- 2.
- 3.
- 4.
- 5.

Show each other what you have written.

Five things you would like me to remember and practice from
The Marriage Course. Write them below:



- 1.
- 2.
- 3.
- 4.
- 5.

Conversation starter on your next date:



Now we have finished the course, how can we maintain a date
night routine?

What is the best sort of date to help us connect as a couple?

How can we make it happen?




For example: *putting boundaries around work, finding a babysitter, budgeting, etc.*

Tools, Habits, and Conversations



Week 1: Good times together

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organise what we do.

This week, we could.....

GOLDEN RULE: Never change your date without consulting your partner.

“

Date night for us is a fun time, when we're relaxing and doing something different to our normal routine. Sometimes it's during the day, but usually it's in the evening for at least two hours around a meal.

NICKY AND SILA LEE

When I first saw you on our wedding day I felt...






Conversation starter on your next date:

Ask each other, "What have been the best dates we've been on together?" Why were those times together so enjoyable for you?



Week 2: Communicating well

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

Two people can be living in the same house, sleeping in the same bed, yet, if they don't communicate at the level of their feelings, they can be like strangers towards each other.

I love talking about...



I find it difficult to talk about...

Have a conversation using the “Reflective Listening” tools (page 33).
Take turns to choose an issue you haven’t discussed recently.




Conversation starter on your next date:

Ask each other, “If money and time was no object, what would be your ideal holiday destination?” Get specific! What kind of place would it be? Where would you eat? What would you do all day?



Week 3: Handling disagreements

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

Three things I love about you...

- 1.
- 2.
- 3.





One key difference between us is...

Discuss how this can be a strength, not a weakness, in your relationship.



One area I could make an effort to change for the sake of our relationship is...






Conversation starter on your next date:

Ask each other, “What good traditions or habits have we created in our marriage?” If you can’t think of any, talk about how you could create some traditions that are unique to you. They may seem relatively trivial but they will build special memories in your marriage.

For example: *an early morning swim each New Year’s Day; takeout every Wednesday; going away on a particular weekend every year; creating a playlist for each other’s birthdays.*

Week 4: Keeping the drain clear

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

This week I appreciated it when you...



When you feel hurt, are you able to tell your partner?



**Do you think it is important to actually say the words
“I’m sorry” (without making excuses) and “I forgive you”?**



This process of forgiveness will eventually become second nature but, until you get used to it, it can be helpful to follow the steps in the forgiveness session:

1. Talk about the hurt
2. Say sorry
3. Forgive

If one of you is feeling hurt by your partner, work through the “Healing Unresolved Hurt” conversation on page 73.




Conversation starter on your next date:

Tell your partner what you see in them that you don’t see in anyone else. Tell them things that you are grateful to them for, things you admire in them, and things that you see as emerging qualities in them.



Week 5: Wider family relationships

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

When we support one another and put in a right boundary, it gives us a great sense of emotional closeness and it prevents family members from driving a wedge between us.

You make me feel so valued when you...



What did you discover on the course about the differences between your families?



What changes have you agreed to put in place to better support / improve your relationships with your parents / in-laws / wider family?






Conversation starter on your next date:

Ask each other, “What does your ideal weekend look like?” If it seems your weekends are more geared to one of you than the other, talk about how you could balance it out and do more of the things that the other one likes to do.



Week 6: Strengthening your physical connection

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

I feel so loved when you...



Based on your Continuing Conversation on page 108, talk about what you each can do to make your sexual relationship more enjoyable for your partner.



I feel in the mood for sex when you...



**Tell each other what you enjoy—
don't leave it to guesswork.**




Conversation starter on your next date:

What has been the season in our relationship when we've had the most fun together? Why do you think that was? What was happening at that time? How could we engender more fun and more laughter in our relationship now?



Week 7: Using the love languages

Plan a date together

| | Mon | Tue | Wed | Thurs | Fri | Sat | Sun |
|---|-----|-----|-----|-------|-----|-----|-----|
|  Morning | | | | | | | |
|  Afternoon | | | | | | | |
|  Evening | | | | | | | |

My turn / your turn to organize what we do.

This week, we could.....

Love is about what we do - it involves action and is a choice we make for the sake of another person that will always cost us something.

Go back to Conversation 3 on page 120



My main love languages are...

Your main love languages are...

Ask your partner to complete the sentence for you:

One thing I could do to make you feel loved is...



Ask each other:

When have your different love languages caused misunderstanding between you?



To ensure my partner feels loved in the future, I will regularly...



Conversation starter on your next date:

What do you think will help us most to keep having regular dates in 10, 20, or 30 years' time? What difference will it make in our marriage?





Appendix 1

Resolving common areas of conflict



The following four exercises help couples recognize the reasons behind common areas of conflict:

Money and possessions: page 146

Household chores: page 149

How you spend your free time: page 152

Parenting: page 155

Complete and discuss together the exercise(s) relevant to you.

Exercise 1 – Money and possessions

1. Each of you circle the phrases that best describe your feelings (and the messages you received from your family) about money and possessions as you grew up.

| | | |
|---|--|--|
| <p>Scrimped and saved</p> <p>Had everything we wanted</p> <p>Had everything we needed</p> | <p>Broken things mended</p> <p>Broken things thrown away</p> | <p>Always short of money</p> <p>Always enough money</p> |
| <p>Worried about family running out of money</p> <p>No worries about money</p> | <p>Encouraged to give money or possessions away</p> <p>Saved as much as possible</p> | <p>Enjoyed shopping—seen as a leisure activity</p> <p>Shopping kept to a minimum</p> |
| <p>Money spent only on essentials</p> <p>Money spent on luxuries</p> | <p>Credit cards used</p> <p>Credit cards avoided</p> | <p>Loved getting presents</p> <p>Loved giving presents</p> |
| <p>Took plenty of time to relax</p> <p>Adults always working</p> | <p>Taught how to save money</p> <p>Not taught how to save money</p> | <p>Confident handling money</p> <p>Confusion or fear about money</p> |
| <p>Felt self-sufficient as a family</p> <p>Money / bills caused arguments</p> | <p>Family finances remained a mystery</p> <p>Family finances explained</p> | <p>As a child given allowance and taught to handle money</p> <p>Adults handled all money</p> |

Other significant words / phrases that describe your attitude to money and possessions now:

Show each other what you have put and discuss any differences.

2. Our values regarding money and possessions (i.e., what is most important to us).

For example:

1. *Not worrying about money*
2. *Honesty*
3. *Generosity*
4. *Saving as much as possible*
5. *Sticking to our budget*

Write your own list before looking at your partner's and writing your "agreed list".

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

Please turn over

Exercise 1 (continued)

- 3. Write down an area of conflict regarding money and possessions. Together write down any possible solutions you can think of. Then put your agreed solution for now.**

For example:

| Issue | Possible solutions | Agreed solution for now |
|--------------------------------|---|----------------------------------|
| <i>Car keeps breaking down</i> | <i>Buy another car now</i> <i>Spend enough money to fix the car properly</i> <i>Buy a new car in 6 months</i> <i>Use public transportation</i> <i>Find a different mechanic</i> <i>Change the car the next time it breaks down</i> | <i>Find a different mechanic</i> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Exercise 2 – Household chores

1. Each of you circle the phrases that best describe your feelings (and the messages you received from your family as you grew up) about household chores.

| | |
|---|--|
| Housework shared—no traditional gender roles | Grew up in city (with no garden) |
| Traditional roles (e.g., mother cooked; father did maintenance) | Grew up in suburbs (some outdoor work) |
| Employed a cleaner / other household staff | Grew up in country / on a farm (lots of outdoor work) |
| Chores assigned in an organized manner | Parent(s) did a lot of DIY projects / maintenance |
| Children not expected to help around the house | Parents preferred to call contractor when things needed repair |
| Children responsible for many household chores | |
| Grew up in neat, organized home | Confident with DIY projects |
| Grew up in messy, disorganized home | Uncomfortable with DIY |
| House cleaned and tidied regularly | Take turns to do chores as and when needed (relaxed approach) |
| Allowed mess to accumulate and then cleaned | Prefer to divide chores and have fixed roles |
| | Create a chart for who does what |
| Enjoyed helping around the house as a child | Enjoy cooking |
| Disliked helping around the house as a child | Do not enjoy cooking |

Please turn over

Exercise 2 (continued)

Other significant words / phrases that describe your attitude to household chores:

Show each other what you have put and discuss any differences.

2. Our values regarding household chores (i.e., what is most important for us).

For example:

1. *Share household chores equally*
2. *Make our home feel "lived in" and relaxed*
3. *Pay for household maintenance*
4. *Keep our home clean and tidy*
5. *Limit the amount of time we spend on household chores and DIY*

Write your own list before looking at your partner's and writing your "agreed list".

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

3. Write down an area of conflict regarding household chores. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|---|---|--|
| <p><i>Both husband and wife are employed full-time—who does the cleaning?</i></p> | <p><i>Do chores as needed— whoever has the time</i></p> <p><i>Create a chart, assigning chores to each person</i></p> <p><i>Take turns each week or weekend</i></p> <p><i>Employ someone to clean the house</i></p> <p><i>Do chores together at weekends</i></p> <p><i>Assign some chores to older children</i></p> | <p><i>Create a chart to assign chores and employ a cleaner to come in once each week</i></p> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Exercise 3 – How you spend free time

1. Each of you circle the words or phrases that best describe your feelings (and the messages you received from your family as you grew up) about how to spend free time.

| | | |
|--|---|---|
| <p>Structured and planned</p> <p>Flexible and spontaneous</p> | <p>Preferred spending summer holidays staying with wider family</p> <p>Preferred holidays spent at home</p> | <p>Weekends well planned</p> <p>Weekends relaxed and casual</p> <p>Weekends used for socializing</p> <p>Weekends used to catch up on chores</p> |
| <p>Relaxing, low activity holidays</p> <p>High activity holidays</p> <p>Play a lot of sport on holiday</p> | <p>Luxury travel</p> <p>Budget travel</p> | <p>TV watched infrequently</p> <p>TV a central part of family life</p> |
| <p>Enjoyed having guests in our home</p> <p>Preferred not having many guests in our home</p> | <p>Involved in many sports / activities</p> <p>Hobbies / intellectual pursuits important</p> <p>Not involved in many activities or sports</p> | <p>Mealtimes central to family life</p> <p>No importance attached to mealtimes</p> |
| <p>Parents went out together frequently without children</p> <p>Parents stayed at home and we had fun together as a family</p> | <p>Public holidays spent at home</p> <p>Public holidays spent visiting family</p> | <p>Most free time spent as a couple</p> <p>Most free time spent as an individual</p> <p>Most free time spent with friends and family</p> |
| <p>Ate most meals at home</p> <p>Ate many meals in restaurants</p> | <p>Spent a lot of time with extended family</p> <p>Rarely saw extended family</p> | <p>Morning person—get up early and go to bed early</p> <p>Evening person—sleep in late and stay up late</p> |

Appendix 1 – Resolving common areas of conflict

Other significant words / phrases that describe your attitude regarding how you like to spend your free time:

Show each other what you have put and discuss any differences.

2. Our values regarding free time (i.e., what is most important to us).

For example:

1. *Structured / planned*
2. *Traveling together*
3. *Mealtimes important*
4. *Entertain friends in our home*
5. *Time to pursue individual hobbies*

Write your own list before looking at your partner's and writing your "agreed list".

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

Please turn over

Exercise 3 (continued)

3. Write down an area of conflict regarding how you spend free time. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|--|---|--|
| <p><i>Where to spend Christmas</i></p> | <p><i>Visit family further away</i></p> <p><i>Divide holiday between family time and time on own</i></p> <p><i>Host both families at home</i></p> <p><i>Go away for Christmas</i></p> <p><i>Choose destination / resort for families to meet together</i></p> <p><i>Take turns each year visiting different sides of the family</i></p> | <p><i>Spend Christmas alone at home and then travel to see extended family after Christmas Day</i></p> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Exercise 4 – Parenting

1. Each of you circle the words or phrases that best describe your feelings (and the messages you received from your family as you grew up) about parenting.

| | | |
|---|--|---|
| <p>Strict / disciplinarian</p> <p>Relaxed / informal</p> <p>Balance of love and firm boundaries</p> | <p>Lots of affection and expressions of love</p> <p>Little affection and expressions of love</p> | <p>Encouraging / accepting</p> <p>Performance-based and somewhat critical</p> |
| <p>No arguing in front of children</p> <p>A lot of arguing in front of children</p> | <p>Encouraged to express negative emotions</p> <p>Stoic and non-emotional</p> | <p>Spanking used to discipline</p> <p>“Time out”, grounding, and other forms of discipline used</p> <p>Children allowed to do what they liked</p> |
| <p>Attended church and prayed together</p> <p>Did not regularly attend church or pray together</p> | <p>Parents very involved in children’s activities</p> <p>Parents not very involved in children’s activities</p> | <p>Encouraged as children to be increasingly independent</p> <p>Sheltered—independence not encouraged</p> |
| <p>Money invested in education</p> <p>No money available to invest in education</p> <p>No desire to invest in education</p> | <p>Pressure to achieve</p> <p>Relaxed and allowed to find own level</p> | <p>Calm and quiet—disagreements avoided</p> <p>Disagreements aired with much discussion and passion</p> |
| <p>Allowed as much screen time as liked</p> <p>Limited on amount of screen time allowed</p> | <p>Regularly spent time as a family having fun together</p> <p>Rarely had fun together as a family</p> <p>Dreaded being together as a family</p> | |

Please turn over



Exercise 4 (continued)

Other significant words / phrases that describe your attitude to parenting:

Show each other what you have put and discuss any differences.

2 Our values regarding parenting (i.e., what is most important for us).

For example:

1. *Set clear boundaries for the children*
2. *Be affectionate (lots of hugs and kisses)*
3. *Spend regular time together as a family having fun*
4. *Support each other in front of the children*
5. *Pass on spiritual values*

Write your own list before looking at your partner's and writing your "agreed list".

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.



3. Write down an area of conflict regarding parenting. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|---|---|---|
| <p><i>How to balance work and raising children—should both parents work outside home?</i></p> | <p><i>One parent works part-time</i></p> <p><i>One parent works from home</i></p> <p><i>Mother stays at home with children until they go to school</i></p> <p><i>Father stays at home with children</i></p> | <p><i>Mother stays at home with children until they go to school and then returns to work</i></p> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Appendix 2

Creating a budget



(see also *The Marriage Book*, Appendix 3: “Working out a budget”)

Money management tips from CAP:

Create a budget

Agree on a budget together and stick to it. It might sound simple, but this is the easiest way to keep track of how much money you have and exactly what you’re spending it on.

Save, save, save!

Even if you can only afford to save a small amount each month, eventually it all adds up. Having a savings pot you can dip into when facing unexpected costs could be a lifesaver. What about planning ahead for specific things like Christmas?

Do your research

If you’ve been with the same supplier for over a year, the chances are you’re paying more than you need to for energy. By researching the different options available, you can find the cheapest deal that suits your individual needs.

Pay with cash

Pay with cash instead of card. By handing over physical money, you can stay aware of what you’re buying. This also means that when the money’s gone, it’s gone, which might make you think twice about that thing you “really need”.

If you want to find out more about Christians Against Poverty, visit us at capuk.org.
To book on to a CAP Money Course in your area visit capmoneycourse.org.

Monthly Budget Planner

Average monthly income (work out annual amount)

| | | |
|-------------------------|-----------------|-------------------------------------|
| Joint salaries | | \$ |
| Other sources of income | | \$ |
| Total (1) | \$ | \$ (monthly) |

Fixed regular expenditure (work out annual amount)

| | | Actual | Budget |
|-------------------------------------|-----------------|-------------------------------------|-------------------------------------|
| Rent/mortgage | | \$ | \$ |
| Tax | | \$ | \$ |
| Utilities (gas, electricity, water) | | \$ | \$ |
| Insurance | | \$ | \$ |
| Loan repayment | | \$ | \$ |
| Travel | | \$ | \$ |
| Car - tax, insurance | | \$ | \$ |
| Charitable giving | | \$ | \$ |
| Other | | \$ | \$ |
| Total (2) | \$ | \$ (monthly) | \$ (monthly) |

Flexible “essential” expenditure (estimate annual amount)

| | | | |
|----------------------------------|-----------------|-------------------------------------|-------------------------------------|
| Household (food, pharmacy, etc.) | | \$ | \$ |
| Clothes / shoes | | \$ | \$ |
| Car maintenance | | \$ | \$ |
| Telephone | | \$ | \$ |
| Other | | \$ | \$ |
| Total (3) | \$ | \$ (monthly) | \$ (monthly) |

Flexible “non-essential” expenditure (estimate annual amount)

| | | | |
|-----------------------------|-----------------|-------------------------------------|-------------------------------------|
| Entertainment / hospitality | | \$ | \$ |
| Presents | | \$ | \$ |
| Sport / leisure | | \$ | \$ |
| Vacations | | \$ | \$ |
| Eating out | | \$ | \$ |
| Other | | \$ | \$ |
| Total (4) | \$ | \$ (monthly) | \$ (monthly) |

Monthly sum for savings/emergencies

| | | | |
|------------------|--|----------|----------|
| Total (5) | | \$ | \$ |
|------------------|--|----------|----------|

Add together total monthly expenditure

| | | | |
|---------------------|--|----------|----------|
| (2, 3, 4, 5) | | \$ | \$ |
|---------------------|--|----------|----------|

| | | | |
|--|--|----------|----------|
| Compare to total monthly income (1) | | \$ | \$ |
|--|--|----------|----------|

Appendix 3

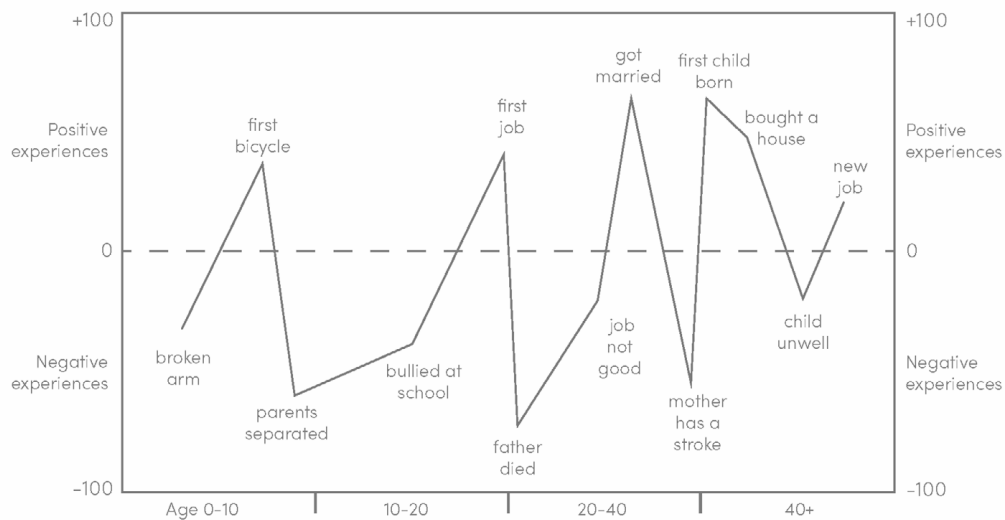
Building healthy relationships with our wider families



A. Being aware of our past

Spend 10 minutes filling in your "Life Graph" overleaf (example below).

- record the most significant events that come to mind
- put positive experiences above the "neutral line," between 0 and +100
- put negative experiences below the "neutral line," between 0 and -100
- show your partner what you have put
- tell your partner what you felt then and what you feel now about these events
- where one of you has been hurt by others during your upbringing, check that you are both going through the steps for "Healing childhood pain" (page 86)





B. Maintaining healthy boundaries

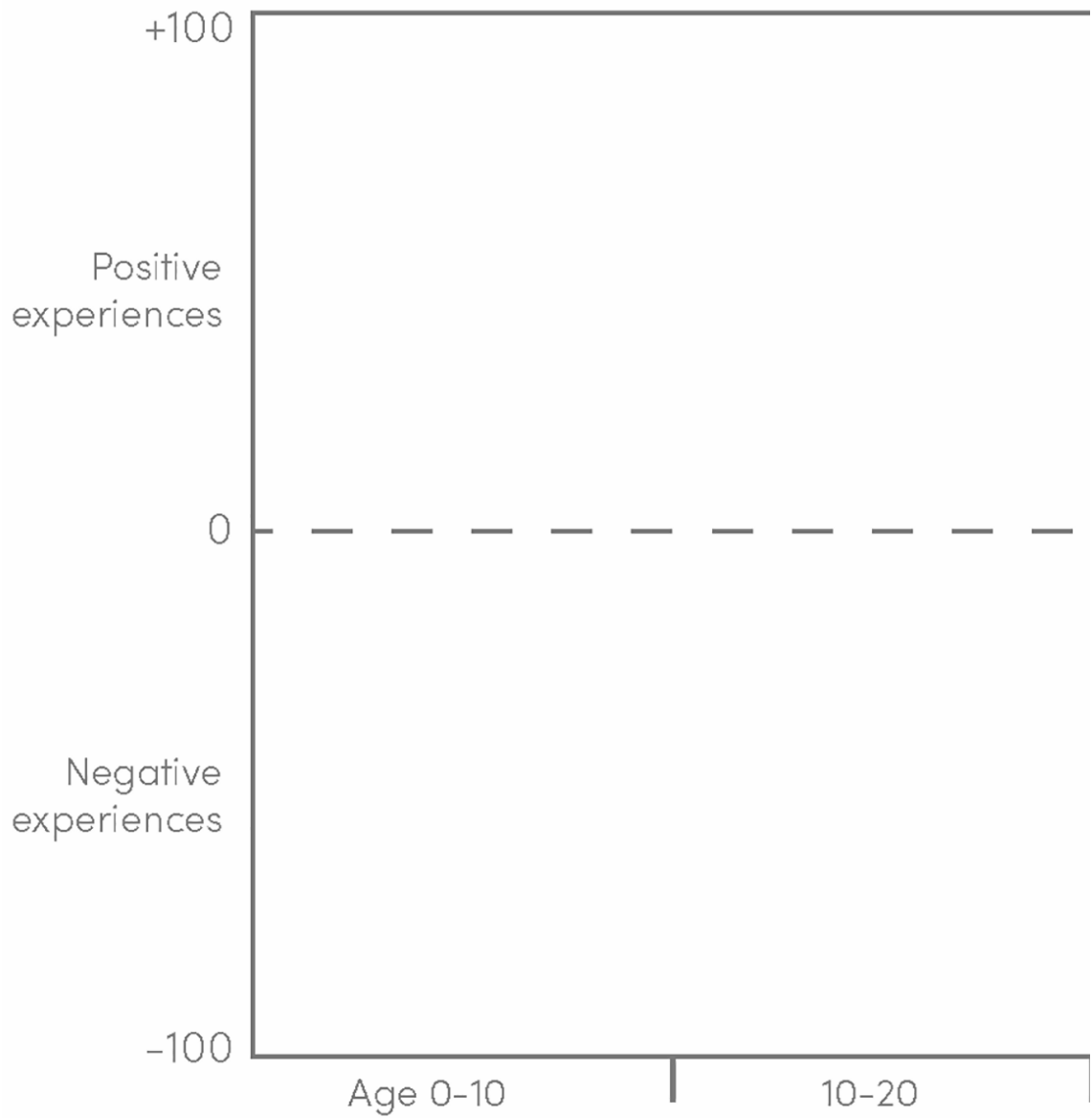
Each of you should fill in the following questions on your own, and then exchange your answers. Please consider carefully what your partner has written. Discuss the significant issues—pay particular attention to an issue that your partner has highlighted and you have not. You may need to adjust some of your own answers as a result.

1. Do your parents (seek to) control or interfere in your decisions and the direction of your lives? If so, specify the ways.
2. Have you ever noticed an unhealthy emotional dependence between you and a parent, or your partner and a parent? If so, in what way?
3. Are there issues relating to your parents (in-laws) that cause tension or arguments between you?
For example: "There is often tension between us when I have spent a long time on the phone with one of my parents."
4. In what way could you support your partner with regard to your parents and in-laws?
5. In what way could your partner support you with regard to your parents and in-laws?
6. Do you or your partner have unmet childhood needs?
 - a) If so, how could you help your partner?

 - b) How could your partner help you?



Life Graph



Appendix 3 – Building healthy relationships with our wider families

