

# SHE SAID YES

A Man's Complete Guide to the  
Engagement Period and Building  
a Family That Lasts



**JAMES ROBERT SIMS II**

*Brother James*

Book Three of the Family Series

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**JAMES ROBERT SIMS 11**

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Also in the Family Series

### **Book One**

12 Reasons People Struggle With Faith, Trust, and Life's Biggest Questions

Where are you going to Awaken After This Life?

### **Book Two**

Date Like a Man. Choose Like a Woman.

The Complete Guide to Dating, Red Flags, Financial Compatibility, and Building a  
Lasting Marriage



Each book in this series builds upon the last. If you have not yet read Books One and Two, Brother James strongly encourages you to grab your copies. The wisdom in those pages is the foundation upon which everything in this book is built. You can find each of these three books on Kindle or Google Books. Investing in the full bundle is the smartest move a couple serious about their future can make.



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guidance. It is not legal, financial, medical, or mental health advice.

Use your judgment and seek qualified help when needed.

# A Word Before We Begin

You made it.

That statement deserves a moment of quiet appreciation. Think about where you were when you first picked up this series — perhaps confused about dating, uncertain about your financial footing, unsure of what kind of man you were becoming, or what kind of woman deserved your commitment. You did the work. You dated with purpose, you evaluated with discipline, and somewhere along the way, you found her.

Now she has said yes.

Let that land. She looked at you — all of you, your history, your present circumstances, your potential, your character, your flaws, and your strengths — and she said yes. That is not a small thing. That is one of the most significant moments in the life of a man. Do not treat it casually.

This book is the third in the Family Series, and it is about what happens in the space between the proposal and the altar. That space is called the engagement period, and in the opinion of Brother James — a man who has lived, loved, made costly mistakes, and spent decades helping others avoid those same mistakes — the engagement period may be the most important and most underutilized season of a couple's life together.

Most men treat the engagement period as a waiting room. They get the ring, she says yes, and then the wedding plans begin...centerpieces, seating charts, cake tastings. And somewhere in the excitement, they completely miss the opportunity to prepare. Truly prepare. For the life they are about to build.

This book is a correction to that mistake.

In the chapters that follow, we will walk through every critical area of preparation that a man must lead his fiancée through before they walk down that aisle. Credit. Housing. Insurance. Banking. Diet. And the spiritual connection that is the foundation of the entire Soul-Temple-Spirit framework that readers of Books One and Two already know well.

A note to the women reading these pages: this book is written from the perspective of a man stepping into leadership — because that is the connecting thread of this entire series. But leadership, as Brother James defines it, is not dominance. It is a service. It is preparation. It is the willingness to take responsibility for the direction of a family. And as you will discover in these pages, a man of true character knows exactly when to step forward and lead — and when to step back and follow the wisdom of the woman beside him.

That truth is woven throughout every chapter of this book. Because a family is not a one-person show, it is a partnership. And the most powerful partnerships are built not on who is always in charge, but on who is most equipped to lead in each given moment.

If you have not yet read "12 Reasons People Struggle With Faith, Trust, and Life's Biggest Questions" and "Date Like a Man. Choose Like a Woman," I want to encourage you and at the same time, be direct with you: you are missing foundational knowledge that this book builds upon. Every reference in this book connects back to principles already established in those pages.

For those who have read the earlier books — welcome back. You already understand the framework. Now, let us build the family.

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# **CHAPTER ONE**

## **From Dating to the Decision: How You Know the Time Is Right**

The dating period is over. Not just technically — but emotionally, spiritually, and practically. You are no longer a man who is evaluating options. You are a man who has made a decision, and that decision has been received with joy by the woman you love. But before we move into the engagement period and everything it demands, it is worth pausing to examine how you arrived at this moment. Because the quality of the decision to propose is directly connected to the quality of the engagement — and ultimately, the quality of the marriage itself.

In *Date Like a Man* (pages 24–27), we discussed the qualities a man must look for when evaluating whether a woman is truly worthy of his commitment. What follows here is a direct expansion of those pages. The checkboxes below are not arbitrary. Each one represents a domain of character and compatibility that determines whether two people can build a life together, not just a romance.

Here is the truth most men either forget or were never told: falling in love is easy. Staying in love — building something real, raising children with integrity, navigating financial hardship, growing old with someone, and finding that you still choose them — that is the work. And that work requires more than chemistry. It requires compatibility at the level of values, character, and purpose.

So, before the ring, before the proposal, before the engagement period and all it demands — let us make sure the decision to propose was made not just from the heart, but from the Soul. That decision-making part of you that, when aligned with your Temple and your Spirit, produces clarity and wisdom rather than impulsiveness.

## The Ten Checkboxes: Is She Truly the One?

The following ten qualities are not a checklist to be completed in a single conversation. They are observations accumulated over time — through dating, through difficult moments, through ordinary Tuesday afternoons that reveal more about a person than any romantic weekend ever could. Be honest with yourself as you read through each one.

☐ **Consistency** — A consistent woman is a woman you can trust. Who she is on the first date is fundamentally the same person she is on the hundredth date. Her values, her treatment of others, her communication — these things do not swing wildly based on circumstances. Inconsistency in the dating period is not a phase. It is a preview.

☐ **Integrity** — Integrity is what a person does when no one is watching. Does she treat the server with the same respect she gives the CEO? Does she tell the truth even when it is uncomfortable? A man who marries a woman without integrity has married his future adversary.

☐ **Emotional Maturity** — A woman who is emotionally mature can tell you when she is hurt without attacking your character. She can disagree without turning it into a referendum on your worth. She can receive criticism without collapsing or retaliating. Add the stresses of marriage — finances, children, health challenges — and emotional immaturity becomes destructive.

☐ **Financial Responsibility** — You already know that financial compatibility is not optional — it is foundational. A financially responsible woman is not necessarily a high earner. She understands that money coming in must be managed with intention. She pays her bills. She talks about money without shame, because she has nothing to hide.

☐ **Health Responsibility** — The Temple matters. A woman who respects her Temple is thinking long-term. She makes reasonable choices about what she eats, how she rests, how she moves. You

want a partner who will be fully present with you — physically and energetically — not just for the honeymoon, but for the decades ahead.

❑ **Good Communication** — A woman who communicates well does not make you guess how she feels. She does not give you the silent treatment and expect you to decode it. She comes to you directly, respectfully, and clearly — and equally important, she listens. Real communication is not just the ability to speak. It is the willingness to hear.

❑ **Respectful** — Respect should be consistent and unconditional between two people who love each other. Does she speak to you with respect even in moments of frustration? Does she honor your time, your opinions, your dignity? A woman who disrespects you during dating is showing you exactly what marriage with her will feel like.

❑ **Ambitious** — Ambition in a woman is not a threat to a man of character — it is an asset. A woman who has goals, who is building something meaningful with her life, brings energy and purpose into the partnership. She is not waiting to be rescued. She is building.

❑ **Shared Values** — You can love someone deeply and still be fundamentally incompatible at the level of values. Values determine how money is spent, how children are raised, how conflict is resolved. Shared values are not the same as identical personalities. But those shared core commitments are what hold a marriage together when the romance is quiet and the real work begins.

❑ **Equal Effort** — Love is not fifty-fifty — it is one hundred and one hundred. Equal effort does not mean identical tasks. It means both people are fully invested in the health of the relationship. Does she initiate? Does she plan? Does she work to become a better partner? A relationship where one person is consistently pouring out and the other is consistently receiving eventually runs dry.

## **The Checkboxes Are a Mirror**

Here is the deeper point: these checkboxes are not just for evaluating her. They are a mirror for you. A woman of integrity will only say yes to a man of integrity. A woman who manages her finances wisely will struggle to build with a man who is financially careless. The reason you can propose to this woman is not just because she is everything you need. It is because you have done the work to become the kind of man she can say yes to.

That is worth acknowledging. That is worth honoring.

## **The Ring: Honest, Not Extravagant**

Let us address the ring directly. The ring is a symbol — not the relationship, not the measure of your love, not the quality of the marriage you are about to build. It is a gesture. A tangible expression of an intangible commitment. Keep that in proper perspective.

If you know her like you think you know her, you already have a sense of what will make her smile. Some women care deeply about carats and clarity. Some women are just as happy with a modest stone on an elegant band. And some women — the ones who have truly done their own internal work — genuinely just want you. Know your woman.

Two practical rules: Do not spend money you do not have. And do not be cheap. Find the balance that is honest — that reflects genuine effort and genuine love without burying you in debt before the engagement even begins.

And remember everything above: the ring should never be as grand as the proposal itself. The ring is what she shows her friends. The proposal is what she carries in her heart for the rest of her life.

## **CHAPTER TWO**

### **The Proposal Mindset: Why This Moment Demands Your Best Self**

As I have written before, life is so much more than living and dying. Life is a journey with a purpose. And nothing clarifies that purpose quite like the moment a man decides he is ready to build a family.

We must never forget that the Lord God Creator was the originator and architect of marriage. Marriage is sacred. Others may look at it as fun and games. But you and I are not those people. Because when you align your Soul — your decision-making center — with your Temple, which protects your vital organs through proper food and rest, and with your Spirit, which is your connection to the Lord God Creator, you are at the beginning of maximizing your potential to be everything you were created to be.

The proposal mindset is not something you arrive at the night before you get down on one knee. It is something you build over time — through honest self-evaluation, through the work of becoming a man worth saying yes to, and through a clear-eyed understanding of what you are actually committing to when you speak those words.

#### **What Marriage Actually Demands of a Man**

As a man, you greatly influence the direction and prosperity of your wife and your family. That is not a burden — it is an honor. But honors come with responsibilities. So before you rehearse your proposal speech, ask yourself these questions honestly:

*Do you take responsibility to heart? Not just the easy responsibilities — the ones that feel good and come naturally — but the hard ones. The ones that require you to show up when you would rather disappear.*

*The ones that require you to be the steady presence in a storm you did not create.*

*Do you truly crave the responsibility of leadership? There is a difference between a man who accepts responsibility because he has no choice and a man who embraces it because he understands its meaning. The second man is the one who builds something that lasts.*

*Are you willing to grow? Marriage will require you to become someone you are not yet. It will reveal weaknesses you did not know you had and call on strengths you did not know you possessed. A man who is not committed to growth is a man who will eventually be outgrown by the family he is supposed to lead.*

*Can you be strong when strength is needed — and soft when softness is needed? Strength without tenderness is tyranny. Tenderness without strength is instability. The man who masters both is the man his wife will trust completely, and his children will model themselves after.*

And perhaps most importantly: are you willing to allow the woman beside you to take the lead when the situation calls for it?

## **The Leadership of a Woman — and the Wisdom of a Man Who Recognizes It**

I want to be very clear about something, because it matters deeply to the health of any marriage: a real man is not threatened by a capable woman. A real man is strengthened by her.

There will be moments in your marriage — and you will know them when they come — where your wife's judgment is sharper than yours. Where her instincts are better calibrated to the situation at hand. Where her experience, her perspective, or her God-given intuition simply produces the better answer. In those moments, the wisest thing a man can do is step back and let her lead.

This is not weakness. This is wisdom. The man who is secure enough in his own identity to follow his woman's lead when she is the stronger voice in a given situation — that man is not diminished by her strength. He is elevated by it.

Brother James has seen too many marriages buckle under the weight of a man's ego refusing to bend. And he has seen too many women quietly carry burdens that should have been shared — or lead directions that should have been celebrated — simply because the man in their life was too insecure to acknowledge her gift.

Do not be that man.

The Soul-Temple-Spirit framework is about alignment, not dominance. When your Soul is aligned — when your decision-making is clear and grounded — you will have no trouble recognizing when your partner's wisdom exceeds your own in a given moment. That recognition is not a defeat. That recognition is the mark of a mature, spiritually grounded man.

The woman reading these pages right now, perhaps thinking about whether to hand this book to the man in her life, is nodding. She knows that what Brother James is describing is rare. And she knows that the man who embodies it is worth fighting for.

## **Is Your Mind Ready for the Ring?**

A man's mind is ready for the ring when he has moved from feeling to decision. Feelings are the beginning of love. Decisions are the architecture of marriage. When you can look at this woman and say — not just feel, but know — that you want to spend the rest of your life building something with her, your mind is ready.

When you can say that your financial life is moving in a purposeful direction, even if it is not where you want it to be yet, your mind is ready.

When you can say that you are committed not just to loving her, but to leading the two of you through every season — the seasons of abundance and the seasons of drought — your mind is ready.

When you can say that you are prepared to let her lead when she is the right person to lead, your mind is ready.

Now reach for the ring.

## **CHAPTER THREE**

### **The Proposal of Marriage: Words That Carry the Weight of a Lifetime**

The proposal of marriage is so much more than a simple promise. The words spoken in a marriage proposal carry more weight than a pledge or a vow. Why? Because what you are committing to affects you far more than you and her. Marriage affects children who do not yet exist. It affects parents, siblings, friends, and communities. It affects the kind of home that will be built, the kind of values that will be modeled, and the kind of legacy that will one day be left behind.

Marriage was created by the Lord God Creator to make life just a little easier. With marriage comes the joy of being loved and needed. The quiet pride of watching children grow up with love and respect for both their parents. The discovery of traits within yourself — strength, patience, sacrifice, joy — that you did not know you possessed until someone needed you to possess them. Marriage is not easy. But it can be one of the most beautiful things a human being experiences. If you both work at it.

#### **You Are in Love — Now What Do You Say?**

You are in love. You feel she loves you, too. You believe there is a very good chance she will say yes. You want to present yourself — on your knees, in your best moment — with the greatest sincerity and intention you can muster. What do you say?

Look around the world today. Women are on the move. They are building businesses, leading organizations, raising children, and changing communities. The woman you are about to propose to likely has dreams of her own that are just as vivid and just as valid as yours. She wants the best for the family you and she are about to build together, perhaps as fiercely as you do.

So, what do you say to a woman like that? Here is a little clue from me:

*“I love you. I want you for my wife. If you marry me, I vow — with all my heart, my Soul, and my Spirit — to love you, protect you, and do my very best to support our success while supporting your goals and your decisions. Will you marry me?”*

For what is at stake, is that not a powerful presentation? You are not just asking her to belong to you. You are vowing to belong to her, too. You are acknowledging her goals, her decisions, and her leadership. You are telling her that this partnership will be one where both people are seen, both people are supported, and both people are invested in the success of the other.

Notice the word vow. The word promise is overused and too often broken. A vow is something altogether different. It is the word Jacob used when committing himself to the Lord God Creator. A vow is made with the full weight of your Soul behind it. When you kneel before this woman and offer a vow, you are not making a romantic gesture. You are making a covenant. Treat it accordingly.

## **The Setting and the Moment**

I am not going to tell you exactly where or how to propose, because no two women are the same and no two proposals should be the same. What I will tell you is this: think about her, not about you. The most memorable proposals are not the most expensive ones. They are the most thoughtful ones. Women love surprises in a romantic stage.

Where does she feel most herself? What setting makes her eyes light up? What moment would feel sacred to her, not just impressive? The man who answers those questions and builds his proposal around the answers — that man will be remembered and celebrated for the rest of his life. The man who just books the first fancy restaurant he finds may

get a yes, but he will miss the opportunity to create a story she tells her grandchildren.

Think. Prepare. And when the moment comes — be present. Not in your head, rehearsing. Present. Because the most powerful thing you can bring to a proposal is not the ring or the setting. It is the sincerity in your eyes when you ask the question.

### **She Said Yes.**

Now the real work begins.



## **CHAPTER FOUR**

### **The Engagement Period: The Most Important Season You Will Ever Lead**

The moment she said yes, the engagement period officially began. And most couples immediately make the same mistake: they start planning a wedding instead of preparing for a marriage.

The wedding is one day. Marriage is a lifetime. The engagement period is the bridge between the two — and the quality of that bridge determines everything about the journey ahead. I want you to understand this deeply: the engagement period is not a party. It is preparation. It is the season in which two people who love each other sit down, look each other in the eyes, and work through every significant area of their shared future before they commit to it legally, spiritually, and publicly.

The engagement period can be as long or as short as both of you decide together. There is no universal right answer on timing. What matters is not the duration — it is the depth. What matters is that before you walk down that aisle, you have sat across from each other and reached genuine, discussed, and agreed-upon resolutions on the following six areas:

#### **Credit, Housing, Insurance, Banking, Diet, and Spiritual Connection.**

These are not romantic topics. They are not the conversations that make for good Instagram posts. But they are the conversations that determine whether your marriage survives its first financial crisis, its first health scare, its first significant disagreement about how to raise your children or manage your money. The couples who have these conversations

before the wedding are the ones who have the tools to navigate what comes after.

## **Leading the Engagement Period**

The man leads the engagement period. Not by dictating — but by initiating. By being the one who says, "We need to sit down and talk about our credit." By being the one who researches housing options before the conversation begins. By being the one who brings the insurance question to the table with information already gathered. By being the one who suggests they explore their spiritual connection together, rather than assuming it will work itself out.

Leadership in the engagement period is not about having all the answers. It is about asking the right questions. It is about creating the space for honest conversations that most couples avoid because they are afraid of what they might find out.

Here is what I have learned from a lifetime of observation: the couples who avoid the hard conversations before marriage are the ones who have the hardest marriages. And the couples who lean into those conversations — who discover their incompatibility before the wedding and work through them together — are the ones who build something that can genuinely last.

The six chapters that follow are your roadmap through the engagement period. Read them together. Discuss them honestly. And lead your partner through each one with the same love and intentionality that brought you to the proposal in the first place.

# **CHAPTER FIVE**

## **Credit: The Invisible Foundation Your Family Will Be Built On**

Credit is not a glamorous topic. Credit does not come up in love songs or romantic comedies. But credit will come up — with absolute certainty — the moment you and your partner try to rent an apartment, finance a home, purchase a vehicle, or establish the financial infrastructure of a family. And in that moment, your credit score will speak for you before you say a single word.

I am very direct about this because I have seen what poor credit does to families who love each other. It does not matter how deep the love is — when the credit score is too low to qualify for a mortgage in a good school district, the family pays the price. When interest rates are punitive due to unresolved financial history, the family pays more for everything. Credit determines where you live, where you raise your children, what schools they attend, what vehicles you drive, and what kind of household you can build. This is not an exaggeration. This is a financial reality.

According to the Federal Reserve, approximately one in five Americans has a credit score below 620 — a level that most lenders consider subprime, resulting in significantly higher interest rates or outright loan denials. The average credit card interest rate in the United States now exceeds 20 percent annually, meaning that consumers carrying balances are effectively renting their own purchasing power at extraordinary cost. And studies consistently show that couples with mismatched credit profiles — one strong, one weak — face measurably higher rates of financial stress and relationship conflict.

The engagement period is the time to fix this. Not after the wedding. Now.

## **The First Step: Know Where You Both Stand**

Both of you need to pull your credit reports. Not just your scores — your full reports. In the United States, you are entitled to one free credit report annually from each of the three major credit bureaus — Equifax, Experian, and TransUnion — through [AnnualCreditReport.com](http://AnnualCreditReport.com). There are lots of other places to get a credit report. Pull all three for both of you and sit down together to review them.

Some credit unions, like Navy Federal, offer free reports.

What you are looking for: late payments, accounts in collections, high utilization rates (balances that are too close to credit limits), errors or fraudulent accounts, and any judgments or liens. These are the items that drag scores down and signal risk to lenders. Each one can be addressed — but only if you know it is there.

This conversation requires honesty and the complete absence of judgment. You are not reviewing each other's credit reports to assign blame or shame. You are reviewing them as a team, looking at the starting line so you can chart a path forward together. If one partner has significant credit challenges, that is information, not a character indictment. What matters is the willingness to address it with honesty and discipline.

## **Building and Protecting Your Credit Strategy**

Once you both understand where you stand, the strategy becomes straightforward, even if the execution requires patience. Pay every bill on time. Payment history accounts for 35 percent of a FICO credit score, making it the single most impactful factor. Reducing credit card balances to below 30 percent of each card's utilization limit accounts for another 30 percent. Do not open new credit accounts unnecessarily in the months leading to major financing decisions, as each application generates a hard inquiry that temporarily lowers scores.

If one partner has damaged credit, the other should not cosign for new accounts until the situation is stabilized. Cosigning ties your credit to theirs — if they miss a payment, your score suffers too. Instead, the partner with stronger credit can help the other by modeling good habits, holding shared accountability for bill payments, and supporting the debt reduction strategy.

As referenced in "No Romance Without Finance" (Chapter 2, pages 5–7), financial compatibility is not about matching income levels. It is about matching financial values. Two people who both understand and respect the role of credit in building family wealth can start from very different places and still arrive at a strong financial foundation — if they are honest, disciplined, and unified in their approach.

The goal by the time you walk down that aisle is not necessarily a perfect credit score. It is a clear, shared strategy and a demonstrated track record, even if a short track record, of moving in the right direction together. Lenders and landlords want to see the trajectory as much as the current standing. Show them a couple who are working the plan, and doors will open.

I have had bad credit before. I was young and didn't give much thought as to how valuable it is. I learned the hard way. Brother James does not want that for you. As a matter of fact, having credit cards but never having to use them is a beautiful thing.

Use the engagement period as wisely as you can.



# CHAPTER SIX

## Housing: Where Your Family Lives Shapes Who Your Family Becomes

The decision about where and how you live as a couple is one of the most consequential decisions of the engagement period. It affects your finances, your children's education, your sense of stability and community, and the physical environment in which your family will grow. Brother James has a clear position on this, informed by decades of experience in real estate across four states: renting is a temporary solution, not a long-term strategy.

That is not to say that renting has no place. There are seasons — particularly early in a marriage, when credit is being rebuilt, income is being stabilized, or geographic flexibility is required — when renting is the practical choice. But it should always be understood as a steppingstone, never a destination. Every rent check you write is building someone else's wealth. Every mortgage payment you make is building yours.

### Home Ownership vs. Renting: The Real Comparison

| Home Ownership ✓                          | Renting ✗                                       |
|-------------------------------------------|-------------------------------------------------|
| Builds equity with every payment          | Payments build the landlord's equity, not yours |
| Fixed mortgage stabilizes long-term costs | Rent increases are unpredictable                |
| Freedom to customize and improve          | No permanent modifications allowed              |
| Establishes roots in a community          | Can be asked to vacate with notice              |
| Tax deductions on mortgage interest       | No tax benefits in most cases                   |
| Asset appreciation builds family wealth   | Zero appreciation return on payments            |
| Stability for children's schooling        | School district can change at landlord's will   |
| Inheritance asset for future generations  | Nothing to pass on to children                  |

Look at that comparison honestly. Every advantage of renting is a short-term advantage — flexibility, lower upfront cost, and less maintenance responsibility. Every advantage of home ownership is a long-term advantage — equity, stability, wealth building, and legacy. The question you must ask yourself as a couple beginning an engagement period is this: Are we building for the short term or the long term? If the answer is the long term — and it should be — then home ownership must be in the plan.

## **What to Do During the Engagement Period**

You do not have to buy a home before the wedding. But you should have a clear, shared plan for getting there. During the engagement period, both of you should research the housing markets in the areas you are considering, understand what a realistic purchase price looks like, and calculate what down payment you will need. Most conventional loans require between three and twenty percent down, with the sweet spot being twenty percent to avoid private mortgage insurance, which adds cost without building equity.

Talk to a mortgage professional — not to apply, but to understand exactly where you stand and what you need to do to qualify. Mortgage pre-qualification during the engagement period is one of the smartest moves a couple can make. It removes the guesswork, focuses your savings strategy, and gives you a concrete target to work toward together.

And remember: the neighborhood matters as much as the house. And I will tell you plainly — from personal experience in real estate — that you can change a house, but you cannot easily change a neighborhood. Research school districts. Research crime statistics. Research proximity to employment, healthcare, and community resources. Buy the house in the neighborhood that gives your children the best possible starting point.

## **Insurance: Protecting What You Are Building**

The moment you begin building a life together, you have something to protect. Insurance is not a luxury — it is the mechanism by which responsible adults ensure that a single catastrophic event does not erase everything they have worked to build. The engagement period is the time to understand what coverage you need and to begin putting it in place.

### **Homeowners' or Renters' Insurance:**

If you are purchasing a home, homeowners' insurance is not optional — your lender will require it. But even if you rent, renters' insurance is one of the most underutilized and affordable protections available. For a relatively small monthly premium, renters' insurance covers your personal belongings against theft, fire, and certain types of damage. Shop for this carefully. Get at least three quotes. Understand exactly what is and is not covered before you sign.

### **Life Insurance:**

Life insurance is the least expensive and most neglected form of financial protection. The younger and healthier you are, the lower the premium, which means the engagement period, when you are likely young and in good health, is the ideal time to secure coverage. Term life insurance is straightforward: you pay a monthly premium, and if you die during the term, your beneficiary — your spouse — receives the death benefit. A modest policy can replace years of lost income and ensure that a spouse and children are not left financially devastated by an untimely loss. Do not skip this because you are young. That is exactly why it is affordable right now.

### **Health Insurance:**

If your employer offers health insurance, enroll. If it does not, the engagement period is the time to research options through the healthcare marketplace or through your state's programs. Health crises do not announce themselves in advance, and an uninsured medical

emergency can produce debt that takes years to recover from. As a couple beginning a life together, comprehensive health coverage is not a luxury. It is the foundation of financial security.

My brotherly advice: shop everything. Do not accept the first quote you receive. Use independent insurance brokers who can compare rates across multiple carriers. Bundle policies where possible — many insurers offer discounts when you carry multiple policies with them. And review your coverage annually, because life changes and your coverage should change with it.

# **CHAPTER SEVEN**

## **Banking: Building the Financial Infrastructure of Your Family**

Money is the fuel that powers a family's ability to pursue its goals. And like any fuel, it requires proper storage, management, and distribution to work effectively. The banking decisions you make during the engagement period are not exciting — but they are foundational. They determine how your household will receive, store, spend, and grow its financial resources for years to come.

My position on banking is straightforward: be intentional, be informed, and never place a dollar in a financial institution that cannot serve the family's needs. Not all banks are created equally. Not all credit unions are the same. The engagement period is the time to evaluate your options deliberately and build a banking infrastructure that works for you — not just one that is convenient.

### **Checking and Savings: The Starting Point**

Every couple needs at minimum a joint checking account and a joint savings account. The checking account handles the daily operations of the household — bill payments, groceries, utilities, and regular expenses. The savings account holds the family's emergency fund, which should be the first savings priority for every newly married couple.

Financial advisors consistently recommend an emergency fund of three to six months of living expenses. This means if your household requires four thousand dollars per month to operate, your emergency fund target is twelve thousand to twenty-four thousand dollars. This fund is not for vacations or large purchases. It is insurance against job loss, medical emergencies, vehicle failures, and other unexpected events that life will absolutely deliver. Couples without an emergency fund are one crisis

away from debt. Couples with one are one crisis away from a temporary inconvenience.

As you build this emergency fund, keep it in a high-yield savings account rather than a standard savings account. Many online banks now offer interest rates significantly higher than traditional brick-and-mortar banks on savings deposits. The difference compounds over time.

**Credit Unions vs. Traditional Banks:  
Know the Difference**

| Credit Unions ✓                                         | Traditional Banks ✗                            |
|---------------------------------------------------------|------------------------------------------------|
| Member-owned; profits returned to members               | Shareholder-owned; profits leave the community |
| Lower interest rates on loans                           | Higher interest rates on loans                 |
| Higher interest rates on savings                        | Lower interest rates on savings                |
| Lower fees on accounts and services                     | More fees: maintenance, overdraft, and more    |
| More flexible lending standards                         | Stricter lending criteria in many cases        |
| Personalized service and community focus                | Larger institutions, often less personalized   |
| Full range of services: mortgages, auto, personal loans | Full range of services at higher cost          |
| Certificates of deposit at competitive rates            | CD rates typically less competitive            |

Credit unions deserve serious consideration from every couple beginning a financial life together. Because they are member-owned cooperatives rather than shareholder-driven corporations, credit unions return their profits to members in the form of lower loan rates, higher savings yields, and reduced fees. For a family trying to build wealth efficiently, these differences add up to thousands of dollars over a lifetime.

## **My Brotherly Recommendation**

Establish at least one relationship with a credit union in addition to any traditional banking relationship you maintain. Many credit unions offer everything a family needs — mortgage financing, auto loans, personal loans, credit cards, checking accounts, savings accounts, and certificates of deposit — at terms that are genuinely competitive. Visit one. Ask questions. Compare their rates to your current bank. Let the numbers speak.

## **Shopping Banks Like You Shop Everything Else**

Here is a practice that most people skip, and nearly all financial advisors recommend: before committing to any bank or credit union as your primary financial institution, ask them directly about their lending practices. Does this institution actively finance home mortgages? What are their current auto loan rates? Do they offer personal lines of credit for home improvement or emergency purposes?

Brother James would not place a single dollar in a financial institution that could not help him build. A bank that holds your money but will not lend to you when you need it has taken all of the benefits of the relationship for itself. Find the institution that sees you as a complete customer — a depositor today and a borrower with good terms when the need arises — and build your relationship there.

Don't look now, if you were not before, you are now becoming a "citizen" and an upstanding community member. I know it felt good to me when I made that transition. Decisions made on a whim, careless usage of hard-earned money, must become a thing of the past if you are to become a responsible and mature partner. But, as I said, it will feel good.



## **CHAPTER EIGHT**

### **Diet: Feeding the Temples That Carry Your Family Forward**

Diet matters. The reason Brother James feels this way is that I was young, and now older, and when you reach success, you want quality of life. This should matter to you as a couple begins a life together. The reasoning is elegantly simple: why eat something that has a genuine chance of killing you or risking your quality of life down the road? Why feed children food that leads directly to disease, obesity, or shortened lives?

That is not dramatic. That is an observable, documented, medical fact. And yet the majority of American families fill their carts with processed foods, excessive sugars, artificial preservatives, and ingredients they cannot pronounce — and then wonder why chronic illness has become so common, why childhood obesity rates have climbed steadily for decades, and why so many families are spending extraordinary amounts of money on medical care for entirely preventable conditions.

The engagement period is the right time to address this — not because it is easy, but because the habits established before children arrive are the habits children inherit. You are not just choosing what to eat. You are choosing the health culture of your family for the next generation.

#### **The Temple Principle Applied to Food**

I firmly believe and have written about how the body is the Temple — the physical vessel through which every purpose in your life is pursued. If the Temple is neglected, everything suffers. Your energy levels. Your mental clarity. Your emotional stability. Your ability to be fully present as a partner and eventually as a parent. The food you put into

your body either builds the Temple or degrades it. There is no neutral choice.

This does not require perfection. It does not require that you become a nutritionist or abandon every food that brings you joy. What it requires is intention — the same intention you are bringing to your credit strategy, your housing plan, and your banking decisions. Start reading labels. Not obsessively, but intelligently. Understand what is in the food you are regularly consuming. If an ingredient list reads like a chemistry experiment, that is information worth paying attention to.

## **Building a Family Food Culture**

The engagement period is the ideal time to discuss — openly and without defensiveness — what your family's approach to food and health will look like. These conversations are worth having before children arrive, because once children are present, habits are much harder to change. A child who grows up eating whole foods, fruits, vegetables, lean proteins, and healthy fats will carry those habits into adulthood. A child who grows up on fast food, sugary drinks, and processed snacks will carry those habits too.

Some practical starting points for the conversation: Will you cook at home most nights, or will takeout be the default? Who will be primarily responsible for meal planning and grocery shopping? How will you handle the reality that one partner may have different food preferences or cultural eating traditions than the other? How will you approach nutrition for children — will there be structure, or will children eat whatever they want?

None of these questions has a universally right answer. But they all have answers that need to be discussed before the wedding — because when they are left unaddressed, they become sources of conflict after it.

## **Movement, Rest, and the Complete Temple**

Diet does not exist in isolation. The Temple requires movement as well as nutrition. Regular physical activity — even modest amounts, such as thirty minutes of walking most days — produces measurable improvements in cardiovascular health, mental health, sleep quality, and energy levels. As a couple, finding activities you can do together is both a health strategy and a relationship strategy. Couples who move together tend to stay connected.

Rest is the third pillar. Sleep deprivation is one of the most underestimated health risks in modern life. Chronically poor sleep increases the risk of cardiovascular disease, impairs cognitive function, destabilizes mood, and reduces the immune system's effectiveness. As a couple, protecting each other's sleep is an act of love. Establish sleep habits together during the engagement period — consistent bedtimes, devices off before sleep, and the mutual understanding that rest is not laziness. It is maintenance of the Temple.

*(For a deeper discussion of the Temple principle and how it connects to your spiritual and relational health, see "Date Like a Man", Chapter 3, pages 8–9)*



## **CHAPTER NINE**

### **Spiritual Connection: The Foundation That Holds Everything Else Together**

Last, but never the least.

In fact, without a doubt, I could argue that if you read this chapter first and build everything else on its foundation, you would lose very little. Because the spiritual connection between two people who are building a life together is not one element among many. It is the ground on which all the other elements stand.

We talked about credit, housing, insurance, banking, and diet. All of those things matter. All of them have a practical, measurable impact on the quality of your family's life. But none of them will hold — not ultimately, not under real pressure — without a shared spiritual foundation beneath them. Because when the financial crisis comes, as it eventually will, what keeps a couple together is not their credit score. It is their covenant. And a covenant, by definition, requires a witness greater than the two people making it.

#### **The Architect of This Holy Union**

Never forget the importance of the entity that not only designed marriage but also created everything within which marriage exists. The Lord God Creator did not invent marriage as a social convenience or a legal arrangement. Marriage was created as a holy union — a sacred partnership between two people and the Creator who made them. When you understand marriage through that lens, everything changes.

The engagement period is the time for both of you to discuss, in great detail, what kind of spiritual role models you will be — as partners, as parents, and as community members. Not just what you believe individually, but how those beliefs will be lived out as a family. What

does Sunday morning look like in your household? What do you teach your children about the Lord God Creator? What are you going to teach about faith? About the difference between good and the opposing force that has never created anything, and would love nothing more than to see your family fail?

These are not abstract questions. They are practical ones. And the engagement period is the right time to answer them together.

## **Two Forces, One Choice**

There are only two forces at work in this world. Brother James has written about this extensively, and I will state it plainly here: one force created everything and wants you to succeed. The other force has created nothing and wants your failure. Every decision you make as a family will be made in the direction of one force or the other. There is no neutral ground.

What is wrong with siding with Good and resisting what is not good? Nothing. Absolutely nothing. And yet so many families drift — not because they chose poorly, but because they never made a clear, conscious, shared choice at all. The engagement period is your opportunity to make that choice together. To decide, as a unit, what your family will stand for and what it will stand against.

The children you may have or, one day, be blessed to have will copy and mock their parents — in the best possible sense of that word. They will model what they see. They will carry into adulthood the values they absorbed at your dinner table, the habits they observed in your daily life, and the faith they witnessed in your response to difficulty. Your community will watch. Your extended family will notice. What you build in your home is not private — it radiates outward.

## Aligning Your Spiritual Practices

James Robert Sims II is not prescribing a specific religion or denomination. He is prescribing alignment. Whatever spiritual practice you and your partner engage in — whatever form your connection to the Lord God Creator takes — it should be shared. Practiced together. Discussed openly. Allowed to grow.

Having the Lord God Creator at the forefront of your and your family's lives is just a tiny payback. After all, the Lord God Creator has placed you at this very moment of time.

Yes, I know, your level of connection may only be at the faith level right now. But, as you move through life, you will see that things such as luck or coincidence have been wrongly credited. For me... I know that I know that I know that the Lord God Creator is real and exists. I no longer have faith. I know. Based on my journey, any other attitude would be blasphemy.

Couples who pray together, who study together, who discuss questions of faith and purpose together, are more resilient under pressure than couples who treat spirituality as a private matter. Not because religion is magic, but because shared spiritual practice creates shared language, shared values, and a shared framework for navigating difficulty. When both partners are drawing from the same source of strength, they pull together rather than apart.

During the engagement period, be honest about where you each are spiritually. If one partner is further along in their spiritual development than the other, that is not a disqualifying incompatibility — it is an opportunity for growth and for the more advanced partner to model, not lecture. What matters is the direction of travel. Are you both moving toward greater alignment with your spiritual foundation? If yes, you are on the right path.

The engagement period is not a big party without thought and preparation. It is a sacred season. Love is beautiful. Life can be a dream. But dreams do not build themselves. Plan to be the best husband and wife you can be — not just on the wedding day, but every day that follows it.

## Final Thoughts

Brother James wants to leave you with something real.

Not inspiration for inspiration's sake. Not a feel-good closing that fades the moment you close this book. Something real — something drawn from lived experience, from honest reflection, and from the same commitment to logic and observable evidence that has guided every page of this series.

The family is under pressure. Not from any single source, but from many. Financial pressure. Cultural pressure. The pressure of a world that moves faster than the human heart was designed to keep pace with. The pressure of expectations — social media versions of other people's marriages that bear very little resemblance to what those marriages actually look like behind closed doors. The pressure of two individuals with their own wounds, their own histories, their own deeply formed habits, trying to build something unified out of two very different lives.

None of that pressure goes away after the wedding. But all of it becomes more manageable — significantly more manageable — when two people enter their marriage having done the work. Having talked about credit before it becomes a crisis. Having agreed on housing before the arguments begin. Having understood each other's relationship with money, with food, with faith, with family, before those things become fault lines in the foundation.

That is what the engagement period is for. And that is what this book is about.

I have shared in these pages what I wish I had known. I have been honest about my own failures — the immaturity, the ill planning, the cost of entering a commitment without adequate preparation. Two lives were affected by those failures. That is not an abstraction. That is a

weight I have carried for a long time, and it is the weight that motivates me to write.

If this book prevents even one couple from walking into marriage unprepared — if it prompts even one honest conversation about credit or housing or spiritual alignment that would not otherwise have happened — then it has done its work.

Read it together. You and your future spouse together. Discuss it honestly. Disagree where you disagree and work through it. Because the ability to disagree and still find your way to each other is one of the most important skills you will ever develop as a couple. Practice it now, before the wedding, so that it is available to you afterwards.

The cumulative good practices of the engagement period, nationwide, play a great part in formulating the morality of our country! Think about it!

You have done the dating right. You have chosen wisely. She said yes. You have done your very best during the engagement period.

**Now build something worth the yes.**



*If you have not yet read the first two books in this series — “12 Reasons People Struggle With Faith, Trust, and Life’s Biggest Questions,” and “Date Like a Man. Choose Like a Woman” — Brother James encourages you to add them to your library. The three books together form a complete framework: from first dates to the altar to the family you build afterwards. They are available on Kindle and Google Books Play Center.*

## About the Author

James Robert Sims II — known to his readers as Brother James — is an author, entrepreneur, and lifelong student of human nature. Born and raised in Akron, Ohio, he holds a Bachelor of Arts in Communications from San Francisco State University (1979) and an Honorable Discharge (1973) as a Finance Specialist stationed in Germany.

His background business experience is in Real Estate. The negotiations, the financing, the human stories behind every transaction — gave him a front-row seat to the financial realities that most families face and most relationship books never address...the engagement period.

His early life was filled with poverty, jail, prison, drugs, and all the time knowing he was meant for something much better. He found that path to something better in prison. A place where you have plenty of time to think and read. Slowly, the mysteries of WHY began to unfold. He began to realize how the human creatures of the Lord God Creator are made, Soul-Temple-Spirit. Brother James does not preach; he uses logic. He reasons. He does not ask his readers to accept anything in faith alone — he asks them to look at the observable evidence of their own lives and follow the logic to its conclusion.

Brother James writes from pure honest experience. In hindsight, he believes that the regrettable past experiences were allowed by the Lord God Creator to enable him to better help others based on personal experience.

Someone falling in love with you, and you being unable to return that love fully — unable to show up as the partner they deserve — creates a friction that will not allow teamwork or togetherness. Children see it. Parents see it. Neighbors see it. It is simply a bad thing all around.

Carefully choose a mate. An impulsive decision without concern for the effect makes no sense. I know you may be lonely. But still...Do

your due diligence. It is only logical. This book — and this entire series — exists to help avoid the scenarios of broken marriages, confused children without leadership, and wrecked careers. Thank you!

— *Brother James*