



PARTICIPANT WORKBOOK

McClaren Weddings
Premarital Education Course

JASON MCCLAREN
Wedding Officiant

Email: contact@mcclarenweddings.com
Website: www.mcclarenweddings.com

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Author book: Jason McClaren

Self publishing

jason@mcclarenweddings.com

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CONTENTS

Participant workbook

Program Objectives:.....7

Unit 1: Love and Commitment 10

Exercise - WRITING THINGS DOWN.....12

EXERCISE - GRATITUDE JOURNAL.....15

Worksheet 1: Marital Responsibilities16

Unit 2: Teamwork 18

EXERCISE – OTHER EXPECTATIONS.....21

Worksheet 2: Communication Awareness.....22

Unit 3: Communication 24

Exercise - Effective Communication..... 28

Exercise – Non-Verbal Communication 28

Worksheet 3: Sample Wedding Budget.....29

Worksheet 4: Sample Monthly Household Budget..... 30

Unit 4: Marital Economics 32

Exercise – Household Budget Review 34

Worksheet 5: Financial Perspectives.....36

Unit 5: Humility 39

Exercise – Stay Humble 40

Worksheet 6: Reflecting on Humility 43

Unit 6: Patience / Forgiveness..... 44

Exercise - Conflict Resolution Brainstorm 49

Unit 7: Sexual Faithfulness 50

Unit 8: Time..... 56

Exercise – Extracurricular Time 58

What’s next?..... 76

Welcome! The fact you chose to do this course means you care about having a successful marriage, one that deals with conflict and success in a wholistic manner. The focus of this study will be premarital education, but the principles taught can be used by married couples as well. Unlike many premarital courses, we will not be focusing on psychology but behaviors and approaches to those behaviors. We will do this because we believe that when couples work together, they can successfully negotiate all the issues that life will surely throw your way.

Since 2009, hundreds of couples have participated in the McClaren Weddings pre-marital education course. Through this course, you will learn a range of skills, management techniques and strategies. You will also study skills-based and research-based instructions that will strengthen the bond you have with your partner, reduce stress, and help you communicate effectively.

Whether you are participating in this course facilitated by one of our instructors or via our online option, your active participation is critical for achieving successful outcomes from the course.

In this study, we will consider eight units covering several issues that affect marriage: commitment, teamwork, communication, finances, conflict management, intimacy and time management. Like the foundation of any building, if the foundation is not built with the best craftsmanship, the building will start to lean or fall. Each of these units is a building block for that foundation that will serve as the base for your marriage.

Overview:

This will be a demanding study. For counseling purposes, this is best completed along with your fiancé or spouse. However, this study will also be useful to those studying individually or in a small group. The expectations for each session are as follows:

Read the lessons and exercises together and complete the worksheets individually.

Discuss the answers to the worksheets with your fiancé / spouse (and/or small group).

As mentioned previously this study is eight sessions. You should aim to complete at least one session a week. For further information, please view the Program Objectives.

Program Objectives:

Unit 1: Love/Commitment. At its core, love is a decision to be committed to another person. It is far more than a fleeting emotion as portrayed on television, the big screen, and romance novels. Feelings come and go, but a true decision to be committed lasts forever – and that is what defines true love. It is a decision to be committed through the ups and the downs, the good and the bad. When things are going well, commitment is easy. But true love is displayed by remaining committed even through the trials of life.

Unit 2: Teamwork. The number one complaint attached to a troubled relationship? Laundry. Couples who share the responsibility of maintaining the physical container of their relationship - whether it's housework or finances or walking the dog - build a sense of teamwork. Teamwork translates into a sense of interdependence, rather than independence and that leads to deeper and more nuanced understanding of one another and a stronger sense of overall connection.

Unit 3: Communication. Successful marriage partners communicate as much as possible. They certainly discuss kids' schedules, grocery lists, and utility bills. But they don't stop there. They also communicate hopes, dreams, fears, and anxieties. They don't just discuss the changes that are taking place in the kid's life, they also discuss the changes that are taking place in their own hearts and souls. This essential key cannot be overlooked because honest, forthright communication becomes the foundation for so many other things on this list: commitment, patience, and trust... just to name a few.

Unit 4: Marital Economics. In many ways, a marriage is like a business arrangement. Think about it: Two people get a license, make an agreement, and pool their resources toward a common goal. They make a verbal contract that states that both parties are committed to making it work ("for richer, for poorer, in sickness and in health," or words to that effect) and put in a large initial investment with hopes for great returns over time. Granted, there are other elements involved, but it's not too great a leap to think that a marriage might benefit from smart economic principles just as traditional businesses do.

Unit 5: Humility. We all have weaknesses and relationships always reveal these faults quicker than anything else on earth. An essential building block of a healthy marriage is the ability to admit that you are not perfect, that you will make mistakes, and that you will need forgiveness.

Unit 6: Patience/Forgiveness. Because no one is perfect (Unit 5), patience and forgiveness will always be required in a marriage relationship. Successful marriage partners learn to show unending patience and forgiveness to their partner. They humbly admit their own faults and do not expect perfection from their partner. They do not bring up past errors in an effort to hold their partner hostage. And they do not seek to make amends or get revenge when mistakes occur. If you are holding onto a past hurt from your partner, forgive him or her. It will set your heart and relationship free.

Unit 7: Sexual Faithfulness. When sexuality, loneliness, and other selfish feelings play a part in the startup of a relationship, it is very probable that the couple may last together only for a short time, and problems will occur. The problems will stem from habits, words, actions, etc.

Unit 8: Time. Relationships don't work without time investment. Never have, never will. Any successful relationship requires intentional, quality time together. And quality time rarely happens when quantity time is absent. The relationship with your spouse should be the most intimate and deep relationship you have. Therefore, it is going to require more time than any other relationship. If possible, set aside time each day for your spouse. And a date-night once in a while wouldn't hurt either.

NOTES: _____

UNIT 1: LOVE AND COMMITMENT



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"Love

Noun:

-An intense feeling of Deep Affection for people.

- A great interest, or great pleasure, in something.

Verb:

- Feelings of deep romantic, or sexual attachment, to another person"

Part 1 – Love

Love is perhaps one of the most powerful forces that exist on the planet, and is one of the most defining characteristics of relationships when it comes to how we connect to one another on an emotional level. Love is what inflames the soul and sets our passions on fire. Love has started and even ended wars. Love has helped to inspire people, and helped to create some of the most awe-inspiring works of art made by human hand. Love has even inspired people to be better, smarter, and wiser than before, and to reach to new heights.

Love, at its essence, has the power to move people, communities, nations, heaven and hell and everything in between and is one of the basest reasons for our connection with God, and each other.

While the dictionary definition at the beginning of this section is a little literal, it doesn't exactly define what "Love" itself is. In fact, there's actually a bit more to it than that, since love is something that can encompass a wide variety of different feelings for other people – even outside of romance and base attraction.

After all. There are different kinds of love that you feel for your family, where the close bonds of togetherness create memories, and help each other grow and change for the better. The kind of love that you share with your friends, and wanting to have a sense of comradeship with one another and help each other excel and celebrate each other's successes in life. There's the sort of love with infatuation and desire, and the sort of love that you feel towards inanimate objects such as food or objects or things that you connect with and enjoy.

However, those sorts love aren't what we're going to be talking about in this Unit. While all of those forms of love are extremely valid (after all, we need friends, family, and favorites to get us through life) we're here to talk about the sort of Romantic love that is between a man, and a woman who are both seeking marriage with one another. A sort of selfless love that arises when two souls want to intertwine their lives together through the easy, and the rough, and to close that bond to one another.

This sort of love, really, is perhaps one of the most important Loves that a person can experience in life, and has been the basis of all societies since the beginning of civilization.

However, why is it important, and takes precedence over all the others above?

For starters, it's a love that's not just about baseless infatuation with the other person, and is more than just a solid connection to another person. It's a strong need, and desire to create a family with the other person. To create something worthwhile in the future. "Go forth and multiply" isn't just a saying, but the basis of why people choose to marry one another. To create families, and pass on to their children and to the future as well.

Without that sort of love, you wouldn't be here, I wouldn't be here, your parents wouldn't be here, and no one would be here, really. Families are made through the love expressed by the Parents, and through the union of Marriage.

However, Love for one another isn't JUST part of the equation. There's actually another part that works in tandem with love...

Exercise - WRITING THINGS DOWN

Here's an exercise that you can do that's nice and simple, and reaffirms your love for the other person! All you have to do is simply sit down with a piece of paper and a pencil (or pen if you prefer) and write down 10 things that you Love about your significant other. This list can comprise of anything at all! Anything that you find endearing about them.

- Try to think of things to write that aren't things you expect them to do either! So, skip things like "Doing the dishes" or "taking out the trash" or any of that stuff. Really think of the things that they do to make your life better.
- Try to think of things that aren't generic! Things such as "They're pretty." or "They're nice" is just too bland. Of course, you think they're attractive, and nice. No one likes to be in love with an ugly jerk. Be specific! What about them is attractive, and what sort of acts that they do with kindness that make you love them? Be as specific as possible!
- Don't feel bad if you can't come up with 10 things. You can always come back to it later. Likewise, if you can think of more than 10 things to say about your significant other, feel free to write past 10!



" Commitment:

Noun:

- *The state or quality of being dedicated to a cause, activity, etc.*
- *An engagement or obligation that restricts freedom of action for another thing.*

The definition above of Commitment is a little too literal – and in a lot of cases such as the second meaning, wrong.

While a commitment to something else means that you're limiting yourself in scope to other possibilities that you can do, Commitment itself isn't something that RESTRICTS, but rather, opens up other avenues. When coupled with love, Commitment is something that connects two people together, and can create something everlasting for the future.

After all, would you want to be around, and even in a relationship with, someone who can't commit to you? It's hard enough to guess what your significant other is thinking most of the time, mixt in the sudden anxiety you'd feel not knowing what your partner is even capable of doing or if they want to be around you long enough and soon, you don't really have a relationship, but a sort of... connection. A connection that might not last, or stand the test of time.

Commitment, therefore, is the foundation of love. From Commitment to one another, Love can flourish when both a Man and a Woman know that they're the one for one another, and from there other commitments can come. Commitment to marriage, to family, to even their communities as well.

So, in that essence, Commitment doesn't restrict in any sense, but adds onto. Commitment isn't an obligation, but a responsibility you take on.

So then, how do you commit to your significant other in that case? Luckily, like Love, it's relatively easy to do. All you need to do is BE there for your significant other.

That's it. That's all you need to do.

EXERCISE - GRATITUDE JOURNAL

Gratitude is one of the cornerstones when it comes to commitment with another person. It's where we express our thanks for what the other person has done for us, usually out of selflessness because they love us, and in turn want to do something nice in return to them because of the same reason. Gratitude is the way that humans bond with one another, and in relationships and love it's how we continue to bond with our significant others and continue to do things for them so we can receive such acts in return.

That might sound like a selfish way of putting it, but in actuality it's how people SHOW their love to one another, and how relationships get stronger. If you go and do something nice for your significant other, they'll more than likely do the same to you out of the same desire to see you happy.

That's the power of Gratitude.

With this exercise, it's pretty simple really; Grab your favorite writing tool, sit down, and write a small journal entry on what your significant other did for you today that you appreciate. It can be something as small as them offering you ice cream, or as big as them surprising you with a gift. Anything can be something for you to write about! Even if all they did was say they loved you today, that's worth remembering.

- The whole point of a Gratitude Journal is to keep it as a journal. Though, you don't have to. Even if you write one thing a week it's completely alright!
- Make the journal entries a small story, instead of being technical. If your significant other told you they loved you today, and gave you a candy bar, write down as something sweet and romantic! Instead of writing "They told me they loved me, and gave me a candy bar." you can write it as "The air smelled lovely, and the sound of their voice filled the room. Their words sung out their praise and love for me, and the candy they gave was more than sweet. It filled me with joy."
- Do things in return to make your significant other show more gratitude to you as well. Do nice things throughout the day. The nicer things you have to write the better your journal will be!
- Write down TWO things instead of one in your journal.
- The Journal is meant to help you improve your relationship. Keep that in mind! Don't be afraid to re-read your entries from time to time.

Let's continue on. Be sure to also check your exercises as well!

Worksheet 1: Marital Responsibilities

What specialized roles do you currently have in your marriage? On the chart below mark who performs each task.

Responsibility	Who performs the responsibility (check one per line)			
	Me (Usually)	My Partner (Usually)	Both (Equally)	Unsure
Laundry				
Ironing				
Yardwork				
Cooking				
Driving the Family				
Dealing with In-Laws				
Shopping for family presents				
Initiating sexual encounters				
Earning Money				
Changing Diapers				
Getting the Car Serviced				
Balancing Bank Accounts				
Paying Bills				
Taking children to the Doctor				
Taking out the Trash				
Doing Community Service				
Doing PTA/School Projects				
Shopping for Groceries				
Cleaning Bathrooms				
Washing Dishes				
Making the Bed				
Picking Up after Children				
Bathing the Children				
Settling Arguments				
Disciplining the Children				
Planning Vacations				
Making "final" Decisions				
Making Large Purchases				

UNIT 2: TEAMWORK



“

Un-communicated or unrealistic expectations are one of the leading causes of disillusionment and unresolved conflict early in a marriage. How a couple will decide to divide the chores of the household, finances, children, etc. is not very important.

What IS important is that they DO determine a way that is suitable for their particular relationship—

and that may not be how their parents did it.

Marriage is a funny thing. How you view it is drastically different if you are a teenager or youth with stars in your eyes compared to your vision of marriage when you have been ensconced in the practice for 20-30 years and looking toward a life in retirement as a married couple.

As many people know from experience, the family unit can be a strong source of stability, security, and happiness. It can nurture support, love, and togetherness. However, when things go wrong within this unit, it can become the opposite: a source of great stress and tribulation. Family motivation is the desire to preserve the family unit and keep it intact.

Husbands and wives:

It is no joke that newlyweds are often in for a shock during the first year or so of marriage. Even though a couple may have dated for several years, more often than not marriage tends to change things. Once a couple becomes husband and wife, their two separate lives merge into one. Sharing chores, bills, responsibilities, and intricate parts of each other's lives can be a tough adjustment at first. Family motivation, or the desire to keep a family together, is a very delicate balance of communication and compromise. It is not an easy task, but when two people are committed to each other and want to stay together, family motivation is the tie that binds the family structure.

When couples have problems, family motivation comes into play. If a husband and wife truly want to make the marriage work, they have to be willing to make sacrifices for each other. Staying together is their motivation. They cannot be self-centered, greedy, or stubborn. They have to learn to work together to achieve goals and be a team. If they are unable to do this, their relationship will fall apart.

If couples have a hard time solving their issues alone, family motivation may push them to seek marriage counseling from an outside source. Couples can visit a certified therapist or even a member of a religious clergy (if the couple is associated with a particular religion). Taking these steps can bring a couple closer together.

Love, marriage and children:

For couples that have one or more children, family motivation is especially important. A couple no longer has just their own relationship to work on, but they must also be concerned for their children. Children bring a great deal of responsibility into a relationship. Children must be raised, educated, and given good examples of how to live. Children learn primarily from their parents. Therefore, couples must make their lives an example for their children to live by.

Each parent has a certain responsibility to the children they are raising. A parent should be reliable, consistent, loving, patient, generous, and be willing to give their undivided attention whenever it is needed. Parents should also be firm with their children. All of these parenting traits will help to raise a child that is well adjusted and disciplined. This is family motivation for a parent to succeed. Family motivation will inspire a parent to be responsible, keep a job, pay bills, and save money for the sake of the child's future education or needs.

Family motivation keeps all types of families intact. Without it, family ties easily unwind.

Do you know the number one complaint in most troubled relationships that don't have children?

Chores!

Chores account for 24-25% of married couple arguments. Couples who share the responsibility of maintaining the building that houses their relationship - whether it's housework or finances or feeding the dog - build a sense of teamwork. Teamwork translates into a sense of interdependence, rather than independence and that leads to deeper and more nuanced understanding of one another and a stronger sense of overall connection.

Let's review worksheet 1, the marital responsibilities exercise. Look for differences in the way you divided up chores and duties and take a few moments to talk about what each of you expects of the other.

This part of the lesson is to make sure that the topics have at least been introduced before the wedding day. It is not necessary that you agree on everything now, but it is important that you know where the other person stands. If you discovered a major difference while working through this exercise would you be able to accept our partner if they never changed their mind about that issue?

In-Laws

By reason of your new marriage, you will become an in-law and you also gain in-laws. Both partners must work as a team to establish a wholesome relationship with your future in-laws.

One way to start this relationship with the in-laws is to open dialogue on expectations as they will arise once you are married.

Some questions that you should ask yourselves are:

- How do your parents feel about the marriage?
- What type of things could your in-laws do that would interfere with your marriage?
- How will you divide up holidays and other celebrations that you once did individually?

These are just a few questions that you should discuss and how you will deal with them as a team, otherwise your in-laws could cause a strain on the relationship.

EXERCISE – OTHER EXPECTATIONS

Review these questions individually. Once you have reviewed them sit together and discuss the answers to develop expectations for the future.

1. Do you both attend church regularly?
 - a. Which church?
 - b. Do you expect your mate to continue to attend church with you through your lifetime?
2. Do you like children?
 - a. Do you want to have children?
 - b. How many?
 - c. How soon?
 - d. Will you encourage or require your children to attend church?
 - e. Which church?
 - f. Have you ever considered adoption?
 - g. How will you care for your children day-to-day? (stay home/babysitter/day care/etc)?
3. Whose career will you follow?
 - a. How did you decide that?
4. Where do you want to live in 5 years?
 - a. 10 years?
 - b. 30 years?
5. How do you spend time together now?
 - a. How will you after you are married?
6. Do you have friends that aren't mutual friends?
 - a. How do you feel about that?
7. Do either of you have friends of the opposite sex that you are close to?
 - a. How do you plan to maintain that relationship after you are married?
 - b. How do you each feel about that?

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Worksheet 2: Communication Awareness

Communication Awareness

Complete this worksheet individually. Wait until the next unit to discuss your answers.

1. We occasionally argue about...
2. My partner gets irritated when I...
3. If my partner could change me, they would...
4. I get frustrated when my partner...
5. I think my partner feels hurt when I...
6. My partner expresses anger most often by...

UNIT 3: COMMUNICATION



“

The old saying goes, 90% of what you say doesn't come out of your mouth.

The truth is it is closer to 93%.

Successful marriage partners communicate as much as possible. They certainly discuss kids' schedules, grocery lists, and utility bills. But they don't stop there. They also communicate hopes, dreams, fears, and anxieties. They don't just discuss the changes that are taking place in the kid's life, they also discuss the changes that are taking place in their own hearts and souls. This essential key cannot be overlooked because honest, forthright communication becomes the foundation for so many other things on this list: commitment, patience, and trust... just to name a few.

Non-communication can be a cancer to a marriage. It is not a small problem. This will be your most important unit in this course and depending on your responsiveness it could lead into intense discussions during your homework assignments.

When most people talk to others, they focus on what they want to say to that person. There is some background to this because most people want to be sure they are clear and understood in their message. However, it is possible to develop your message, deliver it and have it still be misunderstood or ignored.

There is an old saying that 90% of what you say doesn't come out of your mouth. The truth is it is closer to 93%. Only 7% of our communication is verbal. The three elements in communication include non-verbal communication (55%), paraverbal communication (38%) and the verbal communication.

Nonverbal Communication refers to gestures, facial expressions, tone of voice, eye contact (or lack thereof), body language, posture, and other ways people can communicate without using language.

- **Proxemics** is how people use and perceive the physical space around them. The space between the sender and the receiver of a message influences the way the message is interpreted. Think of this when communicating with your partner. If you are in a different room or your partner is in the middle of a stressful situation your message can be misinterpreted or not received correctly.
- **Kinesics** is the way in which certain body movements and gestures serve as a form of nonverbal communication. Many of us know some gestures you can do to emphasize your message. Some of these can be positive, such as a thumbs up or grin. Others can be negative, such as a roll of the eyes or throwing up of ones hands. Think of the last time you utilized kinesics in your communication with your partner, a co-worker or friend.
- **Haptics** is the means by which people communicate via touching. This is often relayed through a handshake, pat on the back or a high five. All of these are methods of non-verbal communication that can emphasize a message.

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Paraverbal Communication refers to how we say the words we say, for example do we seem happy, sad, angry, determined or forceful. Some researchers suggest it accounts for about 30% of what we communicate.

- **Tone** refers to the combination of various pitches to create a mood. Smiling can warm up your voice. Monitoring your “inner voice” can also help your tone as negative thoughts can and will project from your tone.
- **Pitch** can be most simply defined as the key of your voice. A high pitch is often interpreted as anxious or upset. A low pitch sounds more serious and authoritative. People will pick up on the pitch of your voice and react to it. As well, variation in the pitch of your voice is important to keep the other party interested.
- **Speed** is the pace at which you speak, which also has a tremendous effect on your communication ability. From a practical perspective, someone who speaks quickly is harder to understand than someone who speaks at a moderate pace. Conversely, someone who speaks too slow can lose their audience’s attention.

Verbal Communication

Active listening is a way of listening and responding to another person that improves mutual understanding and trust.

A useful tool is the use of Clarifying Questions. This is a tool used to ensure understanding, to make sure you really understand what's being communicated, and so you don't make a decision based on a wrong assumption.

When you talk to someone, assuming you're like most people, you tend to focus on what you want to say. There's some sense in this since you want to be clear and understandable. It is possible to phrase your message and meaning perfectly, yet have it rejected, ignored or otherwise demeaned.

In many ways, timing IS everything in communication.

We tend to forget this. And then get upset when we don't get the reactions we want. Luckily improving timing in communication isn't difficult. It involves some conscious thought and curbing impulsiveness or even curbing your enthusiasm.

Consider timing of communications in your marriage. You want to consider the following in your spouse-- state of mind, emotions, time schedule to assess whether it's a good time to talk about a particular subject. Do this beforehand. During conversations, if you get unexpected negative reactions, think about whether it's that your spouse is simply not ready to hear what you have to say. Maybe it's best to continue at another time. Timing is particularly important with emotional or tough conversations. It's always good to ask -- "I'd like to talk to you about [topic]. Is it a good time now?"

To communicate means to tell about our feelings, and our thoughts. When we communicate, our words may not say precisely what is in our mind, but when somebody takes our body language and words together, he/she can probably find out what we really want to communicate. Understanding communication and making communication is both an art and a science. But it is not very difficult to learn.

Relationships thrive on good communication. When both the partners know exactly what is in the other's mind, a relationship proceeds smoothly. For example, if a partner is lethargic and keeping quiet, that also communicates something. That has to be understood by the other partner. Once both the partners understand the hidden signs and the precise meaning of what is being said, they can develop a very healthy relationship. People feel good if somebody understands them. They get irritated if somebody does not understand them. Irrespective of their own bad communication, they want people to understand them. Here lies the clue to communication and relationships.

Many relationships develop despite of poor communication in the beginning. The excitement of the partnership and the euphoric love make bad communication not very necessary to make the relationship cross the threshold. But after some time, as love thins down and cracks begin developing, the need for good communication increases substantially.

If you are facing a problem of bad communication with your partner, the best thing is to ask. Don't assume the meaning, but say, darling; I am not getting what you want to communicate. I am sorry, but please explain. Be sincere in your request. You must show that you really want to understand. Slowly the communication will begin improving. Good communication is important to sort out many issues that a couple faces in a relationship.

Exercise - Effective Communication

Each partner should share your answers from worksheet 2, alternating. For example, have the one person start with sharing both of answers from number one. After the other person shares his/her number one answers and they discuss them, the 2nd person will now start off with question number two, sharing both his/her answers first. The strict adherence to this pattern is not important. You just want to make sure that it is not the same person always bringing up the sensitive issues first. Spend as much time as you need on each issue. If the mood becomes unproductive, move on to the next part.

Exercise – Non-Verbal Communication

We communicate with our thoughts, feelings, and emotional states to one another through our facial expressions, body posture, various sounds, and physical movements, as well as with words. The following sentence-completion exercise may help you recognize how much you depend on non-verbal communication. Begin each sentence by saying in your mind then speak directly to the other person, swap who goes first each time.

Even though you don't say anything...

1. —I know you are feeling happy when...
2. —I recognize you are depressed when...
3. —It is clear that you are angry when...
4. —It is obvious that you are excited when...
5. —You give a clear signal that you are hurt when...
6. —I get the message that you feel romantic when...
7. —I know that you are disappointed when...

Complete worksheets 3 and 4 before moving to Unit 4. You don't have to use the worksheets but they are provided as a guide.

Worksheet 3: Sample Wedding Budget

	Estimated	Actual
Total Expense:		

	Estimated	Actual
Apparel		
Gown		
Bridal Shoes		
Bridal slip		
Lingerie		
Hosiery		
Jewelry		
Bridal Headpiece/veil		
Bridal gloves		
Bridesmaid dresses		
Bridesmaid accessories		
Bridesmaid shoes		
Groom's tux		
Groomsmen tuxes		
Garters		
Gown preservation		
Alterations		
Going-away outfit		
Honeymoon clothes		
Children's apparel		
Total Apparel		

	Estimated	Actual
Flowers		
Brides bouquet		
Bridesmaids bouquets		
Corsages		
Boutonniere		
Reception centerpieces		
Altarpiece		
Pew/chair bows		
Throw away bouquet		
Flower girls' flowers		
Total Flowers		

	Estimated	Actual
Photography		
Bridal portraits		
Reception		
Ceremony		
Photo albums		
Engagement portraits		
Total Photography		

	Estimated	Actual
Ceremony		
Clergy		
Location fee		
Alter decorations		
Chair/pew rental		
Pew/chair decorations		
Guest book/pen		
Ring bearer pillow		
Flower girl basket		
Unity candle		
Aisle runner		
Ushers		
Gratuity		
Transportation		
Childcare		
Total Ceremony		

	Estimated	Actual
Rehearsal dinner		
Caterer		
Bartender		
Liquor		
Tables/chairs		
Decorations		
Security		
Music		
Sound system		
Guest parking		
Dishes		
Centerpieces		
Linens		
Food		
Servers		
Total Rehearsal dinner		

	Estimated	Actual
Honeymoon		
Air fare		
Accommodations		
Rental Car		
Entertainment		
Misc		
Total Honeymoon		

Worksheet 4: Sample Monthly Household Budget

Month: _____

Starting Checking Balance: _____

Income: _____

Bills:

Rent/Mortgage: _____

Grocery: _____

Health Insurance: _____

Car Insurance: _____

Car Payments: _____

Electric: _____

Gas For
House: _____

Gas For Cars: _____

Phone: _____

TV: _____

Internet: _____

Water: _____

Credit Card: _____

Extra Spending:

Expense: _____

Expense: _____

Expense: _____

Savings:

Starting Balance: _____

Deposit: _____

Deposit: _____

Extra Income: _____

Total Checking Balance: _____

Goals For Next Month:

UNIT 4: MARITAL ECONOMICS



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More than 70 percent of divorces in America are brought about due to financial problems.

In many ways, a marriage is like a business arrangement. Think about it: Two people get a license, make an agreement, and pool their resources toward a common goal. They make a verbal contract that states that both parties are committed to making it work ("for richer, for poorer, in sickness and in health," or words to that effect) and put in a large initial investment with hopes for great returns over time. Granted, there are other elements involved, but it's not too great a leap to think that a marriage might benefit from smart economic principles just as traditional businesses do. It's important to plan for your financial future beforehand so you have idea of what to expect.

NOTES: _____

Below is a list of 4 easy steps to take when determining your financial future.

Step 1-Determine your net worth

Net worth is the difference between assets and liabilities. Make a list to figure out your net worth, make a list of all the things that you own and assign approximate values to each one. Then make a list of all your debts. Subtract these two numbers and you will have your net worth.

Step 2- Family accounting

You will need to decide who is going to manage your accounting. Is one partner going to manage the finances or will this be a shared responsibility? Are you going to choose to handle the finances independently, if not you will need to create a system of whose going to pay the bills.

Step 3- Set goals

Statistics are showing that 95% of senior citizens can't afford to retire. Set goals and start saving for your future today. Create short-term goals and long-term goals. Make sure when you set your goals that you are actually striving for them so they should be adjusted to your spending lifestyle

Step 4- Plan for adjusting your finances once married

Many couples get married without having a financial plan in mind. It's very important to discuss your financial situation before tying the knot that way everything is out in the open. If you don't want to deal with thinking of financial strategies get help from a financial planner for any needed advice.

NOTES: _____

Exercise – Household Budget Review

Review worksheet 4, discuss any irregularities and differences in spending.

- What are your spending habits/tendencies?
 - Are you a spontaneous spender?
 - A careful researcher?
- What has been your income level for the last 4 to 5 years?
- What do you expect it to be after you are married?
 - If a person will have their income cut in half after marriage, for example, that could cause a great deal of unanticipated conflict.
- What is the difference between a need and a want?
- Do you use a budget now?
 - Will you after you are married?
- Are you in debt? How much?
- From what (Car/Loans/Family)?
- Do you have any debt that the other person doesn't know about?
- Would you ever go into debt without consulting your spouse?

Acquiring overwhelming debt is stressful from a financial standpoint. However, it might surprise you to know that more than 70 percent of divorces in America are brought about due to financial problems.

Before you whip out your credit card, stop and think. America is often called a consumer society, and it's true. We're also a nation of credit card debt, which is evidenced by some of these startling facts.

We all know that acquiring overwhelming debt is stressful from a financial standpoint. However, it might surprise you to know that more than 70 percent of divorces in America are brought about due to financial problems.

One thing Americans are NOT is savers. We simply don't put away enough money to protect us in the case of financial emergency. In fact, the average American consumer carries so much debt load that they're a mere three paychecks away from having to declare bankruptcy.

Financial emergencies arise all the time, of course, but Americans continue to build up credit card debt, without thought of the possible consequences. That's why nearly 1,500,000 people in the United States are forced to file for bankruptcy every year. Another 1,500,000 people will turn to the various consumer credit counseling organizations for help in order to try to avert bankruptcy. That's a staggering number, but it's dwarfed in comparison to the 37,000,000 people who endeavor to work out plans with their creditors on their own. That's 40 million people a year who are in enough financial trouble to take drastic action!

How do people get in such horrible financial condition? One way is through the use of credit cards. They may be convenient, but they certainly make consumers pay more for the merchandise they buy. For instance, a person paying for a purchase with a credit card will pay, on average, more than 130 percent for that item than if they had simply paid cash for it.

A large majority of consumer only pay the minimum payment on their charge cards, but those payments are generally 90 percent interest, with only 10 percent going toward reducing the principal. A staggering 71% of all credit card holders pay only the minimum payment, and they do it without a thought to the consequences. If they can easily afford the monthly payment, they just keep paying it, without realizing how expensive their purchases ultimately have become.

If you are one of the millions of Americans who are only paying the minimum amount on your charge cards, start paying MORE each month. Even if it's only a little more. Reducing the principal balance will shorten your overall payment schedule--sometimes by hundreds or even thousands of dollars.

Overwhelming debt is stressful from a financial standpoint, but financial stress can also damage your relationship. More lovers fight over spending money than any other issue.

The statistics are mind-boggling, and with interest rates headed even higher, you must educate yourself on the wise use of credit, pay cash whenever possible, and try to live within your means, even if it means doing without some things. It's the only way you can avoid becoming one of those sad financial statistics yourself. Monitor your credit card use. Manage your credit card debt. Wise credit card use could even help save your marriage.

Worksheet 5: Financial Perspectives

Review these expenditures with marriage in mind. Circle what you both believe is the level of need for each item.

Life Insurance	Extra	Desirable	Useful	Necessary
Big Screen TV	Extra	Desirable	Useful	Necessary
New Furniture	Extra	Desirable	Useful	Necessary
Smart Home Devices	Extra	Desirable	Useful	Necessary
Going Out on a Date each Week	Extra	Desirable	Useful	Necessary
Having a Car	Extra	Desirable	Useful	Necessary
Having Two Cars	Extra	Desirable	Useful	Necessary
Owning a Boat	Extra	Desirable	Useful	Necessary
Planning a Family Budget	Extra	Desirable	Useful	Necessary
Owning Your Own Home within Five Years	Extra	Desirable	Useful	Necessary
Giving 10% to the Church	Extra	Desirable	Useful	Necessary
A Dishwasher	Extra	Desirable	Useful	Necessary
Credit Cards	Extra	Desirable	Useful	Necessary
Laundry Service	Extra	Desirable	Useful	Necessary
The latest model computer	Extra	Desirable	Useful	Necessary
A Pet	Extra	Desirable	Useful	Necessary
An expensive set of bowls/plates/silverware	Extra	Desirable	Useful	Necessary
Donations to Charity	Extra	Desirable	Useful	Necessary
A Working Spouse	Extra	Desirable	Useful	Necessary
Vacation Once a Year	Extra	Desirable	Useful	Necessary
Air Conditioner	Extra	Desirable	Useful	Necessary
Continued Formal Education After Marriage	Extra	Desirable	Useful	Necessary
Long Term Savings Plan	Extra	Desirable	Useful	Necessary
Medical Insurance	Extra	Desirable	Useful	Necessary
Credit Card Debt	Extra	Desirable	Useful	Necessary
Installment Buying	Extra	Desirable	Useful	Necessary
Newest iPad/iPhone/Android device	Extra	Desirable	Useful	Necessary
Going to the salon once a week	Extra	Desirable	Useful	Necessary

Your Wedding Budget: Setting and Sticking to It

Want to make sure your marriage doesn't end up on the rocks before you get to the chapel? Then set a realistic wedding budget — and stick to it.

In the process of planning a wedding, budget concerns often is a source of disagreement for a couple. They may have different ideas about what kind of wedding they want, and about what they can afford. To make the wedding a truly happy occasion, it is important that the couple discusses financial constraints early.

- Set A Budget and Save For It
 - The first tip is — discuss finances before the wedding plans begin. Everyone involved in the decision-making process needs to understand exactly how much money is available for the wedding.
 - To maximize that budget, you should start saving early for your wedding. Advance planning and saving will allow you to maintain or even exceed your budget, comfortably. And that will make wedding planning easier and more fun.
- Get Everyone On-Board
 - Once your wedding budget has been established, set it aside for a few days and then review it again. This gives everyone a chance to let the information sink in. The budget review after this waiting period gives the participants a chance to verify that they understand and agree to the budget. This is vitally important, because someone who does not agree with the budget may overspend in 1 area, leaving the rest of the budget in jeopardy.
- Budget Line Items
 - When you've decided exactly how much money is available for your wedding, the next step is to divide the total into budget categories, such as the venue, food and drink, bride's attire, groom's attire, transportation, entertainment, photography, favors, centerpieces, and gifts. It is also advisable to set aside money for unforeseen expenses.
 - This is a good time to [review worksheet number 3](#) and see if there are any issues with your wedding budget.
- Who Pays?
 - Part of establishing a budget is to be clear on who will pay for what.
- Shopping and Negotiating
 - You will need to negotiate contracts for services, and so you must know the budget for each area of the wedding. If you have allotted \$250 for entertainment, look for a DJ whose rate is approximately that amount, then negotiate to ensure that you remain under budget.

- It's wise to shop around and compare prices for services. A company may come highly recommended, but if they are outside your price range, let them know why you are going to have to choose another company. You may be surprised at how willing they will be to give you a better offer.
- Substitute Creativity for Cash
 - Doing things on your own is another way to stay under budget. Homemade invitations or making your own favors or centerpieces can greatly reduce the wedding cost, freeing up funds for other areas of the wedding.
 - Do not fall into the trap of viewing your budget as restrictive. Instead of thinking about what you can't afford, focus on how you can make your wedding and reception truly unique. You will be inspired to create a wonderful, memorable wedding regardless of your budget constraints.
- Anticipate the Unforeseen
 - Realize that there are bound to be snags along the way. If you go over budget in 1 area, you will need to cut the budget in another area. As long as you stay aware of your spending and realize the ramifications of all your actions, you can roll with the punches and alter your plans to accommodate any needed changes.
- Make It A Wonderful Memory
 - A wedding budget can cause emotional strain on a couple and their relationship. It is important for them to discuss their finances and establish a clear budget for their wedding plans. Doing this early in the wedding planning process can help the couple to avoid conflict during the planning phase of the wedding. It can also make the wedding more fun for everyone, and start out the marriage on a positive note.

After all, working together is what a marriage is all about.

NOTES: _____

UNIT 5: HUMILITY



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Humble people are not weak. Humble people want to do the right thing rather than their thing, and that takes a lot of confidence and inner strength.

We all have weaknesses and relationships always reveal these faults quicker than anything else on earth. An essential building block of a healthy marriage is the ability to admit that you are not perfect, that you will make mistakes, and that you will need forgiveness.

Ever been to a singles bar? What usually happens? When a man approaches a woman in a singles bar or a woman approaches a man, they each know exactly one thing about the other: how they look. She's attracted to him; he's attracted to her. And that physical chemistry forms the basis of whatever relationship may or may not develop. Now, they may think they're in love. But in fact, they are simply infatuated with each other.

Here's one to remember: Chemistry ignites the fire, but character keeps it burning. Chemistry physical attraction is not something to be ignored. But a deeply loving relationship based on mutual respect cannot stand on chemistry alone. That can only happen with someone whose character you can value and appreciate.

The best way (actually, the only way) to have a lasting relationship is to really look at the quality of the person you're dating. That means being on the lookout for specific character traits, both positive and negative. The top four qualities to look for are humility, kindness, responsibility and happiness.

Humility. What is humility? Well, it is not being a doormat. Letting people walk all over you is not necessarily a sign of humility. It's a sign of weakness.

Humble people are not weak. Humble people want to do the right thing rather than their thing, and that takes a lot of confidence and inner strength.

Someone who is humble will put values above convenience.

They can accept criticism without being defensive, because they're committed to personal growth rather than to comfort.

A humble person will not get angry easily, because they don't feel that anybody owes them anything. That's the reason they also tend not to be materialistic.

Now, you may think that the above description applies only to angels. And it would be a mistake to narrow your search down to someone who has mastered all of the above qualities that go along with humility. Nobody's perfect. But you should look for someone who values humility and is striving to achieve it. At the very least, ask yourself if the person you're dating is arrogant. You definitely do not want to marry an arrogant person who feels that people owe him or her the world.

Exercise – Stay Humble

Holding an attitude of superiority over your partner will bring about resentment and will prevent your relationship from moving forward. If you struggle in this area, grab a pencil and paper and quickly write down three things that your partner does better than you – that simple exercise should help you stay humble. Repeat as often as necessary.

NOTES: _____

Kindness. Kindness is more than just being a nice person. If you ask most engaged couples if their intended spouse is kind, they'll probably say yes. But the divorce rate is over 50%. If everybody is so kind, then why is the divorce rate so high? Because although people think that they're kind, they really lack a depth of kindness.

So, what's kindness? Being a kind person means being a giver, someone who's committed to giving pleasure and minimizing other people's pain. If two people like this get married, they are much less likely to suffer serious problems in their relationship. That's because each one is dedicated to the others well-being.

How do you know if someone is truly a kind person? Look at how they treat the other people in their lives. How do they treat their parents, siblings and grandparents? Do they feel a sense of gratitude to their parents? If not, what makes you think they'll feel any sort of gratitude towards you after you're married?

Watch how they treat the "little people" towards whom they have no obligations waiters, busboys, doormen, secretaries. How do they treat their employees? What's their business reputation like? Are they ruthless?

Does the person you're dating do volunteer work?
If not, do they give charity?
If the answer to both questions is no, that isn't a good sign.

Do they drive courteously?
What happens when they drink, when they lose control a little bit?
How do they act?

Take note of the answers to these questions. Write them down so that you'll have a whole picture in front of you when you need to make a decision about whether or not to continue a relationship.

NOTES: _____

Responsibility. First thing, ask yourself: Is this person irresponsible? If the answer is yes, be careful. You do not want to marry an irresponsible person. If your first, off the cuff answer is no, then check them out.

- Do they have a stable work history?
- Do they have stable friendships?
- Do they have long-term friendships, or do they need to move around a lot?

Ask yourself: Can you rely on this person? Do you feel safe and secure with them? Another good question is to ask yourself is if you can trust what the other person says. Do they stand behind what they say? Do they live up to their commitments?

Happiness. You might be stumped on that one. Since when is happiness a character trait?

That all depends on how you define happiness. A happy person is someone who is basically content, who focuses on what they have, not on what they don't have.

Life has no guarantees. Anyone can be dealt a hard blow. But a person who is internally happy will be able to get past life's obstacles, whereas someone who is constantly focused on the negative will have a much harder time. And you want to be married to someone who can smile at life.

So, remember: Never get married just because you're in love – focus on character, not on chemistry. Look for a quality person to share your life with, someone humble, kind, responsible and happy.

You deserve no less!

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Worksheet 6: Reflecting on Humility

Before today's workshop, what is the first thing that came to mind when you thought of the word humility?

Take a moment to think about a person in your life that strikes you as very humble. What makes them seem humble to you?

A common phrase on humility is "the first will be last, and the last will be first." What do you think that means?

Who can you serve this week? What can you do to serve them?

UNIT 6: PATIENCE / FORGIVENESS



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The final outcome in a conflict within a relationship should be that you and your partner are reconciled to each other. The problem must be solved within a reasonable time, the best is before the day is out.

Because no one is perfect as we learned in Unit 5, patience and forgiveness will always be required in a marriage relationship. Successful marriage partners learn to show unending patience and forgiveness to their partner. They humbly admit their own faults and do not expect perfection from their partner. They do not bring up past errors in an effort to hold their partner hostage. And they do not seek to make amends or get revenge when mistakes occur. If you are holding onto a past hurt from your partner, forgive him or her. It will set your heart and relationship free.

It does not matter whether you are dating, newlyweds, or a couple that has been married for years. Conflicts will inevitably occur in relationships, and healthy conflicts are a sign of a healthy relationship. Many of us refuse to engage in healthy conflict, however, insisting instead that we are right and the other person wrong in the strongest possible terms. This type of black-and-white view must be avoided in order to maintain a healthy and stable relationship.

The first step in handling conflict is knowing what your buttons are, and those of your spouse or partner. Most people will have conflict in one of three big areas, finances, sex, and raising kids. When these important topics come up (and they inevitably will) it is important that both of the participants in the discussion be aware that this area has a long history of causing conflict in the relationship, and begin the discussion with the resolve to try and see the other person's point of view and present your own in a logical manner.

When conflict arises, avoid negating the other person's point of view. Do not take the stance of "I just know". Try to demonstrate why it is you think what you are stating, and listen carefully when your partner offers a rebuttal. Demonstrate that you have listened to what they have to say by repeating some of their statement.

Try to stay on topic- that is, discussing the immediate problem- as much as possible. Try not to make blanket statements such as "You always do this" or other harmful sayings. Also, do not ever degenerate into name calling. Even using strong language in the form of swear words will tend to cause the other person to shut out any message you are trying to send. Avoid any physical forms of intimidation, as people are naturally inclined to become defensive in such scenarios. This is particularly hard for men, who may not realize that what they think may be just venting their frustration (ie: slamming a hand on a table) is actually very intimidating to their partner.

There are definite deal breakers when it comes to conflict. Neither partner should ever physically approach the other in an argument, especially when it is becoming a heated one. If the argument is really degenerating, it is very important to have the strength to walk away for a cool down period- odds are you are way off topic anyway by that point, and nothing at all will be resolved. Much of this we discussed in unit 3.

The final outcome in a conflict within a relationship should be that you and your partner are reconciled to each other. The problem must be solved within a reasonable time, the best is before the day is out. Letting problems fester is the worst possible route to take, as the conflict will inevitably occur again in the future. Finally, be prepared to say you are sorry, it will show that you care more about the relationship than the issue.

NOTES: _____

Scenario

Stacy's partner of twelve years does not come home one evening and she knew he was with a former lover. He begged for another chance with Stacy, but her pride and anger held her back. Stacy said she would feel like a fool if she forgave him, even though she still loved him. Stacy didn't end the relationship, but reminds him daily of what he did to her.

Should Stacy forgive her otherwise good husband for what he did? Of course, only Stacy can make this decision.

Fact is, most marriages cannot survive knowledge of an affair, but some do and can even grow stronger in the long run.

Stacy and others who struggle with forgiveness for all kinds of marital offenses (not only affairs) can be helped in their decision by considering the following misconceptions about forgiveness:

MISCONCEPTION #1

Forgiving means that you forget about the offense.

Nothing could be further from the truth. Even though you forgive, you may never forget (and probably shouldn't) what happened to you.

However, you can tell that you have truly forgiven an offense when you can remember it without experiencing the emotional pain connected with it.

MISCONCEPTION #2

Forgiving means that you are saying what they did was okay.

Quite the opposite. We can still forgive, but see what happened to us as unjust, unfair, or unacceptable.

There are many things that our partners can do to us that we don't deserve or that violate the contract, covenant, or agreement you have with each other.

Yet, we can forgive by realizing that perhaps they were misguided, or flawed and thus worthy of another chance.

MISCONCEPTION #3

In order to forgive, you need to tell your partner that you forgive them.

Actually, it often backfires if you go up to someone and say I forgive you, especially if they see themselves as a victim instead of seeing themselves as someone who warrants forgiveness.

Fact is, forgiveness occurs in your heart not in the telling someone that you forgive them.

There are exceptions to this, however, and circumstances under which you might want to discuss your forgiveness of them but only if you think that it will not cause further harm.

For instance, Ruth's husband asked for her forgiveness following a gambling spree which put the family in financial peril. After one year of rehabilitation and a clean record, Ruth told him that she now forgave him.

MISCONCEPTION #4

If you forgive, it means you will trust them again immediately.

Forgiveness and trust are two separate issues. Even after forgiveness, it may take a long time to re-build trust.

To instantly trust your partner again after being violated is not a sign of good mental health or strong self-esteem.

Doing this may also send a message to your partner that they may continue to violate your trust with little fear of actually having to suffer the consequences.

Marital trust must be re-earned after an offense, based on good behavior not just smooth words or empty promises.

MISCONCEPTION #5

After forgiving, you will automatically feel positive feelings again for your partner.

The opposite of anger is not love. Absence of angry feelings doesn't necessarily create warm, positive feelings sometimes it simply creates neutral ones.

In many cases, of course, it is impossible to ever rekindle the love feelings even after forgiveness. This is common with ex-partners who learn to let go of the anger connected with the divorce issues, but never love each other again.

Exercise - Conflict Resolution Brainstorm

Write down a problem, the possible solutions and decide on an idea that you both like the best. Then identify why you chose that idea and how you would put that into action. Use additional paper if needed.

(Example problems: He/She plays video games too much, He/She shops on Amazon too often, He/She doesn't take out the trash when it's full.)

1. The problem: _____
 - a. Brainstorm solutions: _____
 - b. The idea WE like best: _____
 - c. Reasons for choosing that idea: _____
 - d. Our plan of action: _____

2. The problem: _____
 - a. Brainstorm solutions: _____
 - b. The idea WE like best: _____
 - c. Reasons for choosing that idea: _____
 - d. Our plan of action: _____

3. The problem: _____
 - a. Brainstorm solutions: _____
 - b. The idea WE like best: _____
 - c. Reasons for choosing that idea: _____
 - d. Our plan of action: _____

4. The problem: _____
 - a. Brainstorm solutions: _____
 - b. The idea WE like best: _____
 - c. Reasons for choosing that idea: _____
 - d. Our plan of action: _____

5. The problem: _____
 - a. Brainstorm solutions: _____
 - b. The idea WE like best: _____
 - c. Reasons for choosing that idea: _____
 - d. Our plan of action: _____

NOTES: _____

UNIT 7: SEXUAL FAITHFULNESS



married couples engage in sexual acts an average of 58-68 times a year, according to multiple studies, just slightly more than unmarried people.

Nowadays is very common that sexuality determines the direction where love and relationships are heading. By the time a couple join together they immediately want to fulfill desire.

When sexuality, loneliness, and other selfish feelings play a part in the start up of a relationship, it is very probable that the couple may last together only for a short time, and problems will occur. The problems will stem from habits, words, actions, etc.

These recent years the estimated divorce rate has reached numbers higher than ever. This has motivated the changing of a number of laws, with the focus of reducing divorces while making couples think. In Michigan, the couple must attend marriage counseling before marriage licenses are obtainable and must take STD tests. The Sexual Transmitted Disease test is a measure of protection for the couple, while the counseling session is to determine the purpose of marriage.

Love is more than what many realize. Selfish motivations only break up relationships, since the purpose is to fulfill a want or burning desire. Thus, to obtain a long-lasting

relationship element of love need to fall into place and be in the mind of the couple joining in relationships.

Reviewing the different forms of love can help you to appreciate how it works. When a mother disciplines a child for running into the streets, the mother is dishing out tough love to protect the child from harm. When a father alerts the family that problems are causing harm to the arrangement of marriage, thus instigates an open conversation to resolve the problems. The father is illustrating tough love in an effort to make his commitment stand firm.

Problem solving willingness is rarely in relationships today. When troubles mount up couples often decide separation and/or divorce is the way out. Troubles stemming from financial burdens, adulterous relationships, lack of consideration for the other, and so forth often lead to "I cannot take this anymore," and one or the other walks out the door. We can see that this type of relationship started out with desire in mind, since long-suffering is non-existing. If the couple started out on solid grounds, when the problems creep in, they would have come to a more productive agreement. Of course, when adultery is the problem, we know the person committing the act is merely acting out on his/her desire and there are some serious conversations that need to be considered.

Abusive relationships would never start in some instances if the mate took the time to investigate the partner's background and take the time to become acquainted with the mate before permitted sexual intimacy.

Thus, setting standards from the onset of any relationship can help you prevent finding love and relationship that leads to the road of separation and/or divorce. When you set standards, you are making a statement, thus never letting your standards go below your beliefs is part of the solution to creating a long-lasting relationship.

Today, sexuality plays a large part in love and relationship. Sexuality is part of the elements that makes the relationship work; however, it is not the ultimate ingredient to make love last. Thus, giving sexuality its correct place can help you find true love as long as you never forget about all the other ingredients that together build a love that lasts.

NOTES: _____

What causes poor sexual health?

As one ages, their body experiences physical and physiological changes that can affect sexual health and relationship with another person.

Common physical changes:

As we age, we will eventually experience physical changes in the body that are associated to testosterone, hormonal imbalance and/or menopause.

For instance, in women, the vagina takes longer time to lubricate and swell when aroused. This physical change can really make intercourse painful, thus, resulting to decreased or loss of interest in sex.

In men, the most common physical change is difficulty in achieving and maintaining erection. Erections do not last long and are less firm.

Common physiological changes:

The mind also experiences certain changes as an individual age. These changes can also significantly affect one's sexual stamina or desire for sex. If an adult person is ashamed of his/her sexual needs and preferences, then it may probably lead to aversion from sex.

Also, when one notices gray hairs and wrinkles on his or her face, tendency is that he or she may feel less attractive, thus, reducing his or her sexual drive. Another common physiological change associated in aging is stress. When an aging individual worries too much on his sexual performance, this often leads to impotence for men and decreased desire to have sex for women.

NOTES: _____

How to improve sexual health

It is entirely possible to improve and maintain sexual health and stamina. However, it requires serious communication in the relationship if one wants to improve and maintain his or her sex life.

In most movies and television shows, scenes that are sexual in nature often show young and smooth-skinned people getting it on. But age is not a reason to let your sex life slide. Intimacy with your partner is an essential part of any relationship whether you are in your 20s or 50s. Aside from boosting your personal relationship with your partner, sex also promotes better sexual health a must regardless of your age. Below are some tips that can help you age gracefully, sexually:

1. Accept the changes in your body and strive to improve.

Do not be turned off by the sagging skin on your forearms or your protruding belly. Instead, welcome these changes but do your part in minimizing them. Keep an age-specific skin care routine, an exercise or fitness regimen, a healthy diet, and fashion style. Confidence is a prime sexual booster and looking good and being healthy are parts of it. However, accept that you may not be able to fit in the jeans you wore when you were 20 or sport the abs you had back in your college days. Just strive to be healthy and feel good in your own skin.

2. Take note and communicate about your and your partner's changing sexual needs.

At 20, you may feel up and running the instant your partner walks through the door. However, age does affect your sexual responses and that of your partner. Age can make your body require more stimulation to feel aroused or orgasm. Similarly, your partner, provided that he or she is of the same age range, may feel the same needs like longer stimulation to get in the mood. Knowing what clicks for your body and your partner is essential in communicating your sexual needs to each other.

3. Expand your definition of sexual relationships.

Actual intercourse can be very tiring especially if you have aching joints. Understand that intercourse is only one of the ways you can achieve sexual intimacy with your partner, not the only way. Often, passionate kissing, touching, massaging, and other forms of sexual contact can be fulfilling enough for both partners.

4. Veer from routine.

If you and your partner have been having sex after a long day at work for the past 10 years of your relationship, you might want to consider morning sex as an alternative. A simple change in routine can rev up your sex life and start making things exciting again. Alternatively, instead of jumping onto the sack instantly, try setting the mood with a romantic dinner and some dancing.

5. Consult your doctor.

Sometimes, the changes your body undergoes may be too severe that they can impair your sexual performance. Surgeries, chronic illnesses, and medications can affect how your body responds to sexual stimulation. Talk to your doctor about the possible side effects of the medications you are taking on your sexual drive and response. Likewise, a lengthy discussion about chronic illnesses like high blood pressure, heart problems, and their effects on your sex life is also in order to ensure your health safety when doing the deed. Alternatively, you can ask your doctor for a prescription of medications that can help increase your sexual vigor and boost your libido.

NOTES: _____

UNIT 8: TIME



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Life is so short and there are so many problems that arise and challenges that must be faced. At times, we become overwhelmed by the responsibilities we must bear and the energy required to keep our lives on an even keel.

Relationships don't work without time investment. Never have, never will. Any successful relationship requires intentional, quality time together. And quality time rarely happens when quantity time is absent. The relationship with your spouse should be the most intimate and deep relationship you have. Therefore, it is going to require more time than any other relationship. If possible, set aside time each day for your spouse. And a date-night once in a while wouldn't hurt either.

Ask anyone in a committed long-term union for the secret of their success. Almost always, one of the top three reasons cited is the ability to laugh together. No matter how big the problems, or how many the obstacles, they will be most effectively approached with a sense of humor and the teamwork that emerges from shared laughter and a mutually positive outlook.

While some fun costs money: an amusement park, a fine meal out, a trip to Vegas, or that hilarious new movie, there are many fun activities that don't cost a dime. Give your partner the gift of being a slave for a week, including the requisite master or mistress verbiage, pulling your forelock, bowing or curtsying, and backing out of the room. The results can be very funny, especially if carried into public or in front of the kids.

Both of you call in sick to work and play hooky - hang out at the mall like truant high school sophomores. Spend some time coming up with totally outrageous excuses that you know you will never be able to deliver with a straight face. If it's summer, wash the car, and each other, in the driveway. If it's winter, have a snowball fight or walk in the rain. Walk along the beach or in the hills or stroll through town window shopping.

Watch television together: not the dreary news but old Seinfeld or Lucy reruns which are just as funny as when they were made. Search out joke sites on the Internet or spend some time at the drugstore just looking at funny greeting cards. Tell stories about things that happened to you before you met and reminisce about the fun times you've had since you first became an item.

Take a foreign language class at a local adult school and decide that you will only communicate in that language over dinner, if nothing else it will really polish your charades ability. Take an art class and laugh at your own ineptness with color and perspective. Take a bus or train ride and make up stories about the other passengers, Sing Karaoke and mutually laugh at the probable response your efforts would elicit if you auditioned for "American Idol." Pretend you've just met and try out some stale pick up lines to see each other's reaction.

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Deliberately establishing "recess" periods gives us a break from the daily grind. Just as children don't learn well if they don't have a chance to go out and play, adults need a recess too. It allows us to return to work re-energized and renewed. The more we practice it, the more frequent it will become. Most importantly, the play time with our partner intensifies our relationship and can keep our affection green and growing through the years ahead.

NOTES: _____

Exercise – Extracurricular Time

Use this exercise as a brainstorming guide for things to do that will build you family time.

- List 4 activities you can do together this month and “unplug” from the world. No phones or computers or TV needed.

- How many meals should we have together each week?

- Is there enough downtime for us to intensify our relationship each week?

- How much time are we spending on things such as video games, social media, and other hobbies that are taking away from our time together?

There are no right or wrong answers to these questions, the process is meant to ensure there is balance of activities that you enjoy alone and those that you enjoy with your partner/spouse.



WHAT'S YOUR NEXT STEP?

WHAT'S NEXT?

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Thank you
Yours sincerely,

Jason McClaren
McClaren Weddings, Officiant

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